

DISSERTATION

COLORADO COMMUNITY COLLEGE STUDENT PERCEPTIONS OF HIGHER-  
EDUCATION AFFORDABILITY: A PHENOMENOLOGICAL STUDY

Submitted by

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In partial fulfillment of the requirements

For the Degree of Doctor of Philosophy

Colorado State University

Fort Collins, Colorado

Spring 2018

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## ABSTRACT

### COLORADO COMMUNITY COLLEGE STUDENT PERCEPTIONS OF HIGHER- EDUCATION AFFORDABILITY: A PHENOMENOLOGICAL STUDY

Using a phenomenological method, this study explored the higher-education affordability perceptions of a purposively-collected group of 19 students at the pseudonymous Crestview Community College (CCC) in Colorado. The defining themes of the study were: (a) knowledge of the College Opportunity Fund (COF) program and perceptions of higher-education affordability in the Colorado context; (b) how participants learned about and implemented college selection, financing, and success strategies; (c) family finances and their impact on work and college decisions; (d) participant views on the financial aid process; and, (e) benefits of attending college.

The findings were: (a) the COF was not viewed as a significant source of support or well-understood as the State of Colorado's contribution to college students; (b) participants described difficulty in high school learning and implementing a college selection and financing strategy with some mitigation of those failures by key adults in their lives; (c) CCC was viewed as the default college choice because of price, location, dual credit experience, and peer recommendations; (d) family structural and financial context strongly influenced participants' perceived options and decisions regarding college selection and work; (e) participant perspectives on federal financial aid and college affordability varied drastically between Pell Grant recipients and non-recipients; (f) participants uniformly held a negative perception of student loans; and, (g) participants were motivated to stay in college by hope of occupational and financial benefits and discouraged by fear of debt and post-graduation joblessness.

## DEDICATION

*To Dr. Theresa Rosner-Salazar, who always believed.*

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## DEFINITION OF TERMS

*Amendment 23*: An amendment to the State Constitution of Colorado in 2000 that required that .33% of all income taxes be designated for K-12 education (McGuire and Rueben 2006).

*Arveschoug-Bird Amendment*: A 1991 amendment to the State Constitution of Colorado that limited general fund expenditure growth to the lower of 6% above prior year's expenditures or 5% of total state personal income (Martell & Teske, 2007).

*College Opportunity Fund (COF)*: Implemented in fall 2005 this legislated per credit stipend was paid to colleges on behalf of students and—except for fee-for-service contracts—became the sole funding mechanism for undergraduate higher education in Colorado (Longanecker, 2009).

*Community Colleges*: These institutions were defined by Cohen and Brawer (2003) as having both regional accreditation by the higher learning commission and an associates of arts or science as the highest degree granted. Community colleges also usually offer vocational and technical certificates and degrees.

*Deferred Action for Childhood Arrivals (DACA)*: This immigration policy was created by a 2012 executive order by President Barack Obama to provide undocumented immigrants with temporary documentation that would defer any deportation actions against them. DACA was expanded in 2014. Participants must have come to the US before turning 16 years old, spent a minimum of five years in the country, graduated from a US high school/GED or be currently in college or the armed forces, maintained presence in the US, and not been convicted of significant crimes or excessive misdemeanors. This status could be renewed pending successful application. (see Appendix F).

*Dependent Status:* Students were considered dependent when they did not meet at least one of the requirements to prove independence (US Department of Education, 2017a).

*Expected Family Contribution (EFC):* Based on an a family's financial profile as determined by the FAFSA college financial aid professionals used the EFC to determine how much financial aid a given student was eligible to receive (US Department of Education, 2017b).

*Federal Student Aid Programs (FSA):* This office of the US Department of Education provided loans, grants, and work study funds to college students as authorized under Title IV of the 1965 Higher Education Act (US Department of Education, 2017a).

*Federal Student Loan:* This type of loan was money that eligible students borrow under the auspices of the federal government. This money must be repaid with interest (US Department of Education, 2017a).

*Federal Work Study:* This program was a form of financial aid whereby students earn federal dollars for college through part-time work at approved locations (US Department of Education, 2017a).

*First Generation:* There are multiple definitions for this term. Bui's (2002) criteria was the most stringent, exclusively referring to students whose parents had no college experience at all. These first generation students were more likely to: (a) be ethnic minorities; (b) come from low-income backgrounds; and, (c) speak a different language than English in the home (Bui, 2002). Pascarella, Wolniak, Pierson, and Terenzini (2003) found statistically significant differences between first generation students and students with two degreed parents on areas such as completed credits, study hours, types of courses, grades, involvement in Greek-letter organizations, and hours worked per week. The National Center for Education Statistics (2005) defined first generation students as having two parents with no education after high school and

compared them to both students whose parents had some college and students whose parents had a bachelor degree. Wohn, Ellison, Khan, Fewins-Bliss, and Gray (2013) defined this term as students with neither parent having attained a college degree. For my study, students will self-identify as first generation.

*Free Application for Federal Student Aid (FAFSA):* This standardized online application for financial assistance from the federal government was filled out by students and their families. The federal government shared this information with schools identified by the student who then award students based on official cost of attendance and the students EFC (US Department of Education, 2017a).

*Gallagher Amendment:* A 1982 amendment to the State Constitution of Colorado passed in 1982 which made commercial property owners pay 55% of all property taxes, leaving residential property rates to fluctuate in order to maintain a 45% share (Moak, Casey, & Associates, LLP, 2004).

*Hispanic/Latino:* This term was used regardless of race and was defined by having ancestry from Cuba, Mexico, Puerto Rico, South-American, Central-American, or other Spanish national origins. (US Census, 2017).

*Independent Status:* To qualify students must be at least 24 years of age, married, a veteran (or member of the armed forces), a ward of the court, responsible for a child, or an unaccompanied minor (US Department of Education, 2017a).

*Kadlecek Amendment:* A 1977 amendment to the State Constitution of Colorado that limited annual growth in state general fund expenditures to 7% over the prior year (Martell & Teske, 2007).

*Low-Income Student:* Lowe and Rhodes (2012) defined low-income as 200% below the federal poverty level. For the purposes of this study participants self-identified whether they were low-income.

*Maximum Time Frame (MTF):* Students were required to complete their degrees within MTF in order to maintain financial aid eligibility. CCCS (n.d.-b) defined MTF as 150% of the credit hours required for a specific degree or certificate. MTF eligibility was a necessary but not sufficient condition for maintaining aid eligibility (see Satisfactory Academic Progress below).

*Minority:* Minority was defined as any person not identified as a non-Hispanic White. (US Census, 2015).

*Pell Grant:* Named after Senator Claiborne Pell who developed the legislation to create it, this was an income-based federal grant provided to students (Forest & Kinser, 2002).

*Satisfactory Academic Progress (SAP):* CCCS (n.d.-b) considered students to be making SAP and maintaining eligibility for federal financial aid if they had: (a) a cumulative grade point average (GPA) of 2.0 or above; (b) a cumulative course completion rate above 67%; and, (c) remained eligible based on MTF requirements (see Maximum Time Frame above).

*Socioeconomic Status (SES):* Perna (2006) cited research that showed a strong positive correlation between family income and number and type of institutions to which students applied. Perna (2006) favored classifying students by their SES (over just using family income) because SES measured longer-term financial resources (such as family wealth) and social/cultural capital advantages that might vary broadly among families in the same income bracket.

*Tax Payer Bill of Rights (TABOR):* Passed as Amendment 1 in 1992, this Colorado Constitutional amendment enacted formula limits on both the collection of tax revenue and state

general fund expenditures primarily based on baseline figures from the prior year (Martell & Teske, 2007).

*TRIO*: “TRIO” was not an acronym but instead referred to the first three federal equity-focused grant programs based on Congress’ Economic Opportunity Act of 1964 (US Department of Education, 2014b).

*Unaccompanied Homeless Youth*: The National Center for Homeless Education (2012) described this category of student: “a youth whose living situation was not ‘fixed, regular, and adequate,’ (homeless) and who was ‘not in the physical custody of a parent or guardian’ (unaccompanied)” (p. 2). The previous quote included students who couch surf (cycle over time through the homes of various relatives and friends) habitually (National Center for Homeless Education, 2012). Though estranged from their parent or guardian because of family conflict or neglect these students were initially classified as dependents because of their age and were required to formally apply for this status (US Department of Education, 2017c).

*Unsubsidized Loan*: Unlike subsidized loans where interest is covered by the federal government while students are in school, these loans accrue interest from the moment of disbursement regardless of the borrower’s status as a student (US Department of Education, 2017a).



## CHAPTER 1: INTRODUCTION

The 13 member institutions of the Colorado Community College System (CCCS) served 138,000 students in fiscal year (FY) 2016 (July 2015 to June 2016)—94% of the state’s community college students and 48% of Colorado’s minority undergraduate students (CCCS, n.d.-a). Of the 50,246 full-time-equivalent (FTE) enrollments during that same time period, CCCS derived 94% from Colorado residents (CCCS, n.d.-a). The annual net-tuition cost at CCCS institutions has increased more than 70% since the 2005 implementation of the College Opportunity Fund (COF) student stipend. Students at 4-year institutions have experienced even larger tuition hikes during this same time period. COF’s unique credit-based funding system has provided the primary state support of undergraduate higher education since its launch. There is some evidence that this new funding mechanism impacted the participation of various groups of students, including low-income, first-generation, and minority students.

Longanecker (2009) identified three main goals behind the original intent of COF proponents: (a) COF would serve as a direct payment to higher education students to avoid the TABOR funding restrictions that would occur if payments were made directly to state colleges and universities; (b) COF would make institutions more efficient from competition between schools to win the COF dollars attached to in-state residents; and, (c) COF would increase access by underrepresented groups (specifically, low-income students, males, and underrepresented minorities) because it would create a very obvious show of state support for students’ educational costs. Longanecker (2009) identified correlations between COF implementation and slowed or reversed enrollment growth trends.

By studying enrollment patterns with Colorado Student Unit Record Data System (SURDS) the year before COF was implemented and each of the four years afterward,

Longanecker (2009) evaluated the success of COF based on proponents' three stated goals. Longanecker (2009) concluded that, of the three main aims of the COF legislation, only the exemption of higher education expenditures from TABOR calculations had been successful. Longanecker (2009) hypothesized that the failure of COF to change the net-tuition cost (i.e., tuition price minus COF stipend) explained the lack of increased demand from low-income and other student groups. The quantitative design of Longanecker's (2009) study was limited because he used only aggregate enrollment data to try to infer COF's impact on students, as opposed to directly speaking with students about their perceptions of college affordability.

Ash (2011) performed a quantitative analysis of the behavior of CCCS students after COF implementation and used a longer time frame than Longanecker (2009). Similar to Longanecker (2009), Ash's (2011) analysis of aggregate data allowed for inferences about the impact on students but did not directly explore student perceptions of college affordability. Leading up to the adoption of COF, Governor Owens' Blue Ribbon Panel (GBRP) found that student enrollments at state institutions had not kept pace with Colorado's population growth or with enrollment rates of other states (Colorado Governor's Blue Ribbon Panel, 2003). Despite heavy reliance on quantitative data, GBRP convened focus groups of prospective low-income college students and their families (Colorado Governor's Blue Ribbon Panel, 2003). These focus-group interviews examined Colorado college students' affordability perceptions and found enthusiastic participant responses to the proposed college stipend level (\$4,000 per year or \$133 per credit hour) because this amount would have made a community college education free in Colorado (Governor's Blue Ribbon Panel, 2003).

In stark contrast to the assumptions provided to the 2003 focus group participants, the COF per-credit-hour stipend was \$75 in fiscal year (FY) 2015–2016 and FY 2016–2017 (College

Assist, 2017). Though CCCS (n.d.-a) listed its annual resident tuition (a total of 30 credits) as \$4,107, this figure already included the \$2,250 COF discount. The total annual COF stipend needed to fulfill the original focus group's assumption of free tuition would be \$6,357 (\$211.90 per credit), or 65% more than the FY 2016–2017 stipend (College Assist, 2017). There was no short-term evidence that the COF goal related to low-income and community college students had been realized; Ash (2011) could not attribute increased college enrollments by underrepresented groups (years after implementation) to COF. This lack of research examining student perceptions of higher-education affordability in Colorado contributed to a gap in knowledge between the original aspirations of COF's designers and the reality of its implementation. Correlative findings between student awareness of COF and their positive descriptions of higher education accessibility would inspire confidence in COF's impact on underrepresented students. Finding poor awareness of COF or a relationship between COF awareness and negative descriptions of higher education accessibility would indicate that COF's implementation may have fallen short of its goal to increase access. My study focused on adding to the understanding of how community college students in the state of Colorado perceived their ability to access higher education as recipients of COF.

### **Purpose Statement**

The purpose of this study was to explore community college participants' perceptions of higher-education affordability as a result of receiving the College Opportunity Fund (COF).

### **Research Questions**

- 1) What were study participants' perceptions of the Colorado College Opportunity Fund (COF) as it pertained to their access of higher education?

- 2) How did study participants learn about selecting a college, paying for college, and succeeding at college?
- 3) How did family and/or personal finances influence study participants' college selection decisions?
  - a. To what extent does employment play a role in supporting study participants' college and family expenses?
  - b. How have study participants addressed financial challenges?
- 4) What were study participants' experiences related to the financial aid application process?
  - a. What were study participants' views regarding the financial aid application process?
  - b. What were study participants' views regarding financial aid awards?
- 5) How do study participants perceive the benefits of attending college?

### **Historical Context of the Study**

The US model of federal financial aid originated in the middle of the twentieth century to help veterans returning from WWII to integrate in a way that would not negatively affect the labor market. In order to better understand the historical influences on recent the development of the College Opportunity Fund (COF) state stipend to fund public higher education in Colorado, I will examine related federal and state historical trends

The federal financial aid precedent of making payments directly to students influenced the logic behind the COF stipend as a mechanism to encourage students to attend college. The push for equality of access was coupled with Colorado's tax and expenditure limiting laws and led to development of COF to try to address both challenges.

## **Federal Higher Education Funding Trends Since 1944**

The 1944 Servicemen's Readjustment Act (GI Bill) was a watershed moment for federal leadership in higher education policy (Witt, Wattenbarger, Gollattscheck, & Suppiger, 1994). Under the Act, all honorably discharged veterans who served for a minimum of 90 days or suffered an injury during duty were funding for college that included tuition, fees, books, and a subsistence allowance (Forest & Kinser, 2002). Such direct assistance to veterans seeking education was not the only federal support for higher education because burgeoning junior colleges received surplus military supplies, equipment, and portable buildings from the Bureau of Community Facilities (Forest & Kinser, 2002). The bureau had been created by the Veterans' Educational Facilities Program for the purpose of dealing with extra military resources (Forest & Kinser, 2002).

In 1947, the Truman Commission issued recommendations for a national effort to found new 2-year colleges to assist Americans struggling with racial and economic barriers (Witt et al., 1994). The Commission viewed community colleges as key institutions to implement equity-related federal policy initiatives in higher education (Witt et al., 1994). The National Defense Education Act of 1958 was adopted in reaction to the Soviet Union's successful launch of Sputnik (the first satellite) into earth orbit (Forest & Kinser, 2002). The Act shifted federal educational grant money from traditional liberal-arts endeavors to advanced math and science (Forest & Kinser, 2002). The federal government also gave higher education institutions land grants at this time (Forest & Kinser, 2002).

Following the federal initiatives in the 1940s and 1960s, Congress's Economic Opportunity Act of 1964 addressed concerns about college access for those facing racial discrimination and poverty (Forest & Kinser, 2002). This Act helped bring about Upward

Bound—the first TRIO program, which sought to encourage higher college-going rates of low-income and first-generation high school students (US Department of Education, 2014a). Upward Bound, Educational Talent Search (focused on low-income and first-generation middle-school students), and Student Support Services (focused on low-income and first-generation college students) were named TRIO, not as an acronym, but because they comprised three initial federally funded equity programs (US Department of Education, 2014b).

The federal government would continue to use higher education policy to address equity issues. Building on initial excitement about the TRIO initiatives, the very first Higher Education Act was passed by Congress in 1965 (Forest & Kinser, 2002). The Act was created to provide a unified federal policy with the goal of eliminating price barriers to low-income-student college attainment (Forest & Kinser, 2002). Under the context of the earlier Civil Rights movement and President Johnson’s War on Poverty, the 1972 amendments to the 1965 Act created the Basic Equal Opportunity Grant (BEOG) (Forest & Kinser, 2002). The BEOG was later renamed the Pell Grant, after the Rhode Island senator who championed them (Forest & Kinser, 2002). Based on family financial means, the BEOG was educational funding earmarked for students—as opposed to the traditional approach of simply funding higher education institutions (Forest & Kinser, 2002). Earlier community-college responsiveness to World War II veterans informed interactions with these newer special populations who were accessing education with the BEOG (Witt et al., 1994). The GI Bill, TRIO programs, and BEOG served as key policy landmarks in a four-decade trend of increasing federal activity to address concerns about economic inequality and economic barriers to higher education.

The expanded federal higher education policies that supported special populations and increased educational access from the 1940s to the 1970s did not continue in the 1980s and

1990s. Political battles between presidents and their respective congresses and along partisan lines within Congress created a back-and-forth pattern of attempts to expand access for low-income students, followed by fiscally conscious actions to reduce the costs of federal programs (Witt et al., 1994). This disorganized pattern yielded increases to the bottom lines of students. Forest and Kinser (2002) explained that the net cost of college attendance increased 60% between 1980 and 1986. Family incomes rose only 6% during this same time period (US Census, 2001). The ultimate effect of this politically induced federal ambivalence was to shift the majority of college costs to students and families by way of parent loans, loan origination fees, loan insurance requirements, higher loan interest rates, unsubsidized loans, and more stringent family-income qualification requirements (Forest & Kinser, 2002). Four decades of federal leadership in higher education access were followed by at least three decades of retrenchment (Forest & Kinser, 2002).

### **State Higher Education Funding Trends Since 1987**

Since the creation of the GI Bill, federal funding had been based on a model of direct aid to specific students. In contrast, the models of various states treated higher education as arms of state government, with budgets from the general fund and limited individual support to students. From 1987 to 2007, there was an aggregate nationwide increase in state and local spending (\$33.3 billion to \$82.7 billion) on the public and nonprofit, independent, higher education sectors (State Higher Education Executive Officers, 2013). These funding levels peaked at \$88.8 billion in 2008 with the onset of the worst economic crisis since the Great Depression (State Higher Education Executive Officers, 2013). Despite federal American Recovery and Reinvestment Act (ARRA) dollars targeted to maintain the states' higher education funding levels from 2009 to 2011, by 2012's ARRA fund depletion, aggregate state and local funding levels dropped 7%, to

\$81.3 billion (State Higher Education Executive Officers, 2013). The State Higher Education Executive Officers (2013) association concluded that the recession created a new normative expectation that students would pay more for their education. This new normal continued even after tax revenues rebounded to prerecession levels. State and local support declined in some states, including Colorado. From 1987 to 2012, tuition as a percentage of all revenues collected by higher education went from 23% to 47% (State Higher Education Executive Officers, 2013).

### **Colorado's Unique Higher Education Funding Context**

From the 1970s to 2000, Colorado voters enacted five tax- and expenditure-limiting Constitutional amendments that affected the amount of state funding earmarked for higher education (Protopsaltis, 2008). These five amendments were the (a) 1977 Kadlec Amendment; (b) 1982 Gallagher Amendment; (c) 1991 Arveschoug-Bird Amendment; (d) 1992 Amendment 1, also known as Tax Payer Bill of Rights (TABOR); and (e) 2000 Amendment 23 (Martell & Teske, 2007). The Kadlec amendment limited annual growth in state general-fund expenditures to 7% over the prior year (Martell & Teske, 2007). The Arveschoug-Bird amendment limited general-fund-expenditure growth to the lower of 6% above the prior year's expenditures or 5% of total state personal income (Martell & Teske, 2007). The Gallagher amendment mandated that commercial property owners pay 55% of all property taxes, leaving residential property rates to fluctuate in order to maintain a 45% share (Moak, Casey, & Associates, LLP, 2004). The effect of this bill was that residential owners could pay significantly lower property taxes because of the bifurcated tax system, where the residential assessment ratio declined from 21% between 1982 and 1986 to 9.2% in 2002 (Moak, Casey, & Associates, LLP, 2004). The first three amendments were not as problematic until the introduction of Amendment 1, which was known as TABOR.



After repeated failed attempts by Bruce Benson to pass his constitutional amendment, Coloradans Bruce Benson finally passed TABOR in 1992 (Martell & Teske, 2007). TABOR enacted formula limits on both the collection of tax revenue and state general-fund expenditures (Martell & Teske, 2007). The TABOR formula was based on the previous year's collected state, local, and school tax revenues, with modifiers based on the Denver-Boulder-Greeley inflation rate and change in state population (Colorado General Assembly Legislative Council, 2001). In the event of an overage, direct refunds to tax payers were required. Even when state economic conditions rebounded from a significant downturn, growth toward original levels was restricted by the TABOR formula ratchet effect (Colorado General Assembly Legislative Council, 2001). At the same time that TABOR created automatic refunds in the 1990s, advocates watched Colorado's K–12 per-pupil spending decline from 25<sup>th</sup> to 40<sup>th</sup> in rank among the 50 states (Martell & Teske, 2007). Amendment 23 was passed in 2000 and required that 0.33% of all income taxes be designated for K–12 education (Martell & Teske, 2007).

The interaction of these five regulations greatly impaired the ability of the Colorado legislature to adjust the state budget during changing economic situations (Martell & Teske, 2007). Even when Colorado's property values grew during good economic conditions, the Gallagher amendment prevented the state from realizing parity growth in revenue to support expenditures. Because Medicaid spending was federally mandated, K–12 spending was mandated by Amendment 23, and safety functions such as corrections and roads maintained popular appeal, higher education was often the only place in the Colorado general-fund budget that could be cut: "When Colorado faces budget cuts, higher education suffers the most among major budget areas" (Protopsaltis, 2008, p. 219). Protopsaltis (2008) reported that higher education's percentage of the state general-fund budget percentage decreased more than 50%

between 1982 and 2005, from 23% to 10.1%. Colorado's array of interactive tax- and expenditure-limiting laws set the conditions that would lead to a financial crisis in higher education, which brought about creation of the COF stipend.

### **History Leading Up to COF Stipend**

In 2003, Governor Bill Owens' Blue Ribbon Panel (GBRP) on Higher Education raised alarm over the failure of Colorado higher education enrollment to reflect the state's own population growth or to match rates in other states (Colorado GBRP, 2003). Since 1992, the cumulative growth of population plus inflation was at least 65%, compared to 13% growth in the higher education general-fund budget (Protopsaltis, 2008). The GBRP primarily relied on quantitative data such as Mortensen (2012a), but it also conducted qualitative focus groups with prospective low-income, Hispanic, and male college students and their families (Colorado GBRP, 2003). The focus groups were designed to test a proposal for a \$4,000 per year higher education state stipend (Colorado GBRP, 2003). The proposal generated great excitement by focus group participants because it was sufficient to pay for a year of community college in Colorado (Colorado GBRP, 2003). The focus group feedback buoyed support for creation of the COF stipend program.

The COF proposal united a coalition of educators worried about funding and others leery of the potential difficulties imposed on all state functions by TABOR (Protopsaltis, 2008). Following failed higher education voucher proposals in Arizona and Minnesota, Colorado became the first state in the nation to implement a voucher as the primary mechanism of state support for higher education (Protopsaltis, 2008). Whereas New York State's Tuition Assistance program was based on a means-tested state grant awarded separately from higher education's general budget allotment, Colorado's model was open to all residents (Protopsaltis, 2008). As

with the federal Pell-program payments, COF payments were made on behalf of eligible students directly to colleges (Protopsaltis, 2008). These payments would be considered as refunds to taxpayers and not included in TABOR calculations (Protopsaltis, 2008).

Official year-over-year historical tuition rates were reviewed but excluded, because they obscured the abrupt change in total price during the 2005–2006 school year by reporting only the net-tuition cost for resident students after the COF stipend. Table 1 displays the annual 2005–2006 in-state tuition, COF stipend, and the estimated 2005–2006 student share or net cost (i.e., estimated tuition price minus the stipend) for the CCCS, University of Colorado at Boulder (UCB), Colorado State University (CSU), and University of Northern Colorado (UNC) as listed in Aims Community College’s (2015) online COF stipend’s frequently asked questions.

Longanecker (2009) reported that families faced sticker shock when they first reviewed their bills because the COF stipend credit did not appear until a few days after electronic matches with the state confirmed their eligibility. Until the electronic match was made between the college and the COF database, student bills reflected the total tuition price which was usually close to double the price of 2004-2005 actual tuition. By FY 2016 and FY 2017 the COF per credit hour stipend was \$75, having never gone above the \$89 highpoint of FY 2008) (State of Colorado Auditor, 2012, College Assist, 2017, & CCCS, n.d.-a). To meet the original assumptions of the GBRP focus groups of free community college the annual COF stipend would need to be \$6,357 (\$211.90 per credit) or 65% more than the actual FY 2017 stipend would be required (College Assist, 2017, & CCCS, n.d.-a).

Table 1

*Selected Institutions' Annual Tuition, Stipend, Net Cost Based on 2005-2006 Tuition Rate*

	CCCS	UCB	CSU	UNC
In-State Tuition	\$4,404	\$5,784	\$5,340	\$5,250
COF Stipend	\$2,400	\$2,400	\$2,400	\$2,400
Student Share	\$2,004	\$3,384	\$2,940	\$2,850

Aim's Community College (2015)

The Colorado State Auditor (2012) reported that cost (i.e., tuition and fees minus COF) had risen for Colorado college students by 31% at community colleges and 57% for 4-year students from 2006 to 2011. Difficulties in college financial planning were described: “The fluctuating stipend amounts can make it difficult for students to accurately assess their share of the cost of education” (Colorado State Auditor, p. 22). The significance of the Colorado State Auditor’s (2012) finding was that undergraduate students faced difficulties in estimating future costs and increased net costs because of decreases in the COF stipend combined with increases in tuition.

**Delimitations**

Because of the uniqueness of Colorado’s COF stipend program, prospective sites were limited to those within the state of Colorado. The Institutional Review Board (IRB) policies of CCCS and most of its member institutions disallow IRB submissions from non-employees. As a result, participation in this study was limited to students at one Colorado community college. Due to scheduling difficulties, I was unable to convene a focus group but relied on one-on-one interviews and one group interview of three students. The sample consisted of purposively selected participants who met the following criteria: (a) were 18 years of age or older; (b) had

filled out an online application for federal financial aid; and, (c) were willing to discuss perceptions of college affordability.

### **Limitations**

Participant recruitment was difficult because of difficulties in targeting participants who met multiple criteria such as first-time, low-income, first-generation, dependent, and Pell-eligible college student. I failed to realize the distinction between simply *applying for* financial aid and actually *being* eligible to receive financial aid. There were no Asian-American or Native American participants, even though attempts were made to recruit them.

### **Significance of the Study**

This study aimed to directly investigate higher education access from the perspective of community-college students themselves. This qualitative data provided a more granular record of the thoughts and feelings of a purposive sample of Coloradans grappling with the changing landscape of college affordability. The phenomenological analysis provided an array of detailed contexts corresponding to individual students from specific backgrounds. This analysis provided a better understanding of participant niches for researchers, policy makers, lawmakers, and practitioners. This research might also be useful to leaders in other states who are considering the implementation of a state-stipend funding mechanism.

### **Investigator's Perspective**

I was born to parents who were themselves first-generation and low-income college students who met during the 1960s Civil Rights movement. My African-American mother was a member of a racial minority group. My father was the son of immigrants from Eastern Europe. I grew up as a middle-class child of divorced parents and shared my Washington, DC inner-city, public-schools experiences with students from middle-class, working-poor, and underclass

family backgrounds. At a small, private, liberal-arts school called Amherst College, I double-majored in Black Studies and Sociology. My qualitative senior honors research thesis was based on student interviews about interracial identity. For my master's thesis at a large University of California research institution, I conducted qualitative participant observation of Spanish-speaking, immigrant card players. Aside from summer jobs in retail, my earliest work experiences included part-time work as a university teaching assistant and part-time counseling and instruction for low-income, first-generation, high school students in a federally funded TRIO program.

After moving to Denver, Colorado, I worked for one year with YouthBiz—a small nonprofit group that taught business, leadership, and academic skills to inner-city youth. This was followed by a 10-year position doing high school and community outreach and student recruitment for the Community College of Denver (CCD). After relocating to Albuquerque, New Mexico, I served as an adjunct professor and then full time as campus lead at Central New Mexico Community College's (CNM) South Valley campus—one of the area's poorest and least-served areas. I am currently the CNM's Global Education Office director.

As can be seen from my personal history and career, I greatly value social justice and expect our society to move toward greater opportunity and equity over time. I was an unashamed champion of low-income, first-generation, and racial/ethnic minority students and communities. In my opinion, the American community college was well-positioned to lead the march toward greater empowerment of the disenfranchised. I selected my research topic in large part because I believed that community-college students could offer a poignant discussion of college affordability.

In regard to the topic of state funding of higher education, I have lived and worked in three states (California, Colorado, and New Mexico) during times of budget revenue shortfalls that affected higher education institutions negatively. I had already been working at CCD for two years when Colorado's legislature first implemented the COF stipend funding system. I provided one-on-one assistance to students signing up for, authorizing, and printing tuition statements to verify COF receipt in on- and off-campus settings, and I continued to do so until moving out of state in May 2013. During my years of employment at CCD, I witnessed the fluctuations in the per-credit dollar amount of the COF stipend even as per-credit tuition rose. My personal knowledge of the political reality of that state's stipend implementation process, related challenges to college employees, and first-hand experience with confused, frustrated, and angry college students gave me a practitioner's perspective of the potential hazards of higher education funding changes. The State of Colorado Auditor (2012) very clearly outlined problems in implementing the COF stipend system, so I felt justified in my hunch that my participants might be struggling financially in spite of what COF proponents originally argued. While at CCD, I considered COF to be a complex funding smoke screen whose main function was to exempt higher education funding from TABOR revenue limits. At the time, I felt that Colorado's students were being shortchanged; but I must admit that, without the COF funding mechanism, TABOR might have ended all public financing of higher education in Colorado. The history behind COF implementation will be covered in greater detail in Chapter 2. To be clear, I believed that the implementation of Colorado's stipend system was done poorly because of design problems as well as funding shortfalls. I would not argue that a stipend system cannot be done, but I truly believed that Colorado's was done in a way that was detrimental to student access even while it alleviated a major threat to higher education funding.

## CHAPTER 2: LITERATURE REVIEW

Several areas of research were used to contextualize my study into student perceptions of higher-education affordability: (a) financial aid and behavior effects on student persistence; (b) the limited applicability of rational consumer choice theory to underrepresented (community-college, commuter, first-generation, low-income, and racial-minority) students; (c) criticism of community colleges and bias in research on underrepresented students; and (d) research into the perceptions of community-college and underrepresented college students. This literature helped to identify gaps in knowledge and situate my dissertation research.

### **Student Persistence Theory**

Student-persistence (retention) research was dominated early on by researchers developing quantitative models to predict enrollment from semester to semester and until graduation. Astin's (1975, 1993) models of student involvement and Tinto's (1993) model of student integration have framed much of the scholarship surrounding how to improve campus-life participation and success rates of low-income and minority students. Astin (1975) explored correlations between various forms of financial assistance awarded to first-year students and group-retention rates to predict dropout rates of various student racial and gender groups. Astin (1975) used aggregate data by institution type to quantitatively compare actual group-dropout rates with expected dropout rates at the end of the first year.

Following Astin's (1975) research framework, Cabrera, Nora, and Castaneda (1992) conducted a longitudinal quantitative study of 466 college students at a large, public, urban institution serving commuter students. Cabrera et al. (1992) found that financial assistance improved student persistence, not only from students' increased ability to meet basic needs with cash, but also because it increased low-income students' social and academic integration into



campus and their commitment to persist: “The student may have viewed the institution as instrumental in securing future financial aid funds, and thereby increasing a student’s commitment toward maintaining membership at his or her institution” (Cabrera et al., 1992, p. 589). This concept was useful because it focused in initial college selection on the overall effect of aid on college integration and persistence as opposed to just an economic effect or price responsiveness. Cabrera et al. (1992) mentioned a research design flaw in earlier research (e.g., Astin, 1975) that equated socioeconomic status (SES) with student finances. Cabrera et al. (1992) viewed SES as problematic because of a high correlation with other factors such as parent occupation, parent educational level, and parental encouragement. The authors argued that, instead of trying to measure need through SES, researchers should use the amount of aid actually awarded to a student. Cabrera et al. (1992) also emphasized how an attractive financial-aid package made other noncollege alternatives less appealing. This research implied that the variable net value of financial aid in relation to tuition costs might serve to affect college attendance and persistence rates.

Regardless of student perceptions of the value of financial aid, Astin (1993) implied that relocating community-college students to 4-year institutions would make them more successful. Astin (1993) expressed concern about aid levels and cost increases: “Since federal and state financial aid has not kept pace with growing student costs, institutions have increasingly had to rely on their own resources to meet the financial needs of poor students” (p. xv). Astin (1993) noted that institutions were now tasked with trying to meet financial gaps for students because federal and state aid had failed to keep pace with tuition increases. In the case of community colleges, the percentage of students with unmet need and the financial health of institutions

would have to be considered for a fair comparison of success rates between community colleges and 4-year institutions.

Accepting the possibility of skewed success data, Tinto (1993) conceded that not all community-college entrants who indicated they wanted to pursue a college transfer were in fact committed to transfer. He also mentioned that students might leave before earning a degree because degree completion was never actually their original intent (Tinto, 1993). Yet, such models could fail to predict the success of high-risk students who did persist and graduate. As discussed by Tinto (1993), researchers might generate more helpful ideas for practitioners by exploring the tactics of successful high-risk college students.

Whereas Tinto (1993) accepted the possibility that community colleges could help solve access and persistence issues, Engle and Tinto (2008) expressed concern about community college graduation rates. Engle and Tinto (2008) quantitatively explored the challenges faced by underrepresented college students using data from the National Center for Education Statistics' *Beginning Postsecondary Study*. Though 63% of low-income, first-generation students aspired to a bachelor's degree, only 5% earned that degree within six years because of academic failure or external commitments (Engle and Tinto, 2008).

An alternative solution to moving all community-college students into 4-year institutions (as implied by Engle and Tinto, 2008) would be to keep students at community colleges and reduce unmet need levels to zero. Like Astin (1993), Engle and Tinto (2008) criticized community colleges for what was at least partially a failure of Federal Pell Grant and work-study funds to keep pace with rising tuition, fees, and inflation. Engle and Tinto (2008) argued that, since commuter and nontraditional students had limited time for on-campus activities outside of the classroom, increasing interactions with faculty would be critical.

While they argued that working and commuting students needed to engage in campus life at the same rates as their nonworking and residential peers, the authors characterized low-income and first-generation students by their failure to integrate into campus life because of financial pressures: “Lower levels of academic and social integration among this population are inextricably linked to finances and financial aid” (p.3). Engle and Tinto (2008) alluded to unmet financial need as the main threat to student success, making students (a) more likely to work; (b) more likely to take on debt at higher levels; (c) less likely to participate in campus life; and, (d) less likely to complete their academic programs. Engle and Tinto (2008) failed to consider both the type of institution that students attended (as recommended by Astin, 1975) and the higher percentage of low-income students at community colleges. Engle and Tinto (2008) attempted to make predictions about low-income and first-generation students based on aggregate data and risk factors: “The more risk factors a student has, the more likely it is that student will fail to earn a bachelor’s degree” (p. 9). Scholarship focused largely on the number of risk factors faced by disadvantaged students could become a self-fulfilling prophecy. Engle and Tinto (2008), like Astin (1975), alluded to a public-health infection mode. These risk factors also happened to coincide with descriptors of the student populations at many community colleges.

Engle and Tinto (2008) made several recommendations targeted to low-income and first-generation students: (a) increase academic preparation before college,; (b) increase financial aid for college students; (c) increase 2- to 4-year college-transfer rates; (d) increase support services and personalized attention to increase college persistence; (e) increase engagement on campus through work-study programs, in-class activities, and cohort groups; and (f) increase college participation of nontraditional students in the workforce.

Irwin (2010) had a different perspective than Engle and Tinto (2008). Irwin (2010) conducted a narrative inquiry of 27 low-income students at a southwestern United States research university. Irwin (2010) examined models from five different discipline perspectives to strengthen the study: (a) psychological; (b) sociological; (c) economic; (d) organizational; and, (e) interactional. Irwin (2010) introduced rational choice theory as an important consideration because it placed emphasis on the students' perspective over an overly deterministic focus on more easily measurable quantitative variables such as: (a) pre-entry factors; (b) student-success measures; and, (c) institutional characteristics. Irwin (2010) suggested that high levels of socioeconomic similarity might positively affect persistence of low-income students because they were less likely to feel isolated or out of place, compared to an academic environment dominated by more affluent students. Community colleges could hold the potential to provide an environment with that socioeconomic similarity.

Hurtado, Eagan, Tran, Newman, Chang, and Velasco (2011) performed a mixed-methods study that collected qualitative data from five institutions and quantitative data from 117 institutions. The purpose of the research was to better understand institutional differences in faculty interactions with college students planning to enter the field of science (Hurtado et al., 2011). The authors found that institutions that took active measures to foster faculty-student interactions (managing faculty cues about availability, demonstrating an ethic of care, and balancing academic rigor and support from instructors) with students had higher success rates for science majors (Hurtado et al., 2011). This study was significant because of the recommended strategies that institutions could implement to boost student success.

## **Analysis: Student Persistence Theory**

Student persistence theory provided a foundation for understanding and trying to mitigate the problem of students leaving college prior to graduation. Astin's (1975) and Astin's (1993) model of student involvement and Tinto's (1993) model of student integration allowed for the prediction of dropout rates for various groups of underrepresented students, which could enable better targeting and evaluation of interventions and services. The quantitative predictive modeling of student-persistence theories had three major drawbacks in regard to underrepresented students: (a) an overly deterministic approach to understanding retention; (b) a failure to document the individual traits of successful underrepresented students by focusing on the group; and, (c) the potential to reaffirm stereotypes about and stigmatize underrepresented students. Cabrera et al. (1992) avoided some of these pitfalls by teasing apart the multiple helpful effects of financial aid. Financial-aid students benefitted not just from being able to better afford basic needs as a result of the aid, but also from the increased social and academic integration that resulted from an increased student commitment to the institution because of the aid (Cabrera et al., 1992). Cabrera et al. (1992) also eschewed using SES as a proxy for income (because of multicollinearity issues with variables such as parental occupation and education), and they recommended that researchers use actual aid provided to students.

Whereas Tinto (1993) recommended that researchers explore the tactics of successful high-risk college students in order to develop better retention techniques for practitioners, Engle and Tinto (2008) noted the prevalence of drop-out risk factors among low-cost, open-enrollment, community-college students. Community colleges attracted a disproportionate number of academically less prepared, low-income, first-generation, commuter, older (nontraditional), working, married, child-rearing, and racial-minority students (Engle & Tinto, 2008). Engle and

Tinto (2008) recommended increased campus engagement to match community-college student levels with those of nonworking and residential students. This expectation was not fair to or helpful for this population because they were not in a position to simply eliminate marriages, children, bills requiring them to work, academic shortcomings, a lack of privilege, cumulative effects of racism due to appearance, or expensive college prices.

Unrealistic expectations and illogical conclusions for at-risk students to just be like traditional students during times of limited financial assistance could stifle creativity in program development. Along these lines, Irwin (2010) indicted traditional departure theorists (Astin, 1975, & Tinto, 1993) and those who had modified them (Cabrera et al., 1992, & Astin, 1993), because they left out the individual perspective of students who withdrew or stopped out. Future research examining this group could provide clues to critical decision points that lead to withdrawal. These points could be targeted for critical interventions. Along these lines, Hurtado et al.'s (2011) findings implied that faculty could play a more proactive role in intentionally engaging busy students as opposed to just stigmatizing students for being too busy to engage in campus life.

### **Synthesis: Student Persistence Theory**

Using the models proposed by Astin (1975), Astin (1993), and Tinto (1993), researchers could use quantitative data sets to predict group persistence rates. Cabrera et al. (1992) demonstrated the importance of measuring student need through actual aid received by students, as opposed to measuring need through SES, which was highly correlated with other variables. Tinto (1993) encouraged researchers to study the habits of successful students who were considered at risk of dropping out. Engle and Tinto (2008) focused their research on the risk factors of underrepresented students. Using a critical focus on traditional student-departure

models and following the recommendations of Tinto (1993), Irwin (2010) advocated for nuanced qualitative research focused on student dropouts and criticized quantitative research's easily measured but overly deterministic factors. Though rationale choice theory will be described below (as rational consumer choice theory), Irwin (2010) introduced the benefits of focusing directly on the student perspective. Like Irwin (2010), Hurtado et al. (2011) looked specifically at faculty-member behavior that could improve student engagement on campus. Persistence theory provided a helpful start but ultimately led to blaming the victim because of overly deterministic descriptors of students while missing nuances that could provide clues to improve this population's prospects.

### **Rational Consumer Choice's Theoretical Blind Spots**

In a test of rational consumer theory, Tierney (1980) explored the impact of offers of financial assistance on student matriculation choices. Tierney (1980) conducted a quantitative study with a nonrandom subset of 7,499 first-year students who had applied to and been accepted by at least one public college and one private college in the 1972–1973 school year. Tierney (1980) found that low-income students were more sensitive to tuition increases than high-income students. Tierney (1980) also found that student choice was less about selecting a public versus a private institution and more a choice of whether to attend college at all. Tierney's (1980) study cast doubt on the assumption that all students acted as rational consumers when it came to the decision of whether and where to attend college. Tierney's (1980) findings raised concerns about the efficacy of policy to change the college-going behavior of various underrepresented groups.

Similar to Tierney (1980), Hurtado, Inkelas, Briggs, and Rhee (1997) conducted a quantitative study to examine the college-application activity of various income classes and ethnic groups of high-school students. Hurtado et al. (1997) found significant race, income, and

academic-ability effects on the number of institutions to which students applied. Hurtado et al. (1997) grouped both students who applied to one college and students who applied to none under the category of “having engaged in a limited college search.” The authors described students as having engaged in a limited college search this way:

More than a third of white students report they had not submitted college applications by the end of the 12<sup>th</sup> grade, compared with 24% of Asian Americans, 45% of African Americans, and a high of 47% among Latinos. . . . Results show that 27% of white, 24% of Latino, 19% of Asian American and 17% of African American students apply to one college. . . . It is surprising...to find...that 28% of Latinos and 19% of African Americans of these students (compared with 10% of the Asians and 16% of white students) had not applied to college by the end of the 12<sup>th</sup> grade. These differences in when and who applies to college should be monitored in the future to further determine the extent to which students may be delaying college entry or whether these students simply never attend college. (Hurtado et al., 1997, p. 54)

Hurtado et al.’s (1997) statistics demonstrated that all ethnic groups had at least 30% not having applying to any colleges by the end of 12<sup>th</sup> grade and notable variations up to almost 50%. Additionally, Hurtado et al. (1997) found that the Latino group had the highest percentage of students engaging in a limited college search (75%), and Asian-American students had the lowest percentage (44%) of students engaging in a limited college search. Latino students, including high-achieving Latino students, were the least likely to apply to college while still in high school (Hurtado et al., 1997). Hurtado et al. (1997) also identified the number of applications submitted as a proxy measure of student strategic planning. Whereas Asian-American student academic ability was the main predictor of the strategic submission of college applications, parental income and education played a larger role for all other groups (Hurtado et al., 1997).

Educational aspiration was also linked to likelihood of attending college. At least 90% of tenth graders in each racial group sought some level of postsecondary education, but students in



some racial groups reflected higher numbers were expecting to attend a 4-year institution than students in other racial groups:

When asked at the end of 12th grade about the type of institution the student is likely to attend, 75% of Asian Americans report they are likely to attend a four-year institution. This percentage is followed by white students at 62%, African Americans at 60%, and Latinos at 53%. (Hurtado et al., 1997, p. 50)

In the passage, Hurtado et al. (1997) found that patterns of expected 4-year institution attendance did not match students' ultimate college-selection activity. Student expectations of the highest degree they would attain also varied greatly:

At 10th grade, Asian Americans have the highest expectations for degree attainment (almost 42% expect to attend graduate school) and Latinos tend to have the lowest expectations for degree attainment among the four racial/ethnic groups. Approximately 11% of Latinos expect to only finish high school (or less) and 27% expect to attend graduate school. While approximately 10% of African Americans expect to finish high school or less (compared with 8% among white students), for the most part, their expectations for degree attainment are roughly similar with only a slightly higher percentage of white students expecting to complete a college or pursue graduate school. (Hurtado et al., p. 50)

Hurtado et al. (1997) found group differences by race, with Asian-Americans having the highest and Latinos having the lowest expectations for degree attainment. The authors also hypothesized that parental education and family income played an indirect role in first choice of institution because of the difference in the number of institutions to which students applied (Hurtado et al., 1997). Hurtado et al. (1997) implied that college-choice models were problematic: "College choice models may be based on assumptions regarding the behaviors of students from the highest income categories, where students typically have the choice between two or more colleges" (Hurtado et al., p. 56, 1997). This implied that the models failed to consistently predict the behavior of Latino, African American, and low-income students because the models were based on assumptions that all student groups applied to more than two colleges.

Hurtado et al. (1997) advocated for the development of more precise college-choice models that captured the nuanced differences between racial groups.

As indicated by Hurtado et al. (1997), Heller (1999) found that large-scale policies did not affect the behavior of economic and ethnic/racial minority subgroups equally. Heller (1999) examined 50 states between 1976 and 1994, with a focus on the 18- to 24-year-old population (traditionally aged college students). Heller (1999) found that 91% of first-time, first-year students were classified as in-state students: “A \$1,000 increase in community college prices is associated with an overall drop in enrollment rates. . . . Similarly, an increase in grant spending of \$100 per 18- [to] 24-year-old in the state is related to an enrollment rate increase” (p. 75). This finding quantified a direct relationship between college price increases and enrollment decreases.

Heller (1999) also found that community-college prices, state grant levels, and the unemployment rate were highly correlated with the state enrollment rates of traditionally aged students. In further discussing the racial differences in effect sizes, Heller (1999) made several key findings. The author found that Black, White, and Hispanic students all showed declines in enrollments rates because of tuition increases at those institutions. Hispanic students showed the highest decline, of 5% per \$1,000 increase in price (Heller, 1999). Heller (1999) also found that, overall, Asian-American student enrollments were particularly vulnerable to increases in community-college tuition rates (an 18% drop in overall public-sector enrollment for every \$1,000 increase in community-college prices), but that increases in the price of 4-year colleges increased the overall enrollment rates of this group because of a spike in attendance at community colleges. The author determined that price spikes at 4-year institutions increased the overall number of Asian-American students in higher education, perhaps by sending a signal to students about the increasing value of higher education (Heller, 1999).

Heller (1999) discussed other differences in average group-price sensitivity, in that Blacks and Hispanics were more likely to respond to the tuition price signals of community colleges, whereas Asian-Americans and Whites responded to those of 4-year institutions. The author reported that White enrollment at community colleges was negatively associated with increases in tuition at 4-year institutions (Heller, 1999). Heller (1999) also implied that this association might dissuade low-income Whites from beginning college (in a community college) at all. The author noted that Black students had the strongest positive response to increases in state grants (Heller, 1999). Heller (1999) concluded that growth in unemployment rates increased the enrollment of Asian-Americans, Whites, Blacks, and Hispanics in community colleges. Ultimately, the author found that community-college enrollment models had greater explanatory power than 4-year enrollment models (Heller, 1999). Heller (1999) explained that financial aid policies in all states (excepting New York) made it likely that state financial aid was easily cut during times of fiscal difficulty when reductions in appropriations to public institutions led to tuition increases: “The reality is that the state grant programs are funded at the whim of each state legislature and executive branch” (p. 84). This information implies that the very mechanism needed to increase Black and Hispanic enrollment was easily threatened.

Regarding the effect of net-tuition cost on student commitment to an institution, Paulsen and St. John (2002) developed a system for predicting such decisions. The Financial Nexus Model examined students at different times in their decision to attend college: (a) during the initial exploration and selection of a college; (b) during matriculation; and, (c) each semester after their first semester (Paulsen & St. John, 2002). By including factors at these critical points in the model, Paulsen and St. John (2002) asserted that their model was better able to predict the effect of tuition increases on nontraditionally aged, nonresidential, low-income, first-generation,

and minority students. Paulsen and St. John (2002) found that only middle- and upper-class students experienced improved persistence rates based on a lowering of net-tuition costs (e.g., low tuition, high loan aid, or some combination thereof). The authors argued that students were continually making choices based on their perception of the cost of college, the net cost of college, and an ongoing cost/benefit analysis as they continued in their college careers (Paulsen & St. John, 2002).

Similar to Tierney (1980), Paulsen and St. John (2002) found differences based on income in the way students behaved. Middle-income and high-income students behaved predominantly as predicted by rational choice theory (Paulsen & St. John, 2002). However, lower-income students who chose a college in a way that helped control their living costs (for example, at an institution without a residential requirement) and allowed students to work had higher persistence rates: “When it comes to controllable costs, only low-income students who choose their colleges so that they will be able to control their living costs and work while attending are more likely than others to persist” (Paulsen & St. John, 2002, p. 228). Based on Paulsen and St. John’s (2002) large-scale public-policy efforts aimed at assisting low-income students by changing net-tuition costs might be less effective for those very students. Paulsen and St. John (2002) concluded that poor and working-class students were more aware than middle-class and upper-class students of the financial risks of attending college. The authors’ conclusions laid a foundation for further investigation into how student perceptions of college price, financial aid, and net cost vary by social class and affect persistence (Paulsen & St. John, 2002).

As a policy, COF was based on the rational choice theory assumptions criticized by Paulsen and St. John (2002), Fulfilling the original COF legislation’s mandate to do an

evaluation comparing the first four years of COF with the year before implementation, Longanecker (2009) utilized quantitative analyses of the Colorado SURDS, which included income, dependency status, and grant information for students who filed a Free Application for Federal Student Aid (FAFSA). Using focus groups of key COF proponents and enactors of the legislation, Longanecker (2009) identified three main goals behind the original policy intent: (a) proponents designed COF as a direct payment to higher-education students as opposed to the institutions of higher education, to address the funding restrictions of the TABOR amendment; (b) some proponents envisioned that COF would make institutions more market driven and efficient in the pursuit of in-state residents and COF dollars; and (c) proponents argued that COF would increase access by underrepresented groups (specifically, low-income students, males, and underrepresented minorities) because it would create a very obvious show of state support for student educational costs, visible on every tuition billing statement.

Longanecker (2009) concluded that only the exemption of higher-education expenditures from TABOR calculations (the first goal) had been successful. One minor glitch in a student's process so close to the start of the semester had the capacity for calamitous results, and the president of the CCCS estimated that 2,000 to 3,000 students per day registered during the three weeks before and the first week of classes (McCallin, 2007). In most cases with third-party payers such as employers, sponsors planned to pay an amount after COF was used by the student; but some students mistakenly assumed they did not have to bother with COF (Longanecker, 2009). Other COF applicants expected a check from the state to come directly to them in the mail (Protopsaltis, 2008). Finally, other students clung to the original misperception, publicly announced by some state leaders, that COF would cover all the costs of a community-college education: "Confusion grew after high public officials in the state publicly asserted that

the stipend would make college tuition effectively free for community college students” (Longanecker, 2009, p. 24). The additional workload on colleges in the administration of COF and confusion among students because of the delay in application of the COF stipend to bills led Longanecker (2009) to conclude that the second goal of COF (to increase the efficiency of higher-education institutions and further incentivize recruitment of Colorado residents) also failed.

Longanecker (2009) found correlations between COF’s launch and slowed or reversed enrollment growth. Specifically, Longanecker (2009) found that community-college enrollments declined 9% (from 66,133 students to 60,181 students). Longanecker (2009) compared Colorado and national enrollment rates by ethnic groups to evaluate proponents’ third goal—that COF would increase underrepresented numbers. Longanecker (2009) found initial declines in enrollment rates for all ethnic groups, with some recovery over time. He concluded that Colorado’s enrollment growth rates were “arrested or turned back when COF went into effect,” whereas growth rates for those same groups remained stable or, in the case of Hispanic students, “continued to rise dramatically” elsewhere in the country (Longanecker, 2009, p. 11).

Longanecker (2009) used Pell eligibility as his sole metric for low-income students and found that

In the first two years under COF, enrollment of Pell recipients at four-year institutions fell by 1,157 and by 1,543 at two-year institutions. While that figure rebounded somewhat for the two-year sector in fall 2007, it continued to slump in the four-year sector, descending by another three percent, or 622 students. (p. 18)

In regard to various demographic subgroups, Colorado’s negative enrollments correlated strongly with the 2005 launch of COF.

Pell-eligible college-student enrollment declined nationwide in 2005 and 2006, leveled out in 2007, rebounded slightly above 2005 levels by 2008, and reached 27.3% (1.5% above

2004 levels) by 2009 (Mortensen, 2012b). Colorado failed to match that trend. After a 0.7% increase from 2004 to 2005, Pell-eligible Colorado student attendance declined to 23.5% in 2006 and 22.7% in 2007 (Mortensen, 2012b). Colorado's student rate of participation in Pell failed to exceed 2004 and 2005 levels until 2009, at 26.1% (Mortensen, 2012b). Colorado's 2010 Pell eligibility rate (36.6%) was 2.2% above the national rate (Mortensen, 2012b).

Parallel to declines in Pell eligibility, Colorado's 2- and 4-year independent (for financial-aid purposes) student enrollments declined in fall 2005 and fall 2006, with rebounds in fall 2007 that fell far below fall 2004 rates (Longanecker, 2009). Longanecker (2009) also noted that a concerning number of students who were eligible for COF failed to authorize and lost their stipends, with minority students being more likely to fail to authorize. Data-matching problems, such as when a nickname or maiden name was used on the college application and not the COF application, led to further delays in application of the COF stipend to student billing statements (Longanecker, 2009). Delays in applying the COF stipend to total tuition costs meant that newly enrolled students would see total price before the COF discount and potentially face sticker shock (Longanecker, 2009). Contrary to Paulsen and St. John's (2002) findings, Longanecker (2009) identified the failure to change net-tuition cost as the likely reason why the implementation failed to increase demand from low-income and underrepresented groups within the time frame studied (the third goal of COF).

Whereas Longanecker (2009) analyzed enrollment data for a narrow set of years, Ash (2011) conducted a quantitative analysis of enrollment trends for the 13 institutions in the CCCS from FY 1998 to FY 2005 (pre-COF data) and from FY 2006 to FY 2010 (post-COF data). She found that Black student enrollment (and Black male enrollment) increased and Hispanic student enrollment decreased immediately after COF, while overall male enrollment increased

immediately after COF. Ash (2011) noted that the overall enrollment of traditionally aged (19–24) students increased over time after COF, a critical finding considering that Hispanic students and Hispanic males made up a large proportion of the traditionally aged student group. She also found that traditionally aged males increased compared to nontraditionally aged (35+) males. Ash (2011) found overall increases for (a) Black and Hispanic student enrollment trends; (b) 19- to 24-year-old student enrollments; and, (c) Black male student enrollments. Ash (2011) stipulated that though they were goals of COF proponents, these improvements could not be attributed to the COF program implementation but were more likely impacted by increases in (a) student financial aid; (b) Colorado’s general population; and, (c) the number of low-income families sending students to college. Ash (2011) recommended that future researchers use a larger data sample spanning more years, with detailed analysis of age groups by ethnicity, before they consider making changes to COF. Ash (2011) criticized COF as being too vulnerable to fluctuations in state funding:

Based on state appropriation to community colleges trends prior to and after the COF, the COF appears to be much more sensitive to the allocation of state funds than previously thought. . . . Per credit hour of the COF amount reduced, the student share of tuition was allowed to increase higher than the CPI. (p. 123)

In referencing the consumer price index, Ash (2011) revealed that tuition rose faster than the rate of inflation during the time period studied.

### **Analysis: Rational Consumer Choice’s Theoretical Blind Spots**

Tierney’s (1980) study would have been stronger if a random sample had been used. Aside from this weakness, Tierney’s (1980) criticisms about the shortcomings of rational choice theory in predicting the behavior of low-income students were valid for consideration by future researchers. In support of Tierney’s (1980) findings, Hurtado et al. (1997) found that group



application rates to more than one college varied significantly, and that rational choice theory did not apply for students with fewer than two prospective colleges.

The usefulness of rational choice theory based only on middle- and upper-class student responses to the lowering of net-tuition costs (Paulsen & St. John, 2002) was problematic. I argue that Paulsen and St. John's (2002) model offered superior capability to anticipate responses of nontraditionally aged, nonresidential, low-income, first-generation, and minority students to tuition increases. Paulsen and St. John (2002) concluded that low-income students were continually deciding whether to remain in college based on their perception of college costs. This framework provided a model that incorporated persistent fragility into low-income students' college endeavor. Future research could incorporate more points of observation in college students' process to find junctures at which interventions would be most likely to succeed.

### **Synthesis: Rational Consumer Choice's Theoretical Blind Spots**

Similar to recommendations by Tinto (1993) and Irwin (2010), Hurtado et al. (1997) advocated for the development of more precise college-choice models that captured the nuanced differences between racial groups. As noted by Hurtado et al. (1997) and Paulsen and St. John (2002), Heller (1999) found that not all economic and ethnic/racial minority subgroups reacted equally to tuition price changes or large-scale policies aimed at increasing college-attendance and persistence behaviors. Black, White, and Hispanic student groups all showed declines in enrollment rates because of tuition increases at community colleges (Heller, 1999). Heller (1999) found that Blacks and Hispanics were more likely to respond to the tuition price signals of community colleges, whereas Asian-Americans and Whites responded to those of 4-year

institutions. Heller (1999) also concluded that growth in unemployment rates increased the enrollment of Asian-Americans, Whites, Blacks, and Hispanics in community colleges.

Building on concerns like those of Hurtado et al. (1997) and Heller (1999), Paulsen and St. John (2002) developed the Financial Nexus Model to examine students' before-college selection, upon matriculation, and (most importantly) each semester of their college experience. Whereas middle- and upper-income student behavior followed the predicted paths of rational choice theory, low-income students were continuously making cost/benefit analyses of whether to stay in college (Paulsen & St. John, 2002). Low-income students benefitted most by controlling their living costs (Paulsen & St. John, 2002). Of COF's three original goals, Longanecker (2009) determined that only the drive to exempt higher education from TABOR restrictions was successful, noting that the additional workload and confusion hampered the efficiency of institutions. Correlations between COF's launch and a slowing or reversal in enrollment growth implied a setback (at least initially) to efforts to increase underrepresented students in Colorado higher education. Ash (2011) could not ascribe increases in underrepresented groups targeted by COF proponents to the COF implementation but instead attributed them to unrelated increases in federal student aid and the number of low-income high school students in Colorado's general population. The conclusion from the sum of this research was that researchers must design studies with nuanced assumptions about rational choice theory based on the student demographic groups in question. Furthermore, researchers must drill down to the level of individual student cases to explore specific students living under specific contexts and the decisions made within those constraints. The potential impact on underrepresented student populations needed to be explored before tuition increases or the implementation of interventions (such as changing financial aid amount and type).

## **Criticism of Community Colleges and Bias in Research on Underrepresented Students**

Clarke (1960) described American democracy as maintaining a tension between a motivational ethos of equality of opportunity and the reality of increasing competition for limited positions when moving up the social hierarchy. Clarke (1960) identified public 2-year (junior) colleges as soothing the egos of unsuccessful students, maintaining their motivation to climb the social ladder, and redirecting their resentment. Clarke (1960) described this as a “cooling out” function and “soft denial,” whereby students’ aspirations were gradually shifted by the college counselor from an academic-transfer path to a vocational-degree path (p. 569). Clarke’s (1960) criticism of the American community college was later echoed by Astin (1993).

Astin (1993) stated that peer SES plays a large role in student success:

Since colleges and universities with high SES peer groups also tend to be highly selective in their admissions policies (see p. 408), these institutions are relatively inaccessible to poor students, African Americans, and Latinos. (p. xv)

Astin’s (1993) findings described the difficulty of truly isolating co-linear variables that stem from institutions with selective admissions, thus adding to the racial and economic segregation of American college students. Astin (1993), lamenting the increasing government reliance on lower-cost community colleges said, “Policy makers can justify these more economical approaches to undergraduate education as long as they value the ‘bottom line’ more than they do the quality of education offered” (p. 435). Astin (1993) appeared to be criticizing government overreliance on community-college education as a cost-saving measure.

In an attempt to tease apart issues of culture and student integration, Tinto (1993) critically evaluated Astin’s (1975) expectation that all students consciously separate from their home communities in order to successfully integrate into college. Tinto (1993) stated:

A white child of a college-educated family may look forward to and be rewarded for making the transition to college whereas a native American child from a poor

family may find that he/she is seen as rebelling against the family and local community in going to college. (Tinto, 1993, p. 95)

In this quote, Tinto (1993) argued that Astin's (1975) expectation could negatively affect underrepresented racial/ethnic minority students based on linguistic, cultural, geographic, and phenotypic differences from the mainstream group. Yet despite his criticism of Astin's (1975) insensitivity to students' ethnic cultural differences, Tinto (1993) described the environment of commuter students (and by extension, most urban community-college students) this way: "The social and intellectual communities of nonresidential institutions are often substantially weaker, that is, less extensive and cohesive, than those at residential institutions" (p. 96). For a student who did not have the financial, familial, and schedule flexibility to leave her home community, both Astin's (1975) and Tinto's (1993) stances might sound discouraging. Astin (1993) argued that focusing on traditionally aged and full-time students only improved research validity:

It is far better to obtain clear-cut findings on an important and well-defined population (the full-time undergraduate of traditional college age) than a watered-down set of conclusions based on a much more heterogeneous sample. (p. xxvi)

This quote supported the exclusion of nontraditional students from recommend research populations. Considering that the number of commuter and nontraditional students had continued to grow in the United States, this group merited more attention from researchers. Even Astin (1993) conceded that the commuter student population likely had its own special context.

Hurtado and Carter (1997) faulted Tinto (1993) for failing to distinguish between two concepts of student integration in his model. The first concept was derived from students' sense of belonging (psychological measure), whereas the second concept referred to students' actual participation in campus life (behavioral measures; Hurtado & Carter, 1997).

Davies, Safarik, and Banning (2003) conducted a meta-study that examined six studies using identical methodology to examine 65 articles found in the *Community College Journal of*

*Research and Practice* from 1990 to 2000, which related to African-American, Latino women, and to disabled students. The authors identified two common themes in the six meta-analyses regarding the 65 articles: a deficit lens and dominant-culture privilege. Specifically, the authors described this negative perspective on these students:

They are often portrayed as the victim; blamed for their lack of success, persistence to degree, or for not transferring to a four-year college or university; or depicted as ‘less-than-whole’ and in need of cultural development and academic remediation. (Davies et al., 2003, p. 844)

The authors implied that the deficit lens of researchers made the negative findings self-confirmatory and argued that researchers use a strengths-based approach in examining this population (Davies et al., 2003).

Pascarella, Wolniak, Pierson, and Terenzini (2003) noted that first-generation students exhibited higher gains than their peers on writing skills and academic confidence. The authors interpreted these findings as indicative of heightened resilience of first-generation students who made it to the second year of community college (Pascarella et al., 2003). Pascarella et al. (2003) speculated that community colleges might be less threatening to first-generation students and better helped them address areas in which they were initially at a disadvantage compared to their peers.

In contrast to Tinto’s (1993) conclusions, Tinto (2006) acknowledged a social-class bias in findings because of the emphasis of campus engagement outside of the classroom. According to Tinto (2006), results were skewed because economically privileged students tended both to enroll at residential institutions and to have more free time on campus outside of class at residential or nonresidential institutions. Tinto (2006) warned of failing to distinguish between different proxies of disadvantage:

Much of the research co-mingles issues of race, education generational status, and income in ways that make it difficult to disentangle the independent effects of

income. Though much of the research on students of color, for instance, is in fact research on low-income students, the two issues are not one and the same. (p. 12)

Tinto (2006) advocated for uniquely defining terms of disadvantage in the quote, because of their overlapping and interconnected nature. Researchers could fail to properly understand the phenomenon they examined because of this interrelatedness (Tinto, 2006). When done poorly, such research could lead to invalid results (Tinto, 2006). Tinto (2006) concluded that more nuanced investigations into specifically defined racial, gender, and socioeconomic groups would better assist researchers. Early college-student engagement/persistence research included an assumption that many community-based cultures have considered problematic. Tinto (2006) acknowledged that prior theoretical assumptions that all students must formally separate from their communities in order to be successful at college (Astin, 1975, 1993) were vulnerable to criticism by research demonstrating the importance for some students of maintaining family, religious, and ethnic or racial community ties (e.g., Cabrera et al. 1992).

Similar research design flaws to those discussed by Cabrera et al. (1992) also threatened to impact research on class issues. Referencing Bourdieu (1977), Perna (2006) distinguished the use of family income from SES because SES measured longer-term financial resources (such as family wealth) and was more likely to be able to support concepts: “SES may better reflect an individual’s habitus or orientation toward college choice (Perna and [sic] Titus, 2004; Terenzini, Cabrera, and [sic] Bernal, 2001)” (p. 133). Perna (2006) introduced concerns about income stratification by higher-education institution type because of the concentration of disadvantaged groups in lower-priced institutions, such as public 2-year and less selective 4-year institutions. The author revealed a 30% difference between the college-going likelihood of students with family incomes between the highest and lowest quartiles (Perna, 2006). Related to Astin (1993) and Tinto (1993), Perna (2006) noted that research showed a strong positive correlation between

family income and number and type of institutions to which the student applied. The author cited research showing a disproportionate impact on low-income families when tuition rose:

Based on his comprehensive review and synthesis of prior research, Heller (1997) concluded that, although enrollment generally declines when either tuition increases or financial aid decreases, the effects of high costs are greater among students from low-income families than among other students. (Perna, 2006, p. 132)

Because family-income differences did not account for the nuanced differences in how cost increases affected different groups, Perna (2006) recommended that future researchers explore concepts of wealth, social capital, cultural capital, and the differing rates of low-income student enrollment in 2-year institutions.

In exploring research flaws in studies on race/ethnicity and building on Perna (2006), Perna and Thomas (2008) found that the vast majority of articles reviewed took a quantitative approach. They recommended that researchers use qualitative methods more frequently to provide better context (e.g., family dynamics, cultural background, and national/state policies) regarding how college-choice decisions were made (Perna and Thomas, 2008). The authors introduced the concept of differing reactions (based on students' race and institutional type) in response to state and national incentives: "Particular forms of financial aid, especially loans, are less effective in promoting college enrollment and choice for some groups of students than for others. Willingness to borrow varies based on the characteristics of the school attended" (Perna & Thomas, 2008, p. 57). Loans were less effective at changing the behavior of certain student niche groups. By introducing the idea of differing reactions, the authors further developed a case for qualitative and context-specific research.

Related to Perna and Thomas' (2008) concerns, Bradbury and Mather (2009) conducted a basic interpretative, qualitative study of nine first-generation students leaving the Ohio Appalachian region to attend the open-enrollment Shawnee State University. *First-generation*

was defined as “Children of adults holding only a high school diploma. . .” (Bradbury & Mather, 2009, p. 259). The study aimed to better understand the perspective of first-generation Appalachian students and had some applicability to community-college populations because of (a) students’ family demographics; (b) the open-enrollment status of the institution; and, (c) the fact that more than half of students sampled were commuters). Bradbury and Mather (2009) tied the research on this demographic to a longer tradition of other marginalized groups, such as students of color.

As theorized by Tinto (1993), Bradbury and Mather (2009) found that off-campus support—from family, in this case—helped students adjust to the college environment: “Family support, at critical times, facilitated a successful adjustment to college” (Bradbury & Mather, 2009, p. 265). Family expectations of students did become an extra source of stress at times, but the authors reported tangible benefits of extra-campus emotional support while still acknowledging the potential of off-campus responsibilities and loyalty to interfere with academics (Bradbury and Mather, 2009). Bradbury and Mather’s (2009) data supported Paulsen and St. John’s (2002) finding of an economic benefit to students who could control costs. For example, one student withdrew from the university to move closer to home and noticed financial benefits: “Enrolling in college closer to home represented an economic advantage. The tuition and fees were lower and she had free room and board, an employee tuition waiver benefit, and a part-time job” (Bradbury & Mather, 2009, p. 273). Bradbury and Mather (2009) found potential advantages when students lived closer to home. The authors advocated integrating more campus-connecting opportunities into the classroom experience because of this population’s off-campus commitments and lack of time on campus (Bradbury and Mather, 2009).



Similar to Bradbury and Mather's (2009) qualitative approach, Hollifield-Hoyle (2012) used the narrative-inquiry approach with a purposive sample of 18 low-income students of various ethnic backgrounds who had grade-point averages above 3.0 and were in the second year of community college. In line with Paulsen and St. John's (2002) and Bradbury and Mather's (2009) findings, Hollifield-Hoyle (2012) identified location and cost as the main college-choice factors identified by her sample. She also discussed the growing inability of Pell Grants to cover textbooks, transportation, and food/housing expenses.

Echoing Davies et al. (2003), Hollifield-Hoyle (2012) cautioned that researchers should choose a strength-based approach to low-income students in opposition to the more prevalent deficit view. Hollifield-Hoyle (2012) cited the middle- to upper-class perspectives of legislators and educators that lead to misinterpretations of low-income students and the creation of policies that fail to meet their needs. This concern about the unmatched perspective of legislators to the populations they were claiming to assist might have been a factor in Colorado's implementation of the COF program.

Hollifield-Hoyle (2012) contradicted Tinto's (1993) findings that students had to participate in campus life to succeed. To insist that only traditionally aged, nonworking students attending residential colleges could be successful in college ignored those commuter and nontraditional students who were doing well at the nation's community colleges (Hollifield-Hoyle, 2012). Hollifield-Hoyle (2012) criticized Engle and Tinto (2008) for their use of statistics as overly deterministic predictors of persistence for first-generation and low-income students. Hollifield-Hoyle (2012) criticized Tinto's (1993) categorization of low-income and first-generation students by number of "risk factors," and their conceptualization of student departure as similar to patient mortality in medically based studies.

Financial challenges which can be fixed (unlike risk factors) might be the root problem behind low-income student challenges with social participation, academic focus, and stress. Hollifield-Hoyle (2012) found that “The lack of financial resources undermined their [students’] social integration and threatened their academic performance. . . . The students’ unmet financial needs were a constant source of anxiety and pressure that detracted from their college experiences” (p. 157). Hollifield-Hoyle (2012) concluded that her participants lived in an ever-constant awareness of their financial difficulties. Hollifield-Hoyle’s (2012) students described feeling hungry or being ashamed of their clothing on-campus. Students, had to work off-campus to supplement grants, and lost sleep over financial concerns such as the threat of losing utility service as the result of nonpayment (Hollifield-Hoyle, 2012).

Hollifield-Hoyle (2012) found that close experiences with supportive advisors greatly assisted students: “Without these relationships with and guidance from campus faculty or staff, the transition and persistence of the low-income students in this study would have been in a state of jeopardy” (p. 159). Because of students’ limited time, inadequate financial resources, and often additional obligations of working and caring for dependents, relationships with faculty and staff may assist students who are not able to participate in traditional routes of engagement.

Similar to Bradbury and Mather’s (2009) and Hollifield-Hoyle’s (2012) qualitative approaches, Martin (2012) conducted a phenomenological study of seven low-income and first-generation White students at a large, Midwestern, 4-year, public research university. The author concluded that many of the participants exhibited strong work ethics, self-reliance, and thrift with their money. Even though participants expressed that they did not feel bound by or want to identify with their own social class, Martin (2012) concluded that their interactions with higher-income students made participants more aware of their own class. Martin (2012) also raised

theoretical concerns because of the prevailing literature's failure to adequately understand low-income and first-generation student groups. Like Hollifield-Hoyle (2012), Martin (2012) expressed concern that the quantitative reduction of the complex concept of social class into family income and parental education risked an oversimplification of the effects of class on student learning, development, and integration into the institution.

Whereas Martin (2012) explored low-income first-generation student interactions with their higher-income counterparts, Aspelmeier, Love, McGill, Elliot, and Pierce (2012) focused on the potential differences within the first-generation group. Aspelmeier et al. (2012) conducted a quantitative study of 322 undergraduate students at a medium-sized, southeastern public university using online surveys of self-esteem, locus-of-control, and academic-adjustment construct scores. Self-reported GPAs were also solicited. Their purpose was to test the hypothesis that generational status (first generation or continuing generation) had a mediating effect on the relationship between psychological factors and college outcomes (Aspelmeier et al., 2012). First-generation students were defined, similar to Bui's (2002) definition, as follows: "As participants for whom no member of their immediate family had earned at least an associate's or baccalaureate degree" (Aspelmeier et al., 2012, p. 762). This definition meant that students whose siblings had earned college degrees were not considered first generation, even if their parents had not earned college degrees.

Aspelmeier et al. (2012) concluded that first-generation students were not a homogeneous group: "The results of the present study suggest that the effects of being a first generation student are not equal for all students. Our results suggest that not all first generation students are 'at risk'" (p. 778). Aspelmeier et al. (2012) problematized the assumption that all first-generation students were at a disadvantage. Aspelmeier et al. (2012) recommended future research to further

differentiate first-generation student characteristics, thus allowing professionals to better target interventions toward those first-generation students who need them most. The authors also argued that frameworks for understanding differences between continuing-generation and first-generation students should include more than just the social-capital framework to explain differences in persistence (Aspelmeier et al., 2012).

### **Analysis: Criticism of Community Colleges and Bias in Research**

Clarke (1960) coined the phrase “cooling out” to describe when college counselors gently redirected community-college students from an academic transfer path to a vocational path (p. 569). Clarke’s (1960) observations about community-college students changing from transfer to vocational status were valid, but his argument lacked context. These students might have been less academically prepared than students at selective 4-year institutions, but Clarke (1960) ultimately placed responsibility on the counselors for preventing the community-college students from transferring (Clarke, 1960). Like Astin (1993) and Engle and Tinto (2008), Clarke (1960) implied that if more community-college students started at 4-year institutions, they would be more successful. Clarke (1960) appeared to expect community colleges to make up for educational inequities in the primary and secondary school system. His point ignored the reality of selective admissions and cost as barriers to entry at 4-year institutions for many students who were accepted by community colleges. Clarke (1960) was critical when community colleges were not able to transfer students to 4-year colleges at the same rates as 4-year schools advanced sophomores to juniors. Clarke (1960) used a functionalist argument to delegitimize the community college and its employees without having interviewed a single community-college employee.

There were differences and similarities between Clarke's (1960) and Astin's (1993) interpretations of higher graduation rates at universities compared to community colleges. Astin (1993) admitted how large a role SES could play in student success, and how selective admissions could concentrate low-income, African-American, and Latino students in community colleges. Similar to Clarke (1960), Astin (1993) criticized policy makers for chasing the lower costs of educating students in the community college. Astin (1993) at least recognized that college selectivity and price concentrated higher SES students at 4-year institutions and lower SES students at 2-year institutions, making it difficult to truly tease apart whether 4-year and 2-year student-success-rate differences were because of community college shortcomings or student SES. Astin's (1993) recommendation that researchers focus on full-time traditional students only to improve research validity was highly problematic. Along the lines of Clarke (1960) and Astin (1993), Tinto (1993) described nonresidential institutions as having weaker social and intellectual bonds than residential institutions. Collectively, Clarke (1960), Astin (1993), and Tinto (1993) appeared to assume that all students were able to leave home and attend a 4-year institution as a residential student, regardless of academic, financial, familial, and work realities. But reality did not conform to those expectations for many community-college students. With 6.7 million students (38% of all undergraduates in 2014) at community colleges and 6.5 million total part-time undergraduates (National Center for Education Statistics, 2017), researchers no longer had the luxury of focusing solely on full-time residential students.

Davies et al.'s (2003) meta-study indicated that research from 1990 to 2000 on African-American, Latino, women, and disabled students followed in the critical approaches of Clarke (1960), Astin (1993), and Tinto (1993). Research predicated upon blaming the community-college student or institution could miss individual success strategies that could improve group

outcomes. Acknowledging the social-class bias in findings because of researcher focus on campus engagement outside of the classroom, Tinto (2006) found that results were skewed because economically privileged students tended both to enroll at residential institutions and had exercised more free time on campus outside of class than students at nonresidential institutions.

Perna's (2006) recommendation to use SES as opposed to family income as a qualifier was useful because SES included variables such as family wealth and education. Identifying the superiority of SES, however, did not address the problem of stratification by type of educational institution. Similar to Tinto (2006), Perna (2006) described concerns about the potential for skewed results because of the concentration of disadvantaged students in lower-priced, public 2-year and less-selective 4-year institutions. Perna and Thomas (2008) recommended that researchers use qualitative methods in order to better capture nuanced differences based on the specific family, cultural, and policy contexts attached to specific students. Perna and Thomas's (2008) recommendation paralleled the findings of quantitative researchers such as Tierney (1980), Hurtado et al. (1997), Heller (1999), and Paulsen and St. John (2002), who noted group racial and income differences in college exploration and choice, response to financial aid, and reaction to college tuition increases. Longanecker (2009) and Ash (2011) also found varied short-term responses of various student minority, gender, and age categories to the implementation of COF.

As recommended by Perna and Thomas (2008), Bradbury and Mather's (2009) qualitative study was designed to gain an in-depth understanding of the perspective of nine first-generation Appalachian students at an open-enrollment state university. Bradbury and Mather (2009) discovered something that might have been missed using quantitative data sets. The authors found that, despite the occasional burden of off-campus responsibilities, family support

did help students adjust to being a college student (Bradbury & Mather, 2009). Like Paulsen and St. John (2002), Bradbury and Mather (2009) also found that student planning to control costs was critical for success. Future research focused on student strategies to control costs might yield new clues to ways to increase the persistence of this population.

Hollifield-Hoyle's (2012) approach was similar to Bradbury and Mather (2009) in that both used qualitative methods and focused on the perspective of students. Both also found, in opposition to Tinto's (1993) assertion, that student engagement on campus was not a prerequisite for college success. Hollifield-Hoyle's (2012) approach contrasted with Clarke (1960) in that Hollifield-Hoyle advocated using a strengths-based approach. Hollifield-Hoyle (2012) raised an important concern about whether middle- to upper-class perspectives of policy makers resulted in misinterpretation of the perspectives of low-income students and created policies that did not address their concerns. Hollifield-Hoyle's (2012) concern of a mismatched perspective (between legislators and their low-income constituents) should be examined in regard to the specific situation of the implementation of the COF program.

Tinto's (1993) preference to ignore successful commuter and nontraditional community-college students and focus instead on traditionally aged nonworking students attending residential colleges was not acceptable to Hollifield-Hoyle (2012). Martin's (2012) theoretical critique of researchers' oversimplification of class effects on student learning, development, and integration into the institution was useful in better defining low-income and first-generation student groups. Like Hollifield-Hoyle (2012), Martin (2012) criticized researcher use of family income and parental education as an oversimplification of the complex concept of social class.

Aspelmeier et al.'s (2012) denial that first-generation students were a homogeneous group provided insight for researchers in the conceptualization of study population. Researchers

needed to identify various differences within groups broadly defined as first generation. If not all first-generation students were at risk, as Aspelmeier et al. (2012) argued, then some students identified as first generation might hide some of the disadvantages of others. Aspelmeier et al.'s (2012) recommendation that future researchers differentiate between first-generation student characteristics influenced my study. Adding additional observations to a social-capital framework will better explain differences in persistence rates of various members of the group (Aspelmeier et al., 2012).

### **Synthesis: Criticism of Community Colleges and Bias in Research**

Researchers should guard against research designs that reaffirm stereotypes about and stigmatize underrepresented students. High-cost and highly selective colleges and universities admitted students with higher SES, less racial diversity, and with higher academic performance than did open-admission community colleges that attracted low-income, first-generation, commuter, older (nontraditional), working, married, child-rearing, racial-minority, and less academically prepared students. Researchers must strive to eliminate their potential biases against community colleges and their students. Researchers should design research that can capture the nuances of individual student contexts and realize that there will be differences between different groups in responses to policies.

### **Student Perceptions**

Qualitative research on student perceptions has an advantage over quantitative research based on large data sets. Tinto (1993) recommended exploring student perceptions to better understand reasons behind student withdrawal from college:

Departure hinges upon the individual's perception of his/her experiences within an institution of higher education. The model takes seriously the ethnomethodological proposition that what one thinks is real, has real consequences. . . (Tinto, 1993, p. 136)



In highlighting the individual's perception and ethnomethodology, Tinto (1993) alluded to the use of qualitative research to better understand college-student integration and the potential causes of failed integration. Tinto (1993) described specific student obligations as the key external factors that influenced departure. Tinto (1993) concluded that students with external obligations (e.g., child rearing, marriage, and work) and nonresidential students were at a higher risk for departure.

Arzy, Davies, and Harbour (2006) conducted a phenomenological study of 14 traditionally aged low-income students attending various 4-year institutions. The unifying characteristic of each participant was the financial support that each received from private foundations in addition to need-based aid. Arzy et al. (2006) mentioned a scarcity of literature that explored "the thoughts, feelings, and personal impact financial assistance and intervention had on" (Mode of Inquiry section, para. 1) the students in their study. Arzy et al. (2006) explored students' own sense of belonging on campus as well as the effect of private financial and advisor support. Though theories of Astin (1975, 1993) and Tinto (1993) would indicate that academic performance should be determined primarily by their level of engagement on campus, Arzy et al. (2006) found that even academically successful low-income students did not integrate into campus social or academic life. Like Davies, Safarik, and Banning (2003), Arzy et al. (2006) concluded that support from off-campus sources, such as family and private-foundation coaching, could play an important role in supporting low-income students: "Evidence from words and stories of these participants demonstrate success is attainable with assistance and connections to knowledgeable and helpful support outside the university environment" (Arzy et al., 2006, Conclusion section, para. 3). As discussed by Bradbury and Mather (2009), Arzy et al. (2006) mentioned that many of the students in their study selected a college that would not create

additional financial burdens or be too far from family: “Participants were cautious in selecting colleges that would pose no further financial burden for their families nor relocate them far from that family support” (Results section, para. 7). These themes of limiting cost (financial burden) and having a negative perception of loans were also discussed by Paulsen and St. John (2002). Based on this finding, attending a local community college may help because students control costs by staying geographically close to or living with family.

Wolfe (2011) conducted qualitative interviews with 23 underrepresented community-college students using a holistic critical-theoretical perspective. The purpose of the study was to examine community-college structure and ideology along with the experiences of underrepresented students at the anonymously named All Peoples Community College (APCC). Wolfe’s (2011) theoretical lens used critical theory, critical race theory, Latino/a critical theory, feminist theory, and multiculturalist theory with elements of spiritual-leadership theory and interculturalist theory.

Wolfe (2011) presented his raw data in the form of seven composite students at APCC. Wolfe (2011) had a number of unexpected findings. The author expressed the expectation that students, many of whom expressed feeling “spiritual attacks on their personhood” (p. 336), would confront oppression together, as a group. Instead, he found that many of the students sought to defer such confrontation in the hope of completing their course or degree. Wolfe (2011) also identified rampant use of a deficit perspective (as discussed by Hollifield-Hoyle, 2012) by administrators and faculty at APCC. Moreover, he articulated concern about sugar coating: “The sugar coating is the celebration of the one at the expense of ignoring or hiding the failures of the majority” (Wolfe, 2011, p. 338). Wolfe’s (2011) quote problematizes focusing on the individual, albeit the individual’s success, while it ignores patterns of failure by the majority.

Ultimately, Wolfe (2011) was impressed by participants' perseverance and problem solving, but concerned that the dominant culture did not see these qualities. Wolfe (2011) recommended more training of APPC faculty and administrators on intercultural, interpersonal, and pedagogical skills. Finally, Wolfe (2011) questioned whether his holistic critical theory may have limited his study because of political concerns about the assumptions of the theory. Several common themes, which could inform future studies, emerged from these qualitative studies. Students appeared to do better at institutions that allowed them to (a) control costs; (b) learn around others who shared their class habitus; (c) maintain familial and community connection and support; and, (d) get support from faculty and staff relationships.

Similar to Wolfe (2011), Chacon (2013) interviewed 11 students (and two staff members who were not pertinent to this discussion) and conducted participant observations in a California community-college Extended Opportunity Program and Services (EOPS), a support department for low-income students. The purpose of this phenomenological research was to understand the perceptions of the effect and reasoning of budget cuts faced by low-income Latino students in California's community-college system. Chacon's (2013) findings that emerged from the student data consisted of these themes: (a) diminished access; (b) reduced support; (c) delayed competition; (d) devaluation of education; and, (e) race and class discrimination. As indicated by Hollifield-Hoyle (2012) and Hurtado et al. (2011), Chacon (2013) found that support by EOPS staff helped students be more successful. The budget cuts reduced students' ability to see counselors and to do so as frequently, and the cuts also diminished EOPS funding for items that students thought were helpful, such as book grants (Chacon, 2013). Considering Hurtado et al.'s (2011) finding that reductions in course availability negatively impacted students' ability to find

classes that did not conflict with family and work responsibilities, Chacon's (2013) discussion about the impact of budget cuts could be extended to course selection as well.

### **Analysis: Student Perceptions**

In describing how an individual student's departure from college was based on that student's perceptions, Tinto (1993) provided an important clue to the granular level of description and nuanced context that qualitative methods could provide. Careful examination of external student obligations (such as those faced by students who are married, parents, or full-time employees) was an important direction in which to send future researchers. Arzy et al.'s (2006) findings on academically successful low-income students who were not highly engaged on campus provided a critical counterpoint to theorists such as Astin (1975, 1993) and Tinto (1993), who expected that academic performance would be best determined by campus engagement. When campus-engagement theory incorrectly predicted outcomes about certain populations, qualitative investigations of students' sense of belonging might improve on these theories. Student reports of sense of belonging on surveys might miss experiential context that could be uncovered in more details using a qualitative approach.

If (as indicated by Arzy et al., 2006) a sense of belonging was highly correlated with student persistence, interventions focusing on increasing community-college students' sense of belonging might be more effective than writing them off because they did not have enough time to spend on campus. Davies, Banning, and Safarik's (2003) conclusion that support from off-campus sources (i.e., family and private-foundation coaches) could support low-income students might be used parallel to the concept of sense of belonging. Finally, exploring whether controlling costs as indicated by Davies et al. (2003) and Paulsen and St. John (2002), would help. As described by Davies et al. (2003), Wolfe (2011) indicated that faculty and staff not

using the deficit perspective could play an important role in improving persistence of low-income groups.

### **Synthesis: Student Perceptions**

Research must focus more on the perceptions of individual students. Though such studies lack the predictive power of quantitative models with randomly selected students from a large sample, they should allow for improvements not usually considered based on quantitative findings. Such research on small and nonrandom groups of students also could not be generalized the same way. It would be important to investigate how and to what degree (if at all) community-college and commuter students develop a sense of belonging, and what role relationships with staff and faculty played. Researchers would need to avoid viewing students from a deficit perspective by using a strengths-based approach.

## CHAPTER 3: METHODS

I considered various methods to research Colorado community-college student attitudes regarding higher-education affordability and access. I ultimately selected a qualitative approach known as the phenomenological method.

In this chapter, I discuss the study's research design and rationale, research site, research participants, data-collection method, and data analysis. The review of current research (in Chapter 2) drove design of my investigation of community-college students' perceptions of higher-education affordability.

### **Research Design and Rationale**

When educational leaders and policy makers rely solely on the aggregated data of quantitative studies or on focus groups whose members had been provided a set of assumptions drastically different than current conditions, individual perspectives in students' own words can be lost or distorted. I selected a qualitative approach to investigate the phenomenon of community-college-education affordability and emphasize students' voices. Morgan (1997) described qualitative approaches as helpful to researchers in providing context and depth for a topic. I attempted to conduct focus groups and one-on-one interviews to better understand this phenomenon from the student perspective.

According to Morgan (1997), focus groups are defined by three distinctive characteristics: (a) a focused conversation; (b) a conversation in which participants meet each other (usually in person); and, (c) having a research aim as opposed to marketing, therapeutic, educational, consensus-building, or decision-making aims. In selecting a focus-group methodology, I had planned to hold focused-group discussions on the subject matter and receive information from many different participants in a short amount of time.

Because there was difficulty obtaining enough participants to run focus groups, I held one-on-one interviews with all participants except for three, who were interviewed in a group. One-on-one interviews still allowed for focused discussion of research topics and were preferable due to the difficulty of finding four community-college students who were on campus, not in class, and available at the same time for 1.25 hours. The downside of the one-on-one interview was the loss of potential knowledge gained from the conversational interactions of multiple participants. Both the group interview and the one-on-one interviews used the same question route, one that was not overly determined (Krueger, 1997). The question route utilized open-ended questions: questions that could not be answered with just “yes” or “no” or other binary answers (Krueger, 1997). By keeping questions open-ended, I planned to explore many possible explanations of phenomenon.

### **Transcendental Phenomenology**

Phenomenological research differs from traditional approaches to knowledge such as that of natural science. Moustakas (1994) argued that inner knowledge is a prerequisite to empirical knowledge. To reach the essence of a thing, a person should start with self-knowledge before examining the natural world. Moustakas (1994) distinguished transcendental phenomenology as not only different than, but superior to natural scientific approaches, which assume without evidence that objects in time and space are genuinely real. Moustakas (1994) described phenomenological researchers as unfettered by scientific prejudices and focused on their own “direct perceptions, observations, and intuitions” (p. 41). In this research process, I practiced reflection on these perceptions away from the natural world: “Phenomenology, step by step attempts to eliminate everything that represents a prejudgment, setting aside presuppositions, and teaching a transcendental state of freshness and openness. . .” (Moustakas, 1994, p. 41).

Moustakas (1994) argued that Descartes and Kant contributed to the development of social science by validating internal feelings as the only unquestionable knowledge. Moustakas (1994) considered internal feelings superior to physical stimuli, which could be experienced only as external phenomena.

Moustakas (1994) asserted that intuition plays a very important role in transcendental phenomenology, arguing that a researcher's intuition and reflection garner true knowledge: "As I come to know this thing before me, I also come to know myself as the being who intuits, reflects, judges, and understands" (p. 32). Moustakas (1994) said, "What appears in consciousness is an absolute reality while what appears in the world is a product of learning" (p. 27). The internal process of consciousness allows researchers to juxtapose human intuition with the perception of natural phenomenon. The juxtaposition ultimately assists in generating meaning and learning.

Moustakas (1994) argued that natural-science methodologies create difficulty for researchers attempting to understand and predict human behavior. He suggested that the random selection of participants into control and experimental groups, a prerequisite for the experimental method, is unethical or impossible in the context of many human social activities. Whereas the natural scientist aims to separate external perception and internal emotional processes, the phenomenologists accept their interaction as fundamental to learning (Moustakas, 1994).

In describing Husserl's transcendental phenomenology, Moustakas (1994) outlined a difference and relationship between an objectifying act and a feeling act wherein knowing something was a two-part experience. Moustakas (1994) provided an important tool for qualitative researchers in outlining this dualistic nature of individual experience. For example, Moustakas (1994) said. "The *objectifying quality* is the actuality of the landscape's existence, as



such, while the non-objectifying quality is the joyful feeling evoked in me by the landscape” (p. 29). When this person being described saw the sunrise, she had a specific emotional response.

Moustakas (1994) viewed intentionality as a prerequisite to phenomenological knowledge. The researcher must intentionally direct focus on the object or phenomenon: “*Directedness* is an intrinsic feature of intentionality, that the mind is directed toward some entity whether the entity exists or not. . . . *Intentionality* refers to consciousness, to the internal experience of being conscious of something. . .” (p. 28). It was this intentionality that framed the three stages of transcendental phenomenology: (a) epoche; (b) transcendental phenomenological reduction; and, (c) imaginative variation.

**Epoche.** During this, Moustakas’s (1994) first stage, I purposely considered my personal knowledge on the topic and attempted to put this out of mind: “In the Epoche, the everyday understandings, judgments, and knowings are set aside” (p. 33). This stage required me to bracket or set aside the extant knowledge that I discovered through epoche: “To be able to deal with questions of love, beauty, anger, suspicion, jealousy, joy, and the like, we first bracket these concerns, shutting out our preconceived biases and judgments, setting aside voices, sounds, and silences. . .” (Moustakas, 1994, p. 60). Moustakas (1994) argued that epoche would allow me to look first and avoid the temptation of making judgments: “Ordinarily the process. . . involves epoche to orient us toward looking before judging, and clearing a space within ourselves so that we can actually see what is before us and in us” (p. 60). Moustakas (1994) accepted that there were limits to epoche: “A suppositionless, pure ego state is in itself a supposition. Recognizing the limits of a transcendental phenomenology does not reduce the value of efforts to remove our prejudices” (p. 62). Moustakas (1994) implied that I would need to first understand my own perspective before attempting to learn from others: “I must arrive at my own sense of the nature

and meaning of something, make my own decision regarding its truth and value before I consider the point of view of others” (p. 62). In Chapter 1, I described my biographical information and professional experiences at a Colorado community college. This description was a brief exposition of what would ultimately comprised my epoche process.

**Transcendental phenomenological reduction.** The second step in transcendental phenomenological research is called *reduction*. Having first attempted to put all presuppositions aside in epoche, I strove to perceive the phenomenon in a new way. Moustakas (1994), quoting Schmitt (1967), described perception in this process as observing a previously seen experience from the perspective of someone observing it for the first time:

It is called transcendental because it moves beyond the everyday to the pure ego in which everything is perceived freshly, as if for the first time. It is called ‘phenomenological’ because it transforms the world into mere phenomena. It is called ‘reduction’ because it leads us back (Lat. *Reducere*) to the source of the meaning and existence of the experienced world (Schmitt, 1967, p. 61). (p. 34)

I attempted to transcend common phenomenon present in daily living to reach a new perspective (pure ego) where I viewed everything as if brand new. Observing an experience with this new perspective allowed me to take in the experience without judgment. After perception of the experience, Moustakas’s (1994) next step was to practice imaginative variation.

**Imaginative variation.** During imaginative variation, I had to consider all different possibilities and perspectives related to the phenomenon in order to create a structural essence of the phenomenon in question. In this step, the textural essences of the reduction phases were merged with the structural essences of the imaginative phase to form a synthesized meaning of the phenomenon (Moustakas, 1994). As part of imaginative variation, I searched for the horizons of the phenomenon. These theoretically limitless horizons consisted of potential meanings of the phenomenon and were discoverable only through repeated perception and reflection:

Through a process of continuing perceiving of and reflecting on acts, we come to know their meaning in our experience and their relationship to ourselves. In each 'act of consciousness there are aspects of the object that are not directly intended but which are recognized, either by recall or anticipation, as belonging to the object intended. These constitute its horizons' (Husserl, 195, p. 150). . . . (Lauer, 1967, p. 151). (Moustakas, p. 52)

In this way, the knower was said to horizontalize perceptions by searching for more possible meanings. This horizontalization occurred not only with what was perceived, but also with how what was perceived connected to memory and feelings: "Along with the perceptual acts, as we look and reflect there are acts of memory relevant to a phenomenon that reawaken feelings and images and bring past meanings and qualities into the present" (Moustakas, p. 53). The quote explains how horizontalization allows both the exploration of new meanings for perceptions and the consideration of past meanings and emotions attached to current perceptions. Moustakas (1994) described this process as iterative and theoretically endless. The process assisted me with the complete exploration of the perception of the phenomenon and its interpretation in meaning. According to Moustakas (1994), the crux of transcendental phenomenology is that it focuses on meanings as opposed to naturalist facts.

### **Site**

Crestview Community College (CCC) was located in one of Colorado's three major metropolitan areas. Like several of its sister institutions in the Colorado Community College System, CCC had income and ethnic diversity in its student population. I altered some of the general information about CCC to ensure the confidentiality of both its students and the institution.

CCC was located in one of the urban hubs of its metropolitan area. The institution had the following generalized student data: (a) an approximate annual student headcount under 20,000; (b) more than 95% of students were classified as in-state residents for tuition purposes; (c)

approximately 50% of the student population identified as Black, Hispanic, Asian-American, American Indian, or two or more races; and (d) between 40% and 55% of all students received a Federal Pell Grant in the 2012–2013 school year.

### **Participants**

Participants were purposively selected as a convenience sample. Gliner, Morgan, and Leech (2009) explained that a purposive sample was specifically selected in qualitative research to best address the research purpose. The unit of analysis for study was the individual student, based on each student's personal perceptions as understood through transcribed words. Sample participants were recruited for focus-group and one-on-one interviews in two ways. First, CCC student-services employees electronically mailed a participant solicitation letter on my behalf. I also distributed flyers to student-support employees so that they could both post and verbally inform students who might be interested in discussing such issues. The electronic mailing and flyer (see Appendices A & B, respectively) advertised a CSU doctoral-dissertation candidate who was studying community-college student perceptions of affordability.

Participants had to meet the following criteria: (a) were 18 years of age or older; (b) had filled out an online application for federal financial aid; and, (c) were willing to discuss perceptions of college affordability. Students who e-mailed or called me received a prompt response in which I explained (a) the study in general; (b) the criteria to be part of the sample; (c) the informed-consent process in human-subjects research; and, (d) information about session dates and times. Students who met the study criteria were asked to select a focus-group session or make an individual appointment for a one-on-one interview.

## Data Collection

Focus-group sessions were advertised as lasting a maximum of 75 minutes. One-on-one interviews lasted a maximum of 45 minutes from information session until exit. The first five to 15 minutes of each session allowed for introduction of the researcher, discussion of the research project, presentation of informed consent forms, and signature gathering. After the demographic intake and informed-consent forms were completed, I commenced audio recording and formally began the interview. I used two digital audio recorders (Zoom H2n microphone recorder as primary, and Sony ICD-PX820 as backup) to avoid loss of data if a recorder malfunctioned or was unable to properly record participants who were farther away. I planned for no more than five focus groups (of from four to six participants) and up to 36 interviews, with an ideal number of total participants between 12 and 30.

The first session was conducted to test question appropriateness and effectiveness, and I made minor adjustments to questions throughout the research process as needed to improve participant understanding of what was being asked. One group interview (three participants) and 16 one-on-one interviews were held on the CCC campus starting in the fall of 2015, with two subsequent trips and appropriate amendments to the IRB protocol to allow for one-on-one interviews.

I conducted the group and individual interviews in the following manner: (a) welcome; (b) topic overview; (c) moderator role; (d) things that would keep conversation running smoothly; (e) informed consent; and, (f) the opening question (Krueger, 1997a). I explained that (a) I was a Colorado State University doctoral (PhD) candidate and the study sponsor; (b) the session would be recorded with two digital devices; and (c) participants would select pseudonyms and not have their real names attached to the recordings, transcripts, or final report.

Students were given an incentive (see next section for details) for attending the information session, and they were free to leave if they did not wish to provide consent. After informed consent was provided, the interview began.

In regard to the interviewer role, I explained that I would use encouraging verbal prompts (e.g., “okay” and “Um-hm” and nonverbal head nods), but that these prompts were not intending to signal agreement. For the group interview, I described myself as a conversation guide who would not participate in the conversation but would encourage equal participation and elaboration by participants. I encouraged participants to speak with each other and pledged that no answer would be judged as wrong by me. I described myself as seeking out all points of view (negative and positive) and ensuring that others listened without interrupting or being disrespectful. Finally, I asked that all participants turn their cell phones off, except for guardians, who could leave their phones on vibrate and take an emergency call outside of the room. After these conversation guidelines, I began with the opening question on the question route. My question route was the product of a vigorous vetting process that included several members of my dissertation committee. At the conclusion of each interview, I thanked each student for participating. I personally transcribed the recordings of all 17 interviews into Microsoft Word, using digital-recorder software to control playback.

## **Ethical Considerations**

### **Informed Consent**

A critical element in keeping this project ethical was informed consent. I explained the potential risks of participation in the research project so that students had enough information to freely choose to give their consent to participate. I ensured that CCC students did not feel coerced to participate by reiterating that (a) participation in the research project was completely

voluntary; (b) participation was not expected or rewarded by any CCC support program; and, (c) I did not represent any CCC program or its employees. Since I conducted the research as part of my PhD program at an unaffiliated institution, there was no concern about a conflict of interest because the institution had not commissioned the study. Interviews were held in CCC meeting rooms made available by the institution and that allowed for confidentiality. Informed-consent forms were provided after the incentive was given to students. I read the statement of informed consent before beginning the discussion, collected signed forms, and provided participants with blank copies.

As an incentive for participation, each eligible student who attended an information session (focus group or one-on-one interview) received a \$10 bill. Water and light refreshments were available at each session. Cresswell (2009) noted that providing food and a nominal cash gift were appropriate for social-science research.

### **Confidentiality and Data-Destruction Schedule**

In regard to confidentiality, I explained to participants that the research would be held in confidence but could not be anonymous because I (and participants in the group interview) knew who other participants were (Morgan, 1997a). I strengthened confidentiality in interviews by communicating participant and institution pseudonyms before each interview. During transcription, I redacted or altered any accidentally recorded information that could identify the participant, institution, or location. After participant recruitment, only I had access to the participant information using a linked list, which was password protected and stored on a password-protected, encrypted flash drive in a separate safe from where the audio files were stored. Audio recording was performed using digital recording equipment so there were no physical audiotapes.

The digital files of interviews were downloaded onto a password-protected laptop computer and backed up on a password-protected, encrypted flash drive. The flash drive and digital recorders were stored in a locked safe with a three-number mechanical code known only to me. Audio files were deleted from digital recorders after confirmation that a functional file had been transferred to the flash drive. Both the computer and flash drive were kept in a locked room, and the flash drive was stored in an antistatic pouch inside a locked safe. Paper documents (registration forms and consent forms) were scanned electronically and stored on a second password-protected, encrypted flash drive kept in a different safe.

I conducted my own transcription in order to (a) more intimately know the data; (b) restrict others' access to audio data; and, (c) note nonverbal audio cues (e.g., sighs or tones of irony). Though the audio recordings could be erased after having been fully transcribed, they will be saved until after the dissertation defense, in case I need to refer back to specific parts of the transcript to better understand non-verbal audio cues.

After the dissertation defense, I will use special software to completely erase the audio files from my technology, but I will maintain copies of the transcripts and consent documents for a minimum of three years as required by federal law. I have not shared the raw audio data with anyone, though I did include transcript excerpts in my dissertation. I will also use the transcripts for one or more publications.

### **Mitigating Potential Risks to Participants**

In addition to efforts to maintain confidentiality, I minimized other potential risks to participants in the study. All participants were directed to refer to themselves and any others (group interview) with pseudonyms and not to use any other personally identifiable information. Any such occurrences were redacted from the transcripts or altered. Participants were



encouraged to discuss their socioeconomic and demographic backgrounds (class, ethnicity/race, gender, and parental/sibling education) but reminded not to disclose personally identifiable details.

Based on Krueger's (1997) recommendations, I set the following ground rules for the group interview: (a) participants should not use real names of others in stories; (b) participants should maintain confidentiality about the interview proceedings; (c) participants should not attempt to discuss specific questions or responses with other research participants outside of the research setting; (d) the researcher reserved the right to interrupt a participant before an inappropriate disclosure or overly stressful discussion; (e) participants should discuss general information and not personal stories; and (f) participants should not discuss incriminating behavior or child-/elder-abuse situations. These ground rules helped to mitigate the potential risks of participation.

### **Data Analysis**

Having moderated and transcribed all sessions myself, I was steeped in the data in advance of analysis. I used Moustakas's (1994) modified Van Kaam method of phenomenological data analysis. Moustakas's (1994) modified method required complete transcriptions for each research participant. I analyzed transcripts by individual participant as indicated in the modified Van Kaam method. For the group interview, I had to analyze transcripts by individual participants in the context of the group interview. I imported transcripts into Nvivo qualitative-analysis software. I followed Moustakas's (1994) steps for analysis: (a) "listing and preliminary grouping" of "every expression relative to the experience" or horizontalization (p. 120); (b) reducing and eliminating the expressions; (c) clustering and developing themes for invariant constituents; (d) identifying final themes; (e) constructing

textural descriptions of experience for each participant; (f) constructing structural descriptions based on the individual textural descriptions and imaginative variation; and (g) constructing an essence of the experience. Moustakas's (1994) final phase of the analysis suggested that I then reread transcripts to verify completeness of the descriptions of experience. I used these transcripts to complete Moustakas's (1994) modified Van Kaam analysis by developing "a Composite Description of the meanings and essences of the experience, representing the group as a whole" (p. 121). As recommended, I then developed an essential synthesis of the perceptions of my participants.

### **Trustworthiness of the Study**

In conducting the qualitative research, several issues related to validity arose. Creswell (2009) recommended that investigators strengthen the study's qualitative validity by employing techniques to verify the accuracy of findings: "Proposal developers need to convey the steps they will take in their studies to check for the accuracy and credibility of their findings. Validity does not carry the same connotations in qualitative research as it does in quantitative research. . ." (p. 190). Merriam and Associates (2002) identified the qualitative researcher as the primary instrument of data collection and analysis. As a result, I needed to take additional measures to demonstrate the authenticity of the research. Of the eight primary validity strategies identified by Creswell (2008), I utilized four: (a) member checking; (b) rich, thick description; (c) discussion of potential researcher bias; and (d) reporting of data that might be contrary to overall themes. Because I conducted interviews without extended participant observation or significant review of written artifacts, I was unable to employ triangulation or extended time in the field. For the member check, I shared the full transcript of each interview with each participant, along with

each participant's pseudonym. I gave participants the option of redacting any parts of the transcript with which they were uncomfortable.

### **Conclusion**

After carefully considering multiple research methods, I utilized a qualitative approach—specifically, phenomenology. I conducted one group interview of three participants and 16 one-on-one interviews at Crestview Community College, a Colorado community college with student-support programs.

In this chapter, I outlined the specific steps that I took to conduct the research. I reviewed the following steps in the research: (a) identifying the site; (b) purposively selecting participants as a convenience sample; (c) ethically collecting the data; (d) analyzing the data; and (e) taking additional steps to increase the trustworthiness of the study.

## CHAPTER 4: FINDINGS

The main aim of this chapter is to analyze findings. I start by introducing each participant to provide context for readers. Table 2 provides a table comparing participants on Pell Eligibility, Generation, Dependency, and place of birth. I review each research question and provide answers using my findings. To avoid repetition, each theme summary is also used to answer a research questions. This chapter concludes with an essence of the study.

### **Participants**

I have included additional detail on the educational levels of family members as recommended by Aspelmeier et al. (2012). Though I did not utilize this detail in the current study, future researchers conducting meta-analyses could use it to differentiate first-generation students whose parents or siblings have some college experience from those whose parents and siblings have no college experience.

Nineteen CCC students participated in the study. Participants represented various combinations of descriptors: (a) family income; (b) college generational status; (c) household composition; (d) dependency status for federal financial aid purposes; (e) legal status in the United States of America; and, (f) employment patterns.

### **Albert**

This nursing major was a 19-year-old male who emigrated with his family from an East African nation. His family was not low income, but he was a dependent student (as defined by the federal government). Albert identified himself as first generation because his parents did not have college degrees, but he reported that his older sister had finished a college degree in the United States. Albert had graduated from the international baccalaureate program of a minority-majority, urban, public high school where slightly more than 50% of students were eligible for

free or reduced lunch. Albert's first language was not English, but instead the language of his country of origin. He started CCC in the spring of 2016. He had been offered loans and a small scholarship by CCC. He worked off campus in a retail store in a mall.

### **Annie**

This political-science major was a 20-year-old Latina female born in California to Spanish-speaking Mexican immigrants; she had moved to Colorado at an early age. She was a low-income, first-generation, and dependent student. Her first language was Spanish. She attended a minority-majority urban public high school where more than 50% of students were eligible for free or reduced lunch. She started CCC in the fall 2013 term. She had been offered a Pell Grant and loans by CCC but was worried that she was about to lose her financial aid because she had exceeded her maximum time frame (MTF) of attempted credits to major as the result of developmental-education classes she had to take when she started at CCC. Annie stated that she worked but only worked during summer breaks.

### **Brandon**

This political-science major was a 19-year-old African-American male born in a major city in Colorado. He was from a low-income to middle-income family and was first generation, with no siblings or guardians having had any college. His first language was English. Brandon was currently serving in the military reserves and as a result was considered independent for financial-aid purposes, despite living with his grandparents. He attended a minority-majority urban public high school where more than 50% of students were eligible for free or reduced lunch. He started CCC in the fall 2014 term. He had been offered a Pell Grant from CCC, had applied for scholarships, and was receiving tuition assistance from the military. Brandon participated in the group interview with Emily and Louise.

**David**

This liberal-arts major was a 19-year-old Latino male born in a major city in Colorado. He was from a low-income family and was first generation, with no siblings or guardians having had any college. He was a dependent student. He grew up speaking English and Spanish in his household. He attended a minority-majority urban public high school where more than 50% of students were eligible for free or reduced lunch. He started CCC in the fall 2014 term. He had been offered a Pell Grant, work study, and loans by CCC. He had a work-study job in the Financial Aid department.

**Emily**

This biology major was an 18-year-old Latina. She was from a low-income immigrant family and was first generation, with no siblings or guardians having had any college. She was a dependent student. Her first language was Spanish. She attended a minority-majority urban public high school where more than 50% of students were eligible for free or reduced lunch. She started CCC in the fall 2015 term. Emily's Free Application for Federal Student Aid (FAFSA) had been rejected, indicating that she likely had an undocumented legal status. She worked in a cafeteria an hour's bus ride from campus. Emily participated in the group interview with Brandon and Louise.

**Frank**

This acting major was a 22-year-old multiracial male born in a major city in Colorado and raised in a rural town. He was from a low-income and single-parent family, but his mother had a college degree. He was a dependent student. His first language was English. He had problems with bullying at his rural public high school, and he ultimately graduated through an

online public charter school. He started CCC in the spring 2014 term. He had been offered a Pell Grant and loans by CCC.

### **Heather**

This elementary-education major was a 20-year-old female who emigrated with her family from an Eastern European country less than a year before she was interviewed. She was from a low-income family and identified as first generation; but she reported that her mother had had some college in her native country. She was a dependent student. She grew up speaking the native language of her country of origin and graduated from high school there. She started CCC in the spring 2015 term. She had been offered a Pell Grant, work study, and loans. She also had won some scholarships. She had a work-study job off campus with the local school district.

### **Henry**

This psychology major was a 21-year-old Latino male born in California to a Mexican-immigrant single mother. Having moved to Colorado at a young age, he was a low-income, first-generation, and dependent student. His first language was Spanish. He attended a minority-majority urban public high school where more than 50% of students were eligible for free or reduced lunch. Henry started his college career at Metropolitan State University of Denver but left after three semesters. He started CCC in the fall 2014 term. He had a work-study job in the library. He had been awarded a Pell Grant, work study, and loans. He expressed concerns that he could lose his financial aid in a coming semester because academic difficulties were negatively impacting calculation of his satisfactory academic progress (SAP), used as a requirement for aid eligibility.

## **Jack**

This theater major was a 32-year-old European-American male born in Wyoming to a single mother who remarried while he was in high school. He was a low-income and dependent student when he first moved to and started Colorado Christian University (CCU) after high-school graduation. He grew up speaking English at home. He described himself as a first-generation student but reported that his brother had earned a college degree before him. He attended a 60% European-American rural public high school with a student population of fewer than 500 students. In Jack's school, 30% of students were eligible for free or reduced lunch. At the time of the interview, Jack was an independent student who had spent more than a decade working after having dropped out of CCU. He started CCC as a part-time student in the spring 2010 term. He had been offered a Pell Grant, work study, and loans by CCC. Jack was also receiving a stipend because he was a part of CCC's student government. Using a social-media app, he worked part-time on weekends and over breaks as a driver.

## **Judith**

This physics major was a 19-year-old European-American female born in the same town as CCC. She was not from a low-income or first-generation family, but she was an independent student for the purposes of financial aid. Judith did not report having siblings. Judith qualified for independence because she was at risk of homelessness when she was in her public Expeditionary Learning (EL) high school. She quarreled with her parents during high school, which caused her to rotate and stay with various friends' families (couch surfing). She was on the verge of dropping out of high school when her counselor allowed her, in lieu of normal high-school-graduation requirements, to take college classes at CCC, paid for by the school district. Despite her father's wealth, he refused to help her with college costs or even provide her with



required tax documents after graduation. She started CCC in the summer 2013 term. She had a work-study job in an undisclosed department on campus. She lived in a one-bedroom apartment with her boyfriend and expressed concerns about living in poverty conditions.

### **Kimberly**

This math major was a 19-year-old Latina female, born in a major city in Colorado to Spanish-speaking Mexican immigrants. She was a low-income, first-generation, and dependent student. Kimberly had at least one younger sister. Her first language was Spanish. She attended a minority-majority urban public high school where more than 50% of students were eligible for free or reduced lunch. She started at CCC in the fall 2014 term. She had been offered a Pell Grant, work study, and student loans. She had a work-study job in the CCC cashier's office.

### **Louise**

This preveterinary-science major was a 19-year-old Caucasian female born in a major city in Colorado. She was unsure of whether her family qualified as low income, but she was ineligible for a Pell Grant, indicating that she was not low income. She was an only child and dependent student. She was a first-generation student but reported that both parents had some college experience. Neither of her parents graduated from college. Her first language was English. She attended a minority-majority urban public charter school where more than 50% of students were eligible for free or reduced lunch. She started CCC in the fall 2015 term. She had been offered only student loans. She did not work on or off campus. Louise participated in the group interview with Brandon and Emily.

### **Patricia**

This nursing major was a 21-year-old Latina female born in Mexico City, Mexico. She was from a low-income immigrant family with two brothers and two sisters. Patricia was a first-

generation student but reported that her younger sister started college after she did. She was a dependent student. Her first language was Spanish. She attended a minority-majority urban public high school where more than 50% of students were eligible for free or reduced lunch. She started CCC in the fall 2013 term. Because of her undocumented legal status, Patricia's Free Application for Federal Student Aid (FAFSA) had been rejected. She worked evenings as a bartender and volunteered in a hospital and for a non-profit dedicated to inspiring undocumented youth to attend college.

### **Phillip**

This mechanical-engineering major was a 20-year-old Latino male born in a major city in Colorado. He was a low-income and first-generation student. As the result of his parents' divorce and mother's subsequent disability, Phillip was the primary income earner for his mother and younger sister and was considered independent for financial-aid purposes. His first language was English. He attended a minority-majority urban public high school where more than 50% of students were eligible for free or reduced lunch. He started at CCC in the summer 2015 term. Phillip has been offered a Pell Grant, work study, and student loans. He had a work-study job in an undisclosed department on campus.

### **Phyllis**

This early-childhood-education major was a 26-year-old, mixed-race student born in a major city in Colorado. She was a low-income and dependent student. She was not first generation because her mother had a college degree. Her younger brother also had some college experience. Her first language was English. She attended a minority-majority urban public charter school where more than 50% of students were eligible for free or reduced lunch. She first attended college at University of Colorado Denver, but she dropped out after the first semester.

After taking some time off, she started CCC in the summer 2014 term. She had been offered a Pell Grant, work study, and loans by CCC. She was a work-study student in the Financial Aid department.

### **Scott**

This liberal-arts major was a 21-year-old Latino male born in California to Spanish-speaking Mexican immigrants and brought to Colorado at an early age. He was a low-income and dependent student. He described himself as first generation but reported that he had a sister who had started at a 4-year college a year before him. His first language was Spanish. He attended a minority-majority urban public high school where more than 50% of students were eligible for free or reduced lunch. He attended a larger community college for a semester but dropped out. Thanks to the encouragement of his former high-school counselor, he started CCC in the fall 2015 term. He was offered a Pell Grant, work study, and loans. He was a work study student in the Student Life department, and he worked at a chain automotive-repair shop off campus.

### **Thomas**

This biology major was a 19-year-old Latino male born in a major city in Colorado. He was a low-income and dependent student. His mother had earned a college degree, so he was not first generation. He attended a minority-majority urban public high school where more than 50% of students were eligible for free or reduced lunch. He started CCC in the spring 2016 term. He was offered a Pell Grant and loans. He worked off campus as a food-service worker at a hospital.

### **Tina**

This psychology major was 19-years-old. Born in Guerrero, Mexico, she subsequently gained US legal status. She was a dependent student from a low-income, first-generation, and

single-parent household. She had a younger brother. Her first language was Spanish. She attended a minority-majority urban public high school where more than 50% of students were eligible for free or reduced lunch. She started CCC in the fall 2014 term. She was offered a Pell Grant, work study, and loans. She had a work-study job at an undisclosed campus department.

**Walter**

This undeclared major was a 22-year-old born in a major city in Colorado. He was a dependent student from a low-income and single-parent household. He had two younger siblings whom he helped to support, and an older sister who no longer lived in the home. He described himself as first-generation but reported that his younger brother had had some college. His first language was undisclosed. He attended a minority-majority urban public high school where more than 50% of students were eligible for free or reduced lunch. He started CCC in the spring 2013 term. He had been offered a Pell Grant, work study, and loans by CCC. He was a work-study student in the financial aid department.

Table 2

*Participants by Employment, Pell Eligibility, Generation, Dependency, Birthplace*

	Employment	Pell Eligibility	Generation	Dependency	Birthplace
Albert	Off campus	No	First	Yes	Africa
Annie	Off campus	Yes	First	Yes	California
Brandon	Off campus	Yes	First	No	Colorado
David	Work study	Yes	First	Yes	Colorado
Emily	Off campus	No	First	Yes	-
Frank	-	Yes	First	Yes	Colorado
Heather	Work study	Yes	First	Yes	Europe
Henry	Both	Yes	First	Yes	California
Kimberly	Both	Yes	First	Yes	Colorado
Jack	Off campus	Yes	First	No	Wyoming
Judith	Work study	Yes	First	No	Colorado
Louise	-	No	Second	Yes	Colorado
Patricia	Off campus	No	First	Yes	Mexico
Phillip	Work study	Yes	First	No	Colorado
Phyllis	Work study	Yes	Second	Yes	Colorado
Scott	Both	Yes	First	Yes	California
Thomas	Off campus	Yes	Second	Yes	Colorado
Tina	Work study	Yes	First	Yes	Mexico
Walter	Work study	Yes	First	Yes	Colorado

### **Answers to Research Questions**

There were five primary research questions, with two of those having related subquestions. I present the responses to each question below.

Questions were designed to explore participant knowledge, experiences, and perceptions with various topics including Colorado’s College Opportunity Fund (COF) stipend, federal

financial aid, and high school preparation for college. Research questions also addressed participant perceptions of the benefits of college attendance and the impact of family finances on their college selection and employment decision-making.

### **Research Question 1**

In response to the first research question, “What were study participants’ perceptions of the Colorado College Opportunity Fund (COF) as it pertained to their access to higher education?,” all participants initially spoke positively about the COF, particularly in response to the first interview questions about COF. Participants exhibited evolving opinions of COF during their interviews, usually starting with a general profession of COF’s usefulness, help, or likability.

### **Theme 1: Knowledge of COF**

All the participants had something positive to say about COF. For example, Henry said, “It helps. I like it. Like I said, it saves you money. And who wouldn’t want to save money?” Henry described COF as likable and a mechanism for students to save money. Brandon said, “It really helps.” And Phyllis described COF this way:

Your bill is less because of it. . . . I just know from the student perspective it’s like, “\$75 off your bill per credit. Hey! That’s cool.” So I mean, as far as a student, I like it. As far as anything else, I don’t really know why it’s there/what it’s doing. But it is there. And it’s a positive there. So, I don’t have any negatives about it. (Phyllis)

Phyllis emphasized that she liked COF as a student because it took some money off her tuition, but she admitted to not knowing what its purpose was and how it came into existence. She also described it as positive and not negative.

As interviews progressed, most participants described wanting COF to (a) be higher; (b) rise with tuition, or (c) extend past the bachelor-degree level. All participants had something

positive to say about COF, but they also discussed some negatives of either COF or college affordability.

All participants had heard of COF, and most were able to correctly articulate at least one detail about the program. When first asked about COF, study participants displayed a range of responses from struggling to recognize the program to describing detailed stipend characteristics. One participant, Emily, actually did not realize she was using COF until other participants in her group interview jogged her memory with descriptions of program facets:

Oh, COF? I say “COF” [WITH LONG O VOWEL SOUND]. I don’t even know if I have that. . . . I’ll go to cashier’s later. Naw, I’m a resident. I know that. I remember applying with a friend ‘cuz she works here. And I remember applying for it. But I don’t remember if I actually, if I am using it or not. . . . Then maybe I’m using it. Is [the logo] that little orange thingie with (like) a blue stripe? Then I think I do have it. . . . I just remember that it was like an orange, and I was laughing at it. (Emily)

Emily correctly described the COF logo in detail as an orange circle bisected by a blue rectangle with the words *College Opportunity Fund*. It was noteworthy that she remembered signing up for COF and the detailed appearance of the logo but was unsure initially that she was actually benefitting from it.

Whereas a few participants were unable to describe what the acronym COF meant, most utilized a very close but inaccurate name, the *Colorado* Opportunity Fund. Some participants could not confidently give even this close but inaccurate version:

COF, yes, I’ve heard of it. . . . It’s like “College Credit” something. And they pay for some of the college credits up to maybe 60, I’ve heard? I’m not really familiar with the name or the definition of it. (Patricia)

Even though Patricia could not name the COF acronym, she guessed that there was a 60 credit limit. While conceptually she was correct in a community college degree context, the actual limit was 145 credits up until receipt of a bachelor degree. She also understood that the acronym

started with the word college. In using the word credit (inaccurately) as part of the program name she also implied an awareness that the stipend was credit-based.

Only one participant provided the exact name of COF. Phyllis said, “College Opportunity Fund. And it’s like a stifend, [sic] basically like a stipend. \$75 per credit hour. . . . I don’t know the whole background on why it’s there or anything” (Phyllis). In addition to using the correct term, Phyllis knew that it was a \$75 per credit stipend. She did ultimately say that she did not know the purpose or background of the program.

Though all participants demonstrated some understanding of the state stipend, several did not know signature details about the program. When asked about COF, Henry was unable to state its name but gave a brief description: “Like I said it’s a discount for your classes. But in all honesty, I really don’t know what it means” (Henry). Though Henry admitted that he lacked some of the information about COF, he described it as a discount for college classes.

Even though she had described the acronym incorrectly by the close name *Colorado*—instead of *College—Opportunity Fund*, Louise was able to describe several facets of COF:

And it’s per credit. . . They give you money for per credit hour. I can’t remember how much it is. . . . And they give you money automatically if you are a Colorado resident. . . . I don’t know where it comes from. (Louise)

Louise understood the per credit nature of the stipend as well as the residency requirement but admitted that she was unaware of the purpose and background of the program.

Participants described parts of COF but left out other details. David said, “So the COF basically deducts from the number of the amount of credits the student is taking” (David). This summary of COF lacked details about the per credit amount (\$75 at time of interview), origin of the funding (state of Colorado), and how students qualified (by applying online). When specifically asked if he knew COF’s source of funding he said, “No, I don’t. I don’t know how the COF is funded” (David).



Brandon identified taxes as the funding source for COF, but he said this about how the stipend level was determined:

I'm guessing I'm sure it's in our taxes. And then they just kinda set aside a percentage that goes to COF. And then. . . that's what I always think. So when we all pay taxes in the State of Colorado, then it would just be distributed. (Brandon)

In using the phrase *set aside* followed later by the verb *distributed*, Brandon implied that he considered COF stipend funding to be a certain amount of tax revenue that was set aside by the state for distribution to students.

Scott struggled with the full name of COF but still described some program details: “Like, but there’s some requirements to be part of COF. . . is (I guess) you have to live in Colorado for more than a year. I’m guessing. Oh, the Colorado Opportunity Fund” (Scott). Scott revealed his knowledge of COF to include details such as the residency requirement but, like several other participants, used the close but inaccurate name *Colorado Opportunity Fund*.

When asked what COF was, Albert said,

Colorado Opportunity Fund. And it basically pays a portion of the credits for the class, right? . . . And we have a certain amount of credits that it will pay for us. And I think that’s until you finish your bachelor’s. (Albert)

His response included the close name *Colorado Opportunity Fund* for the COF acronym, a succinct definition of it as a partial discount based on the number of course credits, and two allusions to the fact that stipend eligibility was limited to a maximum number of undergraduate credits only.

Like Albert, a few participants had a significant grasp of the details of COF. Kimberly was confident about her knowledge of the COF stipend: “Yeah, so it’s the Colorado Opportunity Fund. And it’s \$75 stipend per credit hour. . . . And then you have to accept it every semester” (Kimberly). In this passage, Kimberly also identified the close name *Colorado Opportunity*

Fund, the per-credit-hour stipend amount, and the requirement to authorize the COF stipend every semester. In its totality, Kimberly's level of knowledge was atypical of the participants.

Despite using the inaccuracy, Walter provided the most comprehensive response about COF, perhaps because he worked in the CCC Financial Aid office:

So it's the Colorado Opportunity Fund. Yeah, I know that state residents can qualify for it. And it's usually based on residency. Um, and I know that it's a stipend. It takes off a certain amount per credit hour that you take. Yeah, and then I think it's implemented statewide. It's like a solid dollar amount, I think, statewide. So I think it complies to like all tuition at different colleges and whatnot. So it's not like if I go to CSU, their COF will be less than what I'm going to get at Crestview. (Walter)

He specifically referred to the residency requirement, the credit-based nature of the stipend, the statewide scope of the stipend, and the fixed stipend amount across state public institutions.

Kimberly said about COF that,

It's awesome. . . . I'm really grateful. . . . And especially when you're taking 12 credit hours, that's already like about (what?) \$900 off your tuition. That's \$900 to me. I do wish it would go more than just the 150 credit hours that they give you with it. . . (Kimberly)

Kimberly described COF positively and quantified monetarily what COF meant to her as a 12-credit student. She made a slight error on the lifetime maximum of COF (it is 145 credit hours).

Kimberly's words implied that money was very tight for her. An extra \$900 was a noticeable financial support to her, but Kimberly also complained about the limitation of COF stipend to undergraduate studies only.

Other participants were less certain than Kimberly about COF details. Thomas described his understanding of COF this way:

Um, I heard of it. And I've been told to apply to it. Or go and sign up to it or something like that. Um, I did, and I don't know much about it. Um, COF. Um, from what I've heard, it's helpful. So hopefully it will be. I think it is. It should be. Um. . . [CHUCKLES]. I don't know much about COF. (Thomas)

Thomas's discussion indicated that he had been encouraged to sign up and had heard that it was helpful, but he claimed ignorance about further details. Toward the end of the passage, Thomas proclaimed hope and an expectation that it was helpful. His chuckling implied nervousness or shame that he did not know more (or could not provide more information) about the program.

Seven participants (Albert, David, Henry, Judith, Phillip, Phyllis, and Scott) described COF using wording that implied they perceived it to be a small amount. After referring to the CCC tuition table, Albert described COF's impact on his tuition: "It barely, like, reduces it." He implied that the stipend had a limited impact on his personal bottom line.

Phyllis described COF like this: "I mean, it takes off some money." Her abrupt description provided a clue about how she viewed COF. The implication was that she considered the stipend to be small.

Judith had a tentative response about COF, but with a few details:

If you live in Colorado, you're a Colorado resident, you automatically get a little chunk taken off of your tuition. I'm not sure. I'm pretty sure that's what it is.  
(Judith)

Judith accurately described the program as something for Colorado residents. Describing the stipend as *a little chunk* implied that, even without knowing all the details, she did not view it as a significant discount.

Henry described COF like this: "I heard about COF. . . . Like, it saves you a little bit of money." Like Judith, Henry described the COF discount as small.

Echoing both Judith and Henry, Phillip said, "There's a Crestview COF fund or something that takes off a little bit of money from the tuition." Phillip's phrase *little bit* was identical to Henry's and very similar to Judith's.

Like Henry, Judith, and Phillip, Scott used the word *little* to describe COF's impact: "So they give you a little bit of extra money" (Scott). The close phrasing implied a similar understanding amongst all four.

David described the COF discount this way: "So it just reduces tuition by a couple hundred dollars. COF will. . . COF does help, but yet again. tuition goes up every year. So it only helps a percentage of the time." Though David did not use the word *little*, he conveyed that perception by saying that COF *just reduces tuition by a couple hundred dollars*. If there were any doubt as to that implication, David continued by clarifying that the stipend helped only by a fraction, while tuition continued to increase.

On the opposite side of the spectrum of diminutive descriptions of COF, three participants overestimated the value of the COF stipend discount relative to tuition. Jack stated:

Our tuition without COF is, I want to say, \$380 to \$360 [*sic*] a credit hour. And then with the COF, it's roughly \$160 a credit hour. . . . It's pretty low, but that COF makes it even lower, which gives people that are residents of Colorado even more of a reason to come to the school. (Jack)

Jack incorrectly estimated that the pre-COF tuition was \$360 to \$380 per credit. Though Jack described the tuition rate as pretty low (and made lower by COF) in comparison with 4-year colleges and private institutions, he had an inaccurate understanding of the discount level of COF: COF would have to be \$200 to drop tuition from \$360 to \$160 per credit. But COF was actually \$75 at the time of the interview. The second participant to overestimate said, "From my understanding, it's a program that pays for. . . I think it's half your tuition" (Louise). Like Jack, Louise described her perception that COF paid for half of her tuition. The third participant to overestimate referred to Louise's statement: "She [Louise] kinda summed it up. They just paid for (like) half your tuition" (Brandon). In their rounding the pre-COF tuition of 12 credits down (from about \$2,900 to \$2,000) and rounding the 12-credit stipend of COF up (from \$900 to

\$1,000), it was understandable how Louise and Brandon could hold this perception. But this distorted amount would have decreased the net cost of CCC by a total of \$1,000 and obscured the actual COF discount (less than a third off the tuition).

Similar to Jack, Louise, and Brandon, two participants shed light on their perceptions as they discussed tuition price in relation to nonresident rates. Albert explained, “But that’s if you’re in-[state] resident. If you’re nonresident, it’s like twice the price. I’m a resident. So that’s why it’s really nice. If it wasn’t, I would just be like, crying.” In reviewing the residency and nonresidency rates to assess the accuracy of Albert’s statement, I noticed that Albert was correct in describing the nonresident rate as double the pre-COF resident tuition rate. The post-COF tuition ranged from four to five times less than the nonresident rate, depending on the number of credits. Albert explained that paying nonresident tuition rates would make him cry, ostensibly because of how difficult the tuition would be to afford.

Phillip also alluded to nonresident tuition being double the cost of resident tuition:

To some of my friends who actually don’t pay instate tuition but pay out-of-state, which is like what? Double, I think. I think for Crestview. I don’t know, maybe double. Um, I should look more into that. (Phillip)

Phillip implied that some students may think of the pre-COF tuition price (and not the post-COF tuition cost) when considering tuition.

Participants discussed COF’s power to assist their personal financial circumstances, with most participants using language indicating that they viewed COF as a small amount. A few participants used language that magnified COF’s relative value to tuition price from less than one-third to one-half. Participants also criticized some facets of the program: (a) tuition rose every year, but COF did not; (b) rules limited the number of credits for which students could use the COF stipend; and (c) the COF stipend could not be used in graduate school.

Despite high participant awareness of COF, knowledge of program details varied. Three of the 19 participants explained that they did not know the history or meaning of COF, even though they were benefitting. Only one participant was able to refer to the COF by its name. Most referred to it as the “Colorado Opportunity Fund,” a close but inaccurate name. Eight participants (including those using the close but inaccurate name) were not sure whether or did not realize that COF was funded by the state of Colorado from taxpayer dollars. Others speculated wildly about how the state determined the rate of COF each year. Though Phillip stated that COF was funded by the state, he was not confident about the funding procedure:

It think it’s basically a pool of money that’s left over. . . . Or like funds that Colorado still has left over, I think. And then they divide that into the students, I think, throughout everybody. . . . That’s my understanding of it. It might not be it though. . . . I think it [COF stipend amount] actually went up a little bit. . . \$20 or something. . . . I don’t know if that’s because there’s less people going [to college] this year or stuff like that, but. . . (Phillip)

In describing the funding as left-over money, Phillip implied his own confusion about how COF funding was determined by the state. In speculating that the stipend increased because of a decrease in college enrollments, he implied that he thought the stipend amount varied based on student demand.

In a similar display of confusion, Kimberly misunderstood the duration of the COF program and its highest per-credit level: “I do know that, like 12 years ago, it used to be like \$100 for the COF. And then it just goes up and down in the number. Right now, it’s at \$75” (Kimberly). At the time of Kimberly’s interview, COF had just passed the 10-year mark and had been higher, but never as high as she thought. Despite the slight errors, Kimberly demonstrated an understanding that the stipend amount had fluctuated over time.

**Perceptions of college affordability and the Colorado context.** Though all participants thought the COF stipend helped students, several mentioned during their interviews that they

thought that (a) there was not enough funding for higher education; (b) net college costs should be reduced through decreasing tuition or increasing the COF stipend; and/or (c) higher education should be free. In response to how she would advise voters considering tax increases, Patricia stated:

I think we need a lot more money to support education. I don't think we're getting enough money to support further education, and especially college. Even if it's the community college or a university, I think it's really important for people to attend college and just have a successful life. And so, if they're not voting for taxes for the schools, I think it's kind of sad. So I would really highly recommend for them to vote taxes for education. (Patricia)

Patricia made a strong statement linking a lack of state funding for K–12 education and college with insufficient state tax revenue dedicated to education. She made it clear that she would advocate for citizens to vote for higher taxes to support education.

Similar to Patricia, Tina responded to my probe about a hypothetical tax increase with her thoughts about antitax voters:

I would like that option [lower tuition. . . .]; I would vote for that. I mean, it helps in the long run because if they [voters] have kids. . . . And I'm sure they [anti-tax voters] wouldn't want their kids saying the same thing that they're saying, like, "I don't have that much money, probably because I don't have a good enough job." It would help in the long run having their children later on, being able to have that opportunity, having that experience of actually going to college and pursuing an actual career. (Tina)

Tina liked the prospect of having lower tuition. Tina highlighted the importance of higher-education opportunities to the children of Colorado tax payers.

Brandon, Heather and Judith acknowledged the difficulties state officials faced in trying to fund higher education. Heather still argued for more help:

I would say, "It's a hard decision to distribute the money they are given. Um, but, there are a lot of students who just can't afford the colleges. And they are just thankful for every cent other people give them because it helps them move toward their career path." (Heather)

Heather expressed sympathy for the difficulty faced by legislators striving to fund competing state priorities. Yet she reiterated her concern for students unable to afford college and considered how extra funding helped them with career preparation.

Two participants used the term *insane* to describe tuition prices. For example, Kimberly spoke about COF in relation to tuition this way:

No, since I've been here, it [COF stipend rate] hasn't changed; however, tuition does keep going up. And it's insane how much it goes up every semester. Um, I feel like COF and tuition is like minimum wage and inflation. [LAUGHS]. Only tuition is going up, but the COF is not. . . . I feel that if tuition goes up \$100, it [COF] should go at least \$25 up. (Kimberly)

Kimberly clearly stated her perception that tuition rose regularly and by large (“insane”) amounts. She likened the COF’s failure to change as tuition increased to increases in inflation not being matched with increases in employee wages. She proposed a conceptual solution whereby tuition increases would be matched by 25% increases in the COF stipend.

Four participants explored the reason for higher education-tuition increases without attendant COF support. For example, Louise stated:

I also think that a lot of what taxes do go to don't go to college. . . . I mean if it did go to college, then why do we have to pay so much for it? If the government is paying for college, why are we paying to go to college? (Louise)

Louise related her perception that taxes from Coloradans were not going to higher education. She questioned why college students would be paying so much if the government were able to pay.

Albert, Annie, Frank, Heather, Kimberly, Thomas, and Walter advocated for higher education to be higher on the list of state spending priorities. For example, Thomas said,

So, making it at least more fundable [affordable] for students is a priority that we should be able to take. Um, many of us are having difficulties, even like second thoughts, because the consequences. . . how we're gonna pay and all that. (Thomas)



Thomas advocated for making college funding a priority to help out struggling students such as himself. In using the phrase *second thoughts*, he alluded to student doubts about staying in college until degree completion because of financial difficulties.

Kimberly had a very passionate argument about college affordability. In response to the question about the hypothetical college official, she said,

I don't want it [college] free, but I do want it more affordable. Come on, like \$60,000 [*sic*—in fact, \$6,000] a semester? That's insane. That's more than any one of us can (like) has ever made. I mean, my parents, my cousins, my uncles, ever. There's no possible way. (Kimberly)

In referring to a \$60,000 per-semester tuition, Kimberly inflated (most likely mistakenly) CCC tuition costs; but even assuming that she meant \$6,000 would imply that she was quoting the pre-COF price of two 15-credit semesters. In parallel to some of the distorted perceptions of participants regarding the relative value of the COF discount, she appeared to be inflating the actual tuition price. This distortion of perception was notable.

Frank and Henry advocated for completely free higher education. Henry stated, "I just wish college was free. That's all I ask." Henry actually used the phrase *wish college was free* in two separate parts of his interview. He declined to advocate for a higher COF stipend or lower tuition rate in favor of eliminating all costs for higher education.

Similar to Henry, Frank said,

I would basically make the suggestion to lower the price of admission [tuition], 'cuz there's poor families like mine who barely make ends meet. So it's very difficult to try to encourage people to go to college. . . . Regardless of whether they're rich or poor. So I think that college should just be either affordable for people or just free in general. (Frank)

In support of low-income students and their families like his own, Frank argued first for improved tuition affordability and then for outright freedom from college costs.

I asked all participants hypothetical questions about what they would say to a Colorado official in charge of decisions affecting higher education funding and a Colorado voter trying to decide on a tax increase to fund higher education. I asked these questions to explore whether participants saw a connection between tuition, COF, and state revenue. Four participants were reluctant to push for higher taxes to fund Colorado higher education. This hesitation was based on participants' (a) insecurity about their own knowledge of the topic; (b) ambivalence about raising the tax rate because it could harm tax payers, or (c) low confidence that state government spending was efficient, helpful, or directed as promised.

Participants doubted their knowledge about state funding and tax policy. This perceived knowledge gap made participants more tentative about their statements. When asked what she would say to a Colorado official, Judith said,

I would probably mainly have questions about things—How things work and why they are the way they are. I don't know that I would necessarily say anything about the way they should be running things any differently or doing things any differently, just because there's so much there that I'm not aware of. I mean, people get their degrees in this [CHUCKLES], and I'm just some random person [CHUCKLES] on the street. . . . Like. I wish I could understand more about where funds are distributed? [VOICE RISES]. . . are distributed, and where they go? [VOICE RISES] And how it's calculated. How much people get paid, and what the payroll is. (Judith)

Judith initially expressed doubt about her knowledge to engage with the official and focused instead on wanting to ask more questions and learn more. Her voice rose twice in the excerpt, implying that her statements were really interrogatory in nature. Her focus on payroll also implied a concern about government efficiency.

Similar to Judith, Brandon said, "I think if I had a minute to talk to a Colorado official, I will mostly spend my time talking about . . . try to, not really convince him, but see the side of why." Brandon appeared more interested in gaining information from the state official rather than providing his own opinion.

Albert, Brandon, Emily, Frank, Heather, Henry, Jack, Judith, Louise, Phillip, Scott, and Walter exhibited an ambivalence about the prospect of raising the tax rate to support higher education in Colorado. As described previously, Frank advocated for more affordable college, but his voice dropped off in hesitation when his train of thought led him to a tax increase: “But then that would mean that we would have to raise the tax for something else” (Frank). His favorability toward free education appeared to change once he realized that his proposal would require a tax increase.

When asked what he would say to a hypothetical voter, Scott said,

I wouldn't say increase the tax, not too much. Because there are some people who would be struggling for taxes. It's understandable. Because people don't really support increasing the taxes. But for me I'd rather not. . . . But for me, I don't know very typical “yep”; but I would have to say, “No, don't.” (Scott)

In response to my question, Scott advocated against increased taxes because of concerns about taxpayers like him struggling financially. Hearing his self-described lack of knowledge of what taxes funded, I probed him further with a hypothetical scenario about a slight tax increase resulting in a \$17 drop in CCC's per-credit tuition rate to see if he saw a connection between taxes and tuition rates. He then considered the idea: “What you said before would be pretty good. . . . It can actually help a lot. . . . For the little decrease to drop \$17, it would be a pretty good amount.” With my hypothetical question, Scott went from seeing the tax increase as generally hurtful to his financial bottom line to something that could directly help by lowering his tuition cost.

Emily was another participant with concerns about taxes: “Well, it depends. . . Are you gonna raise higher taxes for both higher-living and medium-living [income brackets]?” Emily was specifically concerned about how new taxes would affect families from different income groups.

Judith was non-comittal about a tax increase: “To fund higher education? [PAUSES] Um, I suppose I would wonder how much the tax increase. . . . I’m not sure . . . which way I would vote.” Judith displayed a reluctance to increase taxes. The reluctance came from what she described elsewhere in the interview as her noninterventionist philosophy of government.

Similar to Judith, Albert had a guarded approach to his discussion of taxes. But he ultimately made a qualified recommendation:

So I think that education is huge. And I would tell them [state officials] that education is huge. Thus, they should make it easier for people to go to school. . . . [INHALES] Support that or not support? Taxes. I’d support it because I see how vital college is. And if everyone was able to go to college, that would probably improve the efficiency of the daily worker. . . . I think that would be something that we would benefit by increasing the taxes on. But we have so many taxes already. And if you increase taxes too much, people will basically want to leave the country due to the fact that. . . . Well, the rich would want to leave because they work so hard for their money. But if they’re just getting taxed all the time, they’re gonna say, “Why would I do that when I can just go invest my money elsewhere. . . .?” There would have to be a decrease in taxes elsewhere I think. (Albert)

When Albert inhaled, he paused to consider the idea of supporting or not supporting taxes to fund higher education. He ultimately committed to supporting the additional taxes, using the logic of a former economics course to demonstrate how investing in workers would improve overall economic efficiency. But he also expressed concern about the tax burden and the potential that wealthy citizens would be encouraged to leave the country to avoid taxes. Albert mentioned that a tax increase to fund higher education would need to be matched with a reduction in taxes elsewhere. This indicated a negative perception of taxes and implied distrust in government efficiency, even though he still supported a tax increase for higher education.

Like Albert, Jack was in favor of higher education but qualified his support for taxes. Jack said,

I’m a big proponent of helping out higher education in any form. Uh, taxes are always a tricky subject. Um, but I would tell him that. . . . [PAUSES] Depending

on what the increase in tax is and stuff, I would tell him that this is a great opportunity. (Jack)

Jack made his support for the tax increase contingent on the actual amount, describing taxes as a *tricky subject*. His response implied that Jack's support had qualifications.

Nine participants (Annie, David, Frank, Heather, Henry, Kimberly, Louise, and Patricia, and Scott) made various appeals to voters to increase taxes, extolling the benefits of higher education for young people and all of society. For instance, Annie described what she would say to hypothetical tax payers in different situations:

So I would explain to the one that's a college student that this benefits their outcome. This will help. . . "If you approve higher taxes, not only will you be helping yourself, but you're helping other students to achieve a higher education, being able to afford books when most students cannot. . . ." To the person who has not gone back. . . who has time not being in school, I would state, "Well, this will give you the opportunity to go back to school and learn and profit and basically continue your learning because you're paying for it. Just go ahead and come and learn. . . ." If that person has kids, let's say (for example, or is going to have kids), I would argue then, "You don't wish us to help your kids in the future." (Annie)

Annie targeted voters' occupational self-interest and interest in their own children, in addition to general appeals to altruistic values.

In her entreaty to hypothetical voters, however, Kimberly argued solely using altruistic appeals regarding community:

I would tell him, "In the end we all form a community, one same community. And yes, I understand this might hurt you in a way 'cuz you have to pay higher taxes. But wouldn't you want to see more people with education? More people who [are] striving for their dreams, who are striving for their goals? Why not just help each other. . . ? You're going to help contribute to them for a while. Later on, they're going to join you in the same. . . . Once we graduate, we're going to join you again. And we're going to pay those taxes as well for others to go. Just help us empower everybody." (Kimberly)

Kimberly's focus on a unified community in which people helped each other emphasized empowerment and the long-run fiscal benefit of having more successful citizens supporting the tax base.

Albert, Brandon, Heather, Judith, Thomas, and Walter raised concerns about how the government prioritized tax-revenue expenditures. In their discussions of the prospect of a tax increase, these participants indicated a lack of trust in state and federal government prioritization of areas to fund, and whether taxes were being spent as indicated. Judith said,

So generally, when it's about how government is gonna do something else or add more or do something, I want to be really skeptical about where that money's going, what it's gonna be doing, why we need this increase now. . . . Rather than just going straight for the tax increase. I suppose I would just have a few questions more about the details of the bill and everything like that before I could say either way which way I would go. (Judith)

Judith described her skepticism in regard to tax increases, revealing a possible assumption that the state could still meet college funding needs by shifting resources from other areas.

Walter expressed anger at threats to higher-education funding and surprise that higher-education funding was not prioritized:

I happened to come across Fox news station the other day ago. And they talked about basically how there was a new proposal to cut certain funding. And one of them was actually education. And so that kind of pissed me off in a sense. Because I'm like, "Of all things you guys want to cut off. . . ." At the same time, education [is] the one thing that will pay off. . . . Especially if you implement it and make it available to so many people. . . . So why would you question that or consider cutting it more than what already is? When I feel like there's not even enough allocated towards it. . . . I feel like that's [raising taxes] one way to give more money to education. But I just feel like that then again still falls back on the people . . . Or, overall what are your financial sources or resources going to besides education? Maybe start out by cutting that or demanding taxes to be paid by a certain other demographic of individuals. . . . I also see in the news how there's been private and public investors kind of. And I don't know how influential that is also yet again state-wise, but they talk about how they're gonna create this new ski resort [or] up somewhere, I don't know where. And it costs so much, million[s] of dollars. And I'm just like, "Really. Is that really necessary?" (Walter)

Walter explored the question of the importance of various state spending priorities, but he prioritized education in regard to economic security for people coming from low-income households. He suggested that the tax burden should be borne by high-income earners but not low-income families. Walter was also concerned about state money being used in a private/public partnership to build a ski resort. He appeared to have difficulty seeing the benefit to him when a ski resort was prioritized over higher education.

Like Walter, Thomas discussed competing priorities for tax revenue:

I think that the . . . fundamentals of America [are] education. I think that we should first prioritize that over everything else. . . . And FAFSA [Free Application for Federal Student Aid] and the COF helps [*sic*] a lot 'cuz it gives us peace of mind. It gives us a chance to start college. So, for him [the state official] to put more money on the funding of education should be prioritized. And it's a great thing to do, and here in [Crestview Community College. . . .] Um, I think many places that will compete is [*sic*] more taxes are going for other things. Um, building roads and stuff like that. Yeah, it's a good thing, but education is more important. (Thomas)

Thomas viewed road construction and maintenance as being prioritized over education in Colorado, but he viewed education as more important.

Like Walter and Thomas, other participants identified specific funding priorities that they felt should merit less priority compared with education. Heather referred to national spending priorities:

I would say to the government that they would just maybe stop spending money on the military for one day, and then we can support the nation. I think if we ask them not to raise the money, then they will get a benefit. . . The money they earn, they will give more to themselves. And they can provide like food and home. . . . And I think if we give opportunity to every person in the United States to go to higher education, we wouldn't have so much troubles, like with drugs and crimes and guns and killings. . . (Heather)

Heather compared relative cost to benefit of federal funding of the military versus education. She emphasized the social and less easily quantifiable benefits of funding going toward education.

Though attached to her noninterventionist government principles, even Judith advocated for one higher-education constituency:

If there was one thing that I would like to say is that I wish my teachers got paid more, man. . . . And if anything, I would say that my teachers and my staff would probably, like counselors, deserve to get paid just a little bit more. But especially the teachers. Just because I know part-time adjunct faculty do not get paid that much. This almost always 's a part-time job for people. And these people they love what they do. . . . And I think they deserve to get rewarded for that. But then again, if there's something else that's affecting that, I don't understand that. . . . I would maybe understand by later talking to this person [the official], I would also be open to hearing that as well. (Judith)

Judith described staff and faculty salaries as an overlooked priority for funding at CCC. Yet she still hedged on her statement, like several others, saying that she might not have all of the perspective that the government official did.

**Marijuana legalization.** The topic of the taxation of recreational marijuana was raised by a few participants (and on occasion by me as the moderator) because of the sales being earmarked to part of Colorado's education sector. On the topic of marijuana sales and revenue, Annie said,

They have extra money and which they want to give back to the [tax payers] . . . . And they want to, this December, they want to put it back on the ballot to decide where do you want to give the money to. It's just a couple dollars [per person], like \$9 or \$7, around there. And a lot of people say, "Back to the schools," because it has been helping the school. There are kids now that have supplies. . . . They've given more raises to teacher so teachers have more. . . Or they're a low-income family [and cannot afford school supplies]. And they've [state officials] actually given more to elementary and middle schools and to benefit them more. (Annie)

Annie alluded to the TABOR requirement to return to tax payers all revenues raised in excess of the total taxes estimated when the marijuana ballot initiative was first proposed. Annie described the positive impact of the revenue on teachers, primary and middle schools, and families who struggled to provide students with school supplies.

Unlike Annie, Heather raised concerns about the marijuana tax revenue:



It goes to schools. Some people say it's good that we have it here because we have a *lot* [EMPHASIS ON PREVIOUS WORD] of money. And they usually like some part of it goes to schools. . . . We have marijuana, but we also have other problems. Like, if kids live with those parents who uses [*sic*] this marijuana, well, it's not good for health. It's not good for their learning abilities. . . . And I think it should be illegal, because it creates more problems. The only profit it does. . . . Um, it makes money for the government. (Heather)

She acknowledged that the tax revenue was used for schools, but she expressed health and developmental concerns for children who were exposed to it through their parents' use.

Heather's background in elementary education appeared to inform her discussion. She also implied criticism for the revenue being used mainly to help the government.

Two participants spoke about the tax revenue from marijuana sales in ways that indicated distrust in government. When asked for what the marijuana revenue was earmarked, Albert said, "I honestly don't know. I think it's probably going in their pockets. Like, I don't know where all of this money is going." When Albert speculated that marijuana tax money was going into officials' pockets, he implied a distrust of state use of taxpayer money.

When asked about the idea of a tax increase to support high education, Brandon stated:

I think as a voter, I would have to. . . [PAUSE] get them to 100% agree that the funds will be going towards education, because a lot of people disagree. They always think that it's not gonna to go towards education. Like, if we were trying to legalize marijuana, and they said all the funds were gonna go towards education, a lot of people just. . . They didn't believe it. (Brandon)

To support a tax increase for higher education, Brandon demanded a government pledge that the new tax revenue would go solely to education. He based this approach on his observation of others' lack of confidence that the proposed marijuana tax revenue would actually be used to fund education. It was notable that he made this statement after marijuana legalization and taxation were already in effect, and the revenues were going to K–12 education in Colorado.

Four participants expressed being in favor of raising state taxes, with a fifth participant firmly against a tax increase until I described a specific scenario where a tax increase would

decrease tuition. The majority of participants (15) hesitated about or completely opposed the idea of a tax increase to fund higher education. Most participants who rejected the idea of increased taxes or role of government described in detail how they had benefitted from some government assistance, themselves. Several also expressed concerns about college affordability for groups such as middle-class and undocumented students. Both groups of participants (in favor of and against tax increases) tended to disparage their own knowledge or perspective to address questions of higher-education funding. One participant described her philosophy as desiring very limited government. In regard to taxes from recreational-marijuana sales, participants who discussed the topic were unaware of how the funding was being spent by the government. Two participants (Albert and Brandon) expressed suspicion about whether the tax revenue from marijuana sales was actually going to K–12 schools as pledged. One participant described the positives of the increased funding of K–12 from the marijuana taxes but also lamented the increases in the cost of living as the result of population influx into Colorado postlegalization.

## **Research Question 2**

In response to the second research question, “How did participants in the study learn about selecting a college, paying for college, and succeeding at college?,” participants identified several sources of information about college admissions, financial aid, and college-success tips.

## **Theme 2: College Selection, Financing, and Success Strategies**

The second theme I identified in the data consisted of students’ learning and attempts to implement strategies to select an institution of higher education, finance their endeavor, and succeed at college. Participants described how they learned and implemented college admissions and financial-aid techniques. They also discussed their understanding of how to succeed at college. The number of institutions to which participants applied provided important context to

their awareness and implementation of college application and selection strategies. All participants described constraints on their options for attending college.

Participants described getting information about how to select and apply to colleges from several different sources, including (a) peers; (b) high-school counselors and teachers; and, (c) parents. All groups were pivotal in encouraging one or more participants to attend college, but some participants described (b) and (c) as failing to help. Two participants mentioned getting information from their friends or learning about CCC from high-school friends who were already enrolled there.

Frank described what led him to apply to CCC: “I have a couple of friends who [already graduated from my high school and] went to Crestview. So I thought I might as well see what it was all about.” Similar to Frank, Henry said, “I’ve seen a lot of my friends coming here.” Both participants implied that the knowledge that their friends were at CCC provided them with an interest in learning more about the institution.

Though participants described getting information from counselors and teachers at their high schools, there was criticism of a lack of information and delivery methods. For example, Henry described several measures taken by staff at his high school to encourage the students to think about college admissions requirements:

I had no clue of anything about college. I was actually afraid that maybe I wasn’t college material. . . . Throughout the years, I did end up changing and started focusing a little more because my teachers would always convince us, “Oh, without these grades you wouldn’t get into college.” And you know? And that was another thing that I was afraid of is not being able to go to college just because of my bad grades, my low GPA [Grade Point Average], and so and so. Um, so the admissions criteria started pushing us. . . . Um, I didn’t do so good on my ACTs [standardized test], but my grades did show that I was college material. (Henry)

Henry credited his teachers with his elevated awareness about the importance of grades for selective-admissions colleges. He described the admissions standards as motivating him to

improve his grades. He also discussed his doubts about whether he was truly *college material*. When I asked Henry who he would describe as being *college material*, he said, “The straight A student. The honor roll student. . . . During that year in ninth grade, I wasn’t honor roll. I didn’t have great grades. My GPA was like a 2.5 or something.” Henry’s answer implied that his teachers’ threats about grades created a sense of urgency that motivated him, but they also created self-doubt and anxiety.

Similar to Henry, Louise described her high-school college-related experience: “My school was more forcing us to go to a 4-year. . . . Yeah, they. . . they basically didn’t really tell us much other than a 4-year perspective as opposed to a community-college’s perspective.” Louise described her counselors as pushing students to consider 4-year institutions to the exclusion of community-college options. The counselors appeared to expect their students to apply to competitive 4-year colleges and universities.

Annie described what she knew about college requirements long before she became a senior:

And then, the ACT was always on the back of the mind of most teachers, like, “You have to get a good score for your college” and everything. The mindset that I had was not so much prioritized to school, but because of the testing; I was more forced into this testings [*sic*]. . . (Annie)

Annie explained that, during earlier years in high school, teachers emphasized the importance of doing well on standardized tests so that students would be eligible for college. As with Henry and Louise, Annie’s teachers appeared to be oriented toward competitive 4-year college and university admissions.

Whereas the above participants described a strong orientation towards some colleges by their high school counselors or teachers, other students described low levels of support from high school staff. Kimberly said,

So when I was a senior, I have no idea what I was doing. Like, I . . . I knew I wanted to go to college, but I . . . I didn't have guidance from anyone. Absolutely anyone. Like the counselors at my high school. . . [PAUSE] were really bad. . . . So I wanted to leave out of state. But obviously if I didn't even know how to apply for college or how to look, how's [*sic*] I going to leave out of state? I didn't, because I didn't know what to look into at a college. I didn't know what I was looking for. I didn't know what I wanted to major in. I didn't know how any of it worked. (Kimberly)

Kimberly described a general lack of guidance, despite mentioning in other parts of the interview that her counselor tried to provide information.

Similar to Kimberly, Phillip said of his counselors that

I wasn't going to these [counseling] resources that other people were going to. I don't know. I think that I didn't think that they could actually help me. Or if I asked them for help, they'd be like, "Go to this resource." And I was like, "Ahhh . . ." [MAKES AN ANNOYED SOUND] I'd be like, "Oh well, they're not actually helping me." So then I wouldn't end up applying to that school. However, I did submit applications. But since I didn't have any [CLEAR THROAT] application-fee money, they were never submitted. . . . Yeah, I had everything ready, and I stopped. Since I was looking for their help in the first place, once they directed me to the website, I was kinda like let down, so I never actually went back. (Phillip)

Phillip appeared to become disappointed when he asked for help and was not given more personalized guidance through the process. Instead, he was referred to a website in a way that appeared to break his trust enough not to return to the counselor. He described how not getting help the first time led him to stay away from the counselor. Phillip mentioned elsewhere in the interview that he had submitted applications to Colorado School of Mines and University of Colorado Boulder, but because he did not communicate with his counselors, he failed to get admissions waivers. His applications to those two institutions were never formally completed because he lacked the fee waiver.

Describing an experience similar to Phillip's, Walter explained what he knew about applying to college:

Nothing at all. . . . I mean, there was a high-school counselor that would focus on trying to get kids into college. But it was more of a [SMACKS LIPS] implementation for the entire grade level. More of like, “Well, if you want it, then you come.” You know? “And we’ll service you.” So I mean, I would go in there. But it was more of like, “Well, you have to at least go to some college.” You know? “Whether it’s like community college.” That’s what she would tell me. (Walter)

Walter explained that the whole grade level was addressed as a group, and students were expected to take the initiative to move forward in the college-application process. He implied a lack of individualized attention for students at his school as they explored college options. He did say that the counselor encouraged all students to apply to at least one community college.

Most participants described their parents as uninformed about the college application process. Whereas some parents were described as emotionally supportive if uninformed, others were described as working against participant efforts to attend college. Louise had supportive parents who had started but never finished college. She said,

Well, my dad went to. . . to college for three years. Then he went to art school. And, um, he didn’t finish. My mom only went through a year before personal reasons, health reasons. And so they really wanted me to finish because they were like, “You don’t want to be in the same boat as us. We want you to be better than us.” Um, my dad even went to saying he’s the one that wanted me to go to community college. I wanted to, but he was more of an influence on me. He’s like, “I didn’t do it, and I wish I had. Because I. . . I messed around in the university.” (Louise)

Louise described her father as using his own experiences to encourage her to start at a community college before a university.

In contrast to Louise, Kimberly’s mother dissuaded her from attending an out-of-state Christian school. Kimberly met one of the institution’s administrators at a Christian event in Colorado, and the administrator encouraged her to attend. Kimberly said,

I actually got an opportunity to be able to leave out of state, but my mom (not understanding how any of this works and how it could have benefitted me) she just wouldn’t let me. . . . She was really upset. . . . It was a Christian university in [a southern US state]. . . . And so I got the opportunity there. And my mom was

just really upset about it. She didn't want me to leave. Um, I started having a lot of problems with her. So I was like, "Okay. That's fine. I guess I'll stay here." And it was just the easiest school to apply to here at Crestview. (Kimberly)

Kimberly described her mother as a very traditional immigrant who did not want her daughter to move far away for college. The conflict led Kimberly to abandon her consideration of the out-of-state school and apply exclusively to CCC.

Participants' understanding and execution of college-admissions and application strategies greatly impacted their ultimate higher-education options. Participants articulated several reasons for choosing CCC: (a) already having dual credit; (b) tuition prices; and, (c) location. Annie, David, Judith, Patricia, Phillip, and Tina took postsecondary courses that were paid for by their high schools (i.e., the dual-credit and ASCENT programs) and identified the experience as a major influence on their decisions to attend both college in general and CCC specifically. A seventh participant (Henry) took courses at the local technical school that were paid for by his high school and also said that the experience gave him more confidence to attend CCC.

Excluding Henry, Jack, Phyllis, and Scott, who started their college careers at another institution of higher education, only four of the 15 remaining participants applied to another institution of higher education. Annie, Emily, Frank, Heather, Judith, Kimberly, Louise, Patricia, Phillip, Tina, and Walter identified CCC as the only college to which they had applied. Though most participants named at least one other institution that they had considered, only Albert, Brandon, David, and Thomas actually submitted complete applications to other institutions. Albert had been admitted to Colorado State University (CSU), University of Colorado Denver (UCD), University Colorado Boulder, Plymouth University, and Emory University Brandon had been accepted into University of Colorado Colorado Springs (UCCS), CSU, and University of Maryland. David gained admittance to Metropolitan State University Denver, UCCS, and CSU.

Albert's situation exemplified when financial concerns greatly influenced matriculation choice. Focusing on price comparisons of the nine public, private, in-state, and out-of-state 4-year institutions, Albert said,

The UCD [University of Colorado Denver] was the only [4-year] school that was even reasonable. And they were still asking for about, like, \$10,000 for a family contribution. . . . This was in the summer that they [colleges] sent me the statement saying this is how much it would be, and "This is how much we'd be able to give you," and stuff. . . . So they said, "Since you're going to be living with your parents" and whatnot, "We really can't offer you that much money because we're giving it already to a lot of other students that need it more than you." So basically, they said that "You're going to have to pay for your entire school-year tuition by yourself. . . ." For the same classes [at CCC], I was paying about three times less. . . . They [CCC] didn't offer me anything necessarily. It was just the fact that to go to community college is much cheaper than it is to go to state tuition. I mean state school. . . . That's what attracted me to the school. (Albert)

Albert noted that low award offers of other institutions arrived late in the summer before he was to start college. When he calculated the net cost of the high tuition prices of those institutions and the meager award offers, he decided to apply to CCC. He noted that he did not get a significant amount of financial aid from CCC but benefitted greatly from the community college price. Albert also received a merit-based institutional scholarship from CCC, but it was only for the first semester. He was very focused on the difference in overall price between institutions. He appeared to consider the price of UCD (\$10,000) without consideration of the higher loan amounts offered by UCD. His final decision ignored prestige and personal preference in order to focus primarily on price. The net costs of each institution based on respective loan aid did not appear to factor into his decision process.

In a similar case to Albert's, David applied to and was accepted by Metropolitan State University of Denver, University of Colorado in Colorado Springs, and Colorado State University in Fort Collins, which indicated that he was a moderately competitive applicant and had guidance from his high school in his college strategy. Yet David described what ultimately



pushed him to attend CCC: “I just ended up going to Crestview ‘cuz of the tuition cost. It’s much cheaper, much [more] affordable. And it was like 15 minutes away from my home.” David identified cost as the primary selection factor, with proximity being another positive.

Patricia described her decision to attend CCC this way:

Well, the only reason that I chose this school [CCC] was because of the ASCENT program. So that was that for a year. Um, I didn’t have to pay anything. Just for books, I believe. And [at] the time being, I thought it was a great opportunity: Get on my feet. That was my. . . [PAUSE] senior year when I applied for the ASCENT program. Yeah, it’s a 1-year. . . You know. It’s a fifth year, basically, of high school. . . . So I was here for one year at community college [before high school graduation]. (Patricia)

By delaying her graduation and spending a fifth year of high school in the ASCENT program, Patricia was able to attend CCC while her high school paid tuition costs. She described this arrangement as allowing her to get on her feet. This was an important starting point for her, because (as an undocumented student at that time) she would have been classified as a nonresident for tuition purposes (at five times the resident tuition price). The state rules changed the next year (2013–2014), making her eligible for a rate equivalent to the resident rate, based on being a graduate of a Colorado high school, regardless of immigration status. The new state rules also made her eligible for COF.

Like Patricia, Judith participated in her high school’s dual-credit program with CCC.

Because she was at risk of dropping out of high school and started earlier, Judith ultimately took more credits:

I was placed in a concurrent enrollment program because I was kind of. . . I was in with my counselor, and I was like, “Well, I don’t want to do high school anymore. I hate it here. . . .” And I wanted to drop out. It was just easier to get a job, you know? Start life. And my counselor was like, “Well, what if I told you that you could go to college for free and complete your high-school degree?” I was like, “Really? ‘Cuz that sounds like a dream come true. . . .” So I did that, and here’s where I am. Um, I started concurrent enrollment because I was at early risk of dropout during my sophomore year. So they let me start a year early. (Judith)

This offer by Judith's counselor appeared to prevent her from dropping out of school completely, provided her with college credits paid for by her high school, and connected her with CCC.

In an ideal world, all low- to middle-income high-school seniors would complete a financial-aid application and scholarship search at the latest before high-school graduation. Varied levels of communication about and assistance with these financial milestones came from several sources: (a) peers; (b) high-school employees; (c) nonprofits; (d) CCC employees and employees or experiences from other institutions; and, (e) parents. I discuss the varied circumstances and quality of the information in the following paragraphs.

Four participants (Frank, Kimberly, Phillip, and Walter) struggled to get information about and help with financial aid. Some participants described gleaning timely but superficial snippets of information from peers. Phillip said,

I knew there were scholarships. But I didn't understand what scholarships were. I was just like, "Oh, it's free money." But I didn't understand to apply for it. . . . Um, some people would talk about that, people with more experience. So some seniors have more of a deep understanding. I'm not sure why that was. Maybe their parents had gone to college and knew what they were doing. . . . And once I started actually applying for scholarships here at CCC. . . I came to grasp a better understanding of what scholarships were and how that could help pay for college . . . . And then of course there was that other option of you paying for yourself. But that was not an option for me. [CHUCKLES] (Phillip)

Phillip described himself as lacking basic information about the purpose and mechanics of scholarships, and he speculated that other students might have learned this information from their parents. He explained that it was not until he started applying for scholarships at CCC that, motivated by immediate financial doubts about his ability to attend college, he truly understood them.

There were echoes of Philip in the discussions of other participants. For example, in discussing her senior year, Kimberly said,

I didn't even know how much college was then. Um, all I knew is that people look for scholarships, and that's it. [GIGGLES] I didn't know why. I didn't know how many. How to get them. Where. Nothing. I just heard people, "Oh yeah. I have to start looking for scholarships. I have to get a good GPA so I can get scholarships to pay for college." But I never even imagined how much college was. I knew [EXHALES] that I had two options: [CHUCKLES] payment plan or financial aid. (Kimberly)

As with Phillip, Kimberly appeared to serendipitously garner information by overhearing other high-school students talking about their college preparation work.

High-school counselors, teachers, and events were cited by participants as providing helpful information on college financing. Henry described receiving prompts from counselors about imminent college choices:

In high school, a lot of my counselors were always telling me that CCC is really affordable. Telling students (not only me but other students) that it was really affordable. . . . My counselor was always mentioning FAFSA. FAFSA helped low-income people get to their dreams. (Henry)

Henry described how his counselors recommended CCC because of its affordability. Henry also learned about the FAFSA from a high-school counselor. While he understood conceptually that FAFSA could help low-income families like his, Henry appeared to lack a pragmatic understanding of how he would proceed and complete the FAFSA.

Whereas Henry's assistance from counselors proved primarily theoretical, another participant described a practical assignment related to financial aid that was required to graduate:

So, towards my senior year, it was mandatory to do the financial aid [application]. It was mandatory. It was like one of the requirements to graduate. So I did that my senior year. And I qualified for the Pell Grant. So that was couple extra money [sic]. (David)

David explained how a counseling-office graduation requirement motivated him to do the FAFSA, which resulted in a Pell award for him.

In discussing the FAFSA, Scott said,

When I heard about FAFSA, I started to realize about in eighth grade when I visited at UCD [University of Colorado Denver]. They introduced me with FAFSA. . . . The first time I applied the FAFSA is that. . . . At my school. . . . At my high school. They set up a FAFSA workshop where you gotta go to the exact day, like around Tuesday night or something like that. And there's a lot of people from the FAFSA office who can actually help you out. . . . Yeah, they'll help you out. And then for parents who were [from] a different country. They don't understand. They have some bilingual [personnel] to help them understand.  
(Scott)

Though having first heard about FAFSA during a middle school visit to the University of Colorado at Denver, Scott credited an evening financial-aid workshop at his high school with the concrete assistance to submit the application. The workshop included bilingual FAFSA experts (most likely college employees) who could speak with his immigrant parents in Spanish and walk them through the process.

In contrast to Henry, David, and Scott, participants discussed a failure of high-school personnel to discuss college costs in conjunction with financial-aid concepts. Albert said, "Rather than actually talking about the financial aspects of it, they just were talking about applying to college and the things needed to be able to actually get accepted." Albert described high-school discussions about the college application process and expenses without the corollary discussion of options to finance college.

Besides those who criticized high-school staff failures to provide information on lower-cost, community-college options and financial aid, some students described being soured by interactions with high-school staff. For instance, Kimberly said,

I remember [high-school] teachers and counselors talking about this application, the FAFSA. And I had no idea what it was. And they'd say, [IN A WHINY VOICE] "You need to complete it. You need to do it. Have you guys done it?" Like [I would respond], "No, I don't know what it is." And I remember they would give us examples, but I didn't understand what it was for. Um, I didn't have a process [LAUGHS] for it. (Kimberly)

In describing her teachers' and counselors' attempts to get students to complete the FAFSA, Kimberly described lacking both an understanding and a framework for pragmatically approaching the task of the online application. She was critical of her counselors, who urged her to prepare yet failed to contextualize the practical importance of what they wanted her to do.

When asked what role his high-school counselors or teachers played in learning about paying for college, Walter said,

Yeah, I just felt when I was in high school my senior [year]. . . I just felt like I wasn't really informed about the different ways I could potentially pay for college. It was just touched base on [*sic*], but it wasn't really implemented. So I just felt like that alone pushed me away from trying to even consider applying for college that senior year. . . . We not once touched [on] conversation of like, "Well, how are you going to pay for this?" you know, or, "There's [a] Pell Grant out there." Or FAFSA. You know? None of that was ever talked about. (Walter)

Walter criticized his high-school counselors for failing to inform him of mechanisms such as the FAFSA that could help him pay for college. He implied that the lack of a hands-on FAFSA application experience led him to shy away from applying to college his senior year.

Four participants (Frank, Heather, Kimberly, and Walter) described learning about how to finance college from CCC employees (or publications). As an example, Walter said,

Well, I first learned what FAFSA was when I first came to Crestview College. . . . Yeah, so I mean just by going to the Financial Aid department. That's kind of when I first knew that there was that available. But other than that, I would not have known. (Walter)

Walter credited a CCC employee for telling him about the FAFSA.

Kimberly also discussed her experience learning about the FAFSA at CCC:

I don't even remember doing it [the FAFSA] my senior year. I did it when I actually started college here. . . . I applied. . . [PAUSES] I think, July of that summer [to CCC]. July, yeah. Classes were about to start. . . . And then I saw how much it was going to be. I was like, "Oh, well, what am I gonna do now?" And it's like [the cashier's office employee said], "Well, have you done your FAFSA?" And I was like, "People keep saying that. What is that?" [CHUCKLES] And then someone told me, it's like "Oh, look, this is the process here. Do it." So

I went home. . . . And I actually did it. . . . Now that I understood what it was, I did it. I didn't have any problems with it. (Kimberly)

Like Walter, Kimberly did not appear to understand the importance of the FAFSA until just before starting at CCC. Once entrenched in the context of not being able to pay her bill, Kimberly was able to focus on the task of filling out the FAFSA. She had no problems with the mechanics of the application.

Having heard about government assistance for students, Heather decided to apply online to CCC:

I think I remember how I learned [about FAFSA]. Uh, when community college makes you apply, they have a checklist. . . . They . . . like mailed in the envelope. . . . Yeah, paper mail. And I just saw the checklist. I'm like, "Um, FAFSA. Okay, go to this website. Okay, I will go to it." This website, and it's actually you just translate some words if I don't understand. And then, I filled out the FAFSA. I didn't know how I did it. It was the first time. No one helped me. . . . I did the FAFSA and I pressed submit and then at the end it says like, "You're family contribution is zero, and you have like \$5,000 for a year." I'm like, "Oh!" And that's how I learned how much I can get. (Heather)

Heather did not know how to access federal financial aid until she received a paper enrollment checklist from CCC through the US postal mail. Elsewhere in the interview, Heather also emphasized the helpfulness of CCC's online student portal for reviewing her financial-aid award for coming semesters.

Three participants received help from nonprofit advisors who played parallel roles to the high-school and college employees. Phyllis, Patricia, and Tina learned about college financing from employees of various nonprofit community organizations. Phyllis said,

So, I think something in high school that I was a part of, one of the little academic groups like TRIO or something like that, made us do it. . . . No, it was like a boot camp every Saturday morning. We had to go and do like college stuff. . . . I think that's probably where I did do my FAFSA was in that program. But we just did college that we talked about, college things/what to do. And I think I might have gotten a lot of the information about how to pay for college. (Phyllis)

Though Phyllis could not remember the exact name of the organization, she credited this nonprofit group with helping her get the FAFSA done while she was in high school.

Emily, Henry, Jack, and Patricia identified their own or friends' undocumented legal status in the country as a disqualifying condition for receiving federal financial aid. Patricia, an undocumented student, said,

I was a senior in high school. And I was applying. And at the time being, most of the scholarship [sic] that I was applying to required you to have a US citizenship. So, I backed away from all those opportunities. (Patricia)

Patricia explained that she retreated from her scholarship search once she learned that her lack of immigration status made her ineligible for most. Patricia credited her counselors with a nonprofit foundation for teaching her about a new program that could help her:

I just didn't think I could ever attend college, just because of my immigration status. And so, I knew that it was out of the question for some reason. I knew it was really expensive. But at the time, being non-resident or international students would have to be a lot of money to attend to college. So, I knew that parents could not afford it. I come from a low-income family. . . . So, I didn't even care to look about what prices college was or what was the cheapest. I just didn't even think about going to college. . . . I had no idea about how I was gonna pay for college. But then I heard about the new law that the students could get in-state tuition. And that's when the whole DACA became alive and stuff. So, I think I had great counselors and great advisors that were always showing me the directions to, "Hey, you need to apply to this. Hey, you need to check this out." (Patricia)

Patricia's initial sense of withdrawal because of her lack of financial aid and scholarship eligibility contrasted sharply with how she felt having learned about the fifth-year ASCENT program. Once ASCENT ended, then-President Obama's Deferred Action for Childhood Arrivals (DACA) program was in place and allowed her to qualify for the in-state tuition rate without the ASCENT program. This visible shift in Patricia's outlook demonstrated the personal impact of her nonprofit coach's support.

In addition to past help, Patricia complimented the non-profit staff for ongoing support during college. Patricia said of her coaches,

They were always pushing me further and further to come back the following year. . . . And so I've been part of that since I graduated high school, actually. They have helped me out, and I think that's the only reason that kinda has kept me in college, because of them. . . . They don't give a lot of money. But it's something. Because it made me think, "Well they're helping me with this much. Then I only have to put this much. And I don't have to work as hard." So I think the nonprofit foundation has really helped me to continue attending college. Um, and my advisors really pushed me to look for scholarships and other stuff.  
(Patricia)

This nonprofit foundation extended its support to students after high-school graduation and through the college years. Patricia emphasized the nonmonetary emotional support. She implied that the nonprofit made her feel that she was not alone in the college endeavor. Regardless of the dollar amount of the scholarship, the moral support was important to Patricia.

Participants described their parents as sources of minimal knowledge, emotional support, and (at times) hindrance in their efforts to finance college. Only one participant (Annie) described getting direct assistance from her parents in filling out the online financial-aid application (FAFSA). As mentioned previously, Scott attended a high school-sponsored financial-aid night with his parents, but his parents did not help directly outside of providing tax information. Other participants (Judith and Phillip) described parental behaviors that could be interpreted as obstructive of participant efforts. Judith, for example, said,

Like I couldn't get my dad to cooperate in giving me his information. So even just filling out a lot of this stuff for unaccompanied youth was difficult because I could barely get him to work with me. . . . And it's the same thing with his taxes every year, if I had to fill out his taxes with FAFSA and stuff. . . . It'd be really difficult for me to get it. . . . Yeah, he's very uncooperative. (Judith)

Judith described a parent who refused to provide her the documentation she needed to complete the FAFSA as a dependent student. Judith was only able to access financial aid by having herself declared an independent student because of her risk of being homeless. I discuss this in more detail in a subsequent section.



Four participants started their college experiences at other institutions besides CCC. For various reasons, they left and ended up at CCC. Several sourced their knowledge of financial issues to their experiences and financial mishaps at other institutions. Henry, a Metropolitan State University of Denver (MSU Denver) student before coming to CCC, said,

I started asking a lot of questions when I was at Metro more than anything. Um, at Metro they would tell me that a grant is something that you don't have to pay off, but a loan is. . . . If you're not sure, go to financial aid and have them explain things. (Henry)

Henry's specific financial mishap with loans is described in more detail below, but the experience taught him to ask college employees questions about anything confusing.

Phyllis's story revealed the risks to a college student who lacked the full picture of her financial aid award. Originally a University of Colorado Denver (UCD) student, she said,

I started off at a university when I first got out of high school. . . . And I did some financial things that I shouldn't have done. . . . So I was going based off of having no money at all and just looking straight into how much it costs to go there and right away taking out loans to cover that. They were through FAFSA. . . . Like, you see the numbers, and even with Pell it wasn't enough to cover tuition, 'cuz I was just getting checks after checks after checks. And I didn't understand why I was getting so much money. . . . I was 18. I was spending it [CHUCKLES] . . . . And then, I started figuring out I had scholarships that I didn't know about that were paying out towards my tuition. . . . Um, I owe money for loans that I didn't need to take out. . . . And, my great aunt ended up paying back the institution for me because I didn't comply at all. Like I had bad grades. I had Fs. And I didn't withdraw from classes. So I ended up having to pay back like twenty-five hundred [\$2,500] . . . . I went below six credit hours, so that's when they pull back loans and then Return to Title IV. (Phyllis)

Phyllis recounted that, when she first looked at her tuition bill (price), her Pell Grant did not cover the tuition alone. Based on her belief that she did not have enough money to pay her bill, Phyllis took out additional federal loans. Either unbeknownst to or forgotten by her, Phyllis had scholarships (institutional or private) which were later credited to her account and triggered the issuance of refund payments to her. In using the term *refund*, Phyllis referred to the amount of financial-aid money left over after tuition and fees were paid for the semester.

The refund was to be used solely for college-related expenses such as books and living expenses, but Phyllis lacked the financial savvy to question the funds, and spent them. Phyllis appeared to compound her initial misunderstanding when she stopped attending classes and was dropped for nonattendance. Once Phyllis's course enrollment dropped below six credits, she was no longer eligible for financial aid, triggering the federal Return of Title IV Funds requirement. This rule meant that Phyllis owed financial aid money that she had received and spent. Phyllis credited a relative with zeroing her account at UCD. If the relative had not helped, the outstanding balance would have prevented her from securing financial aid at other institutions as well.

Participants identified several people who helped them succeed at college. Most participants recognized CCC faculty and student-services staff for their assistance. Other participants spoke about important behaviors they learned as CCC student employees and leaders. A few participants discussed help they received from off-campus, nonprofit coaches and a former high-school counselor in support of their continued success in college. Some participants spoke about threats to their success at CCC, including losing their financial aid.

Participants identified CCC employees as important to their college success. David said, "Teachers interact one-on-one with you. They help you. They want you to succeed." David emphasized how CCC instructors provided one-on-one attention and demonstrated their desire for students to succeed. Similar to David, Judith said, "[My CCC instructors are] saving graces. They're angels. . . . They're awesome especially at Crestview here. . . . They're inspiring to watch. And they want to inspire." Judith described her teachers as dedicated and inspirational to students, but underpaid.

When asked about CCC supports, Jack said,

Uh, so one of the big ones is we do have [CLEARS THROAT] our financial-aid services. Um, they really try to reach out to the students to help them plan for how they're gonna go through the school. . . . Another one is career services. They really try to reach out to the students to help them build up resumes, build up their portfolio. . . . They even do mock interviews to help them prep for those type of situations. Um, we also have a great student-success center here, which works with students that are coming from either low-income programming. . . . They [success program counselors] have to meet with them [students] every so often to make sure they're on the right track. . . . We also do have veterans' services to help students get through their college work and course load. . . (Jack)

Jack provided a comprehensive description of the success-building assistance available from CCC's diverse student services.

CCC support notwithstanding, participants faced challenges that threatened their ability to remain in college. Participants described unanticipated financial challenges as a difficult part of their lives. Difficulty stemmed from both a specific challenge from financial shortfall and the disruptive emotional stress that often accompanied financial worries. One participant discussed in detail an abrupt rise in housing costs as the result of an influx of population after legalization of marijuana. Participants described five main strategies for dealing with immediate or anticipated future financial shortfalls: (a) working additional hours or jobs; (b) applying for scholarships; (c) saving money from current financial aid awards or scholarships for use in the future; (d) utilizing loans; and, (e) taking fewer (or no) courses during a given semester.

Two participants (Henry and Tina) raised concerns during their interviews about the possibility of losing their financial-aid awards because of a lack of satisfactory academic progress (SAP) toward a degree. When asked about his thoughts about next semester's finances, Henry said,

I hope I get FAFSA. . . . Um, that's what comes to mind. I hope I get FAFSA so I could continue achieving my goal. Um, the grades. . . . Passing your classes the previous semester affects you a lot in the future. (Henry)

Henry implied that he was struggling academically and had already received a financial-aid warning because of poor grades or course withdrawals during prior semesters. If he ended the semester with low grades or course withdrawals, he would have his financial aid (described by him as FAFSA) suspended. Henry might be able to reinstate his aid if he could successfully appeal the suspension. A successful appeal would require an essay in which he took responsibility for his academic shortcomings and outlined a concrete plan to rectify underlying problems, such as working fewer hours or utilizing tutors more frequently.

Two participants (Brandon and Annie) were concerned about losing financial aid eligibility due to maximum time frame (MTF) issues. For example, Annie mentioned that she had been at CCC for almost three years and had initially been required to take developmental-education classes, which did not count to her degree. She expressed concern about her financial aid: “I do get Pell Grant. But because I’ve done more than what I should’ve throughout the years. . . Like I got more. . . My basically. . . My 16 credit[s], they go over I think” (Annie). Based on her words and the duration of her studies at CCC, she implied a risk of losing federal financial aid because she went over the MTF of 150% of credits necessary to complete her degree. Students approached MTF by taking a high number of developmental-education courses at the beginning of their college career, having too many fail or withdraw grades, changing majors repeatedly, or taking courses outside of their majors.

Annie saw MTF as a threat to her success at CCC. She appeared to learn about this issue from CCC financial aid just before it became a problem. Annie’s MTF calculation would change once she transferred to a 4-year college to start her bachelor’s degree because her BA degree would require twice as many credits, thus changing the calculation of her MTF. Another participant, Kimberly, mentioned that she was about to graduate but was going to be changing to

a new major. I inferred that she felt she might eventually run into a MTF challenge like Annie had.

Five participants discussed plans to save money they received from Pell awards, work, scholarships, and loans for an expected financial challenge in a subsequent semester. Phyllis described not having any Pell eligibility left to use during the upcoming summer semester: “I went full-time for both semesters, so I have no Pell left over [for summer] . . . . I mean, I did get refunds that I could have saved to use for summer. But I decided to save those for the university [this fall]” (Phyllis). She described having saved some of her refund money from fall and spring for use after she transferred to her university in the fall semester. In other words, she did not want to use this money that was awarded from fall and spring terms even to pay for summer of the same year.

Echoing this tactic, Phillip said,

And also, since you do get all the [scholarship] money that they give you, I'd like to save that to go to an expensive 4-year [CHUCKLES]. . . I guess that's my plan . . . . Um, but since I've gotten so many [scholarships], I still have some left over, which allows me to save slowly to my end goal, which is going to a 4-year. . . And on top of scholarships, that [COF] allows me to save more towards that end goal instead of worrying about having to pay more tuition, I guess you could say. (Phillip)

Phillip's scholarship aid was most likely awarded with the assumption that he would utilize the funds immediately. Because he felt like he had extra and was apparently worried about paying for college post-transfer, he planned to save this funding. He also identified COF as contributing to his ability to save for later. Even with a high Pell award package, Phillip described himself as relentlessly pursuing scholarships to pay for living expenses.

Like Phillip, David mentioned scholarships:

It's [Pell award] enough to pay my classes but not enough to get any books. So I just do scholarships and whatever else I can get my hands on or do to help me pay for school. (David)

David described searching for scholarships to help make ends meet. His description implied a constant hunt for additional resources to try to make the financial aspect of his education solvent.

Participants spoke positively about the role that work-study awards played in helping with their finances, but they lost their on-campus jobs as a result of the exhaustion of their work-study awards at the end of spring semester. This outcome was despite the fact that supervisors were happy to rehire them once they received additional work-study funds in the fall. Henry said,

It's either save up [in advance] for [summer term] school and try to come to school and buy the things I need for school. Or it's working late hours. . . . And that's every summer to me. So in reality, there's no summer vacation. It's [off-campus] work, work, work, and save up to go to school. . . . It's just if you don't have enough [work-study eligibility] money for summer classes, then you're out of the [on-campus] job. . . . And if you don't have that money, then you're not eligible to get classes unless it comes out of your pocket. . . . Which is something that I struggle with. . . . I'm hoping that next semester during my fall, once I receive that FAFSA, I'm able to have a little more money left over so I could [save up to] take summer classes [the next year]. (Henry)

Henry identified a problem whereby Pell and work study were awarded with the assumption that students attended just two semesters out of the year; but this did not fit with the reality of students such as Henry who wanted to take summer classes. Henry spoke about the importance of saving money that he made during the summer so that he could use it during the fall semester.

Participants expected to have to use loans after they transferred to a 4-year institution. Loans were treated as an option of last resort. At CCC, Judith relied solely on her Pell and work-study awards. She would not use any of the loan eligibility she was granted from financial aid, which meant that money was so tight for her that she was on food stamps. Judith described her intended transfer institution: "It's [MSU Denver] also the cheapest school, so if I do need to take out loans at some point in my degree, it will be the cheapest to pay back." Judith described her plan to attend a less expensive 4-year institution to minimize the loan amounts she would have to borrow.

Like Judith, Annie spoke about using loans after transfer:

The good thing of DU [University of Denver] is that it is the best in the state of . . . for law and political science. So I want to go into those studies. Uh, just that it is private, and so it will be a little harder to get in, well, to pay for it. And that's the worry that I have. . . . I'm looking into loans, 'cuz that is right now the best option I have. (Annie)

Annie expressed her interest in attending DU, a private institution, to study law and political science. But she also discussed concerns about how to pay.

None of the participants described a robust process for researching colleges for fit and applying to a variety of schools based on likelihood of admission. Not one of the participants who had applied and been accepted to other institutions appeared to take a methodical approach to evaluating admissions offers based on their fit with the institution. Instead, their decisions to attend CCC were made based on the respective prices (not net costs) of the institutions, and they had excluded loan offers from their financial calculations. All but two participants described their parents as emotionally supportive of their college exploration. The parents of 18 of 19 participants were described as lacking knowledge about the college process.

Participants learned about financing their college experiences predominantly through high-school employees, but they were critical of most high-school personnel for failing to provide one-on-one encouragement about the importance of the FAFSA or verify that all eligible students had applied prior to graduation. Frank, Kimberly, and Walter each reported that they did not fill out the FAFSA until they were about to start their first semesters, when a CCC employee asked whether they had completed the FAFSA. Heather credited a steps-to-enrollment flyer (that had been mailed from CCC to applicants) with teaching her that financial aid was available, and how to find the online application. Henry, Jack, Phyllis, and Scott had previously attended other

higher-education institutions, and they identified financial-aid mishaps as instructive to their understanding of college finances at CCC.

The majority of participants credited one or more of the following CCC resources with teaching them about how to succeed at college: (a) student-services employees and support programs; (b) work-study experiences; (c) student-leadership and volunteer experiences; and, (d) faculty. Loss of financial aid as the result of failure to meet MTF or SAP requirements was discussed or implied by four participants. This concern also appeared to be a possible future problem for one other participant who had just changed her major.

### **Research Question 3**

For research question 3, “How did family and/or personal finances influence study participants’ college selection decisions?,” familial and personal finances had a great impact on participant decisions to attend CCC. Excluding the four participants who attended other institutions of higher education (i.e., Henry, Jack, Phyllis, and Scott) before CCC, the majority of participants finished their senior years of high school and started their first semesters at college with an insufficient understanding of the basics about financing their education and how to properly utilize their financial aid.

### **Theme 3: The Impact of Family Finances on Participants’ College and Work Decisions**

The third theme I identified in this study consisted of how the current size and financial status of participants’ families affected their decisions about where to attend college and how much to work. All participants described the great influence of family financial need on their decisions to select a low-cost college—except Phyllis.

Of the 15 participants who started their college careers at CCC, family financial context played a large role in college choice. With 11 participants (Annie, Emily, Frank, Heather, Judith,



Kimberly, Louise, Patricia, Phillip, Tina, & Walter) describing CCC as the only college to which they applied, more than half of participants viewed CCC early on as their default choice.

Excluding the four participants who started at another institution before coming to CCC, six participants described themselves as having considered (but not applied to) other institutions besides CCC. Participants described the family's income level, number/age of children, and number of employed working-age members as factors that weighed on their calculations of how much they could pay for college. For example, Henry contrasted the past and current financial condition of his family:

My mom worked for 16 years at a grocery store in California day and night trying to at least give me a plate of food to eat. And we were up and down apartments, getting kicked out (whatever) but somehow, she made it work. . . . My aunt, my mom's sister, convinced us to come over here [to Colorado. . . ] My mom ended up as a receptionist for [a health organization. . . ] And without school or anything, she took classes. Um, they sent her to classes there. And I don't remember what level she's on. I think four: Level four [social services nutrition program] educator. But she's constantly working. And we brought our first house here. . . . That money just goes to bills and bills and bills. . . . It's not like we go shopping [for luxuries] . . . . We have what we have. You know? And we make the best of it. (Henry)

Henry described the past financial struggles of his single mother. His mother and he had been living in California and faced eviction and food insecurity on a grocery worker's wage. Henry discussed with pride how his mother came to Colorado and worked her way up at a government agency so that they finally purchased a home using a mortgage.

Participants' relationship between employment and household finances can be described along a spectrum: (a) not working and financially supported by parents; (b) working and using the funds to support college and personal living expenses predominantly; (c) working and contributing to the household financially; and, (d) working as the primary breadwinner of the family. Participants described feeling compelled to assist their families financially in addition to covering their own tuition and personal expenses.

Four participants (Albert, Frank, Louise, and Phyllis) described not needing to support their families financially. For example, Albert said,

Lucky for me, my parents all [*sic*] have jobs. And I live with my parents, so I don't have to worry about supporting my family. But my job pays basically for my car. And I'm saving up to pay for my summer courses. So that's about it. There's no money aside from that. There's no side money, you know. So that's pretty bad. (Albert)

Albert described not needing to help his parents financially and being able to focus his financial resources on his own needs, such as car payments and summer tuition. But he still noted that it was bad that he did not have extra money.

Other participants talked about wanting—but being unable to—to help their parents financially. As Henry said,

I wish I didn't have to worry about money issues. I wish I could just be able to work and just focus on bills and trying to save enough to be able to help my family out . . . more than anything. . . . Because I'm paying for college, and I have to focus on what to spend and what's more important. . . . So I have to figure out one way or another which one is more important . . . my school or my family. Um, something my mom always told me. . . I always tried to help her, but she's always not letting me help her. Reason being because she feels like my money should be on my school, because school costs. It's pricey. And my mom wants me to achieve to gain, to get all the books I need to be able to achieve my goal. She says after I graduate and once I have that diploma, and I have that job, I am able to help her. But it makes me upset that I can't help her now. (Henry)

For Henry, attending college forced him to choose between helping his family financially and paying for college. The dilemma appeared to create feelings of ambivalence about his choice to spend time on his education despite his family's financial expenses. Henry's description of his mother indicated that she understood that he would need money for college expenses. She also was sensitive to his desire to help, and she reassured him that once he was finished he could help.

Similar to Henry, other participants from Mexican immigrant families (Annie, David, Emily, Henry, Kimberly, and Scott) described an intense desire to contribute financially to the

household in some way, how they regularly contributed financially, or how they disallowed a parent from helping them outside of room and board. For example, Emily said,

I don't let my parents help me out because they already do so much for providing me somewhere to live, giving me food to eat, a place to sleep. So I decided to just do it on my own. . . . Whereas me, I'm still worried about it because I do feel bad that they are helping me out so much. (Emily)

Emily implied that her parents did not expect her to contribute to the family. Moreover, they wanted to assist her financially. She indicated that she would not let them help her any more than what they were already paying toward her room and board. She also described feeling some guilt in not being able to fully support herself.

Parents of participants had varied expectations for participants' financial support of the household, and different levels of willingness (or ability) to financially support participants' college endeavors. The participants described previously were not required to help their families financially.

On the other extreme, one participant identified himself as the sole financial support for his family. Describing his family members as an estranged father, a mother too ill to work, and a 9-year old sister, Phillip said,

So basically, during junior and senior year [of high school], I was working to pay different bills. So I was basically maintaining the household: me, my little sister, and my mom. . . . Because my mom wasn't providing any income. And I was providing all the income. . . . I claim my mom and my sister as dependents. (Phillip)

Phillip claimed independent status for financial-aid purposes based on his being the sole financial supporter of his mother and younger sister.

Other participants' families fell between the two extremes already described. For example, Kimberly said this about her parents' expectations:

I know they expect it [financial help]. So I do give them. They. . . Um, which I don't mind necessarily. I don't mind. That's not the stressful part. [CHUCKLES]

Um, but they don't tell me directly. But they. . . They're waiting for it every month. [LAUGHS] (Kimberly)

Kimberly explained that her parents did not make explicit verbal requests for her to help financially, but they had an unspoken expectation that she would assist. Kimberly said that she usually paid tuition, personal expenses (such as fuel, auto insurance, and cellphone), and the auto insurance of her mother, who did not work because of health issues. She appreciated that her parents assisted her initially by providing a down payment for a payment plan to hold her first-semester courses at CCC when her financial aid was delayed.

Once her financial aid came through, Kimberly's parents expected her to handle all of the college costs. Additionally, Kimberly had become the de facto caretaker of her younger sister:

I have a little sister that for some reason I'm the only one who takes care of her in a financial way, I guess you could say. . . . So anytime that school comes around, school supplies and clothes, anything, it's always me. And then it's always me taking her to school. So that's involving gas back and forth. Um, she's in sports. I pay for all her sports gear for her. Um, fee to get into sports, all that. . . It's always me. (Kimberly)

From her description, Kimberly was the chauffeur and financial sponsor for her little sister's school and athletic endeavors. Her parents appeared to have silently relegated that responsibility to her.

The decision of a participant to attend college not only impacted money available to them personally, but also the amount of time available to do household chores or gain income for the family. Kimberly said,

They want me home all the time. . . . Midterms, finals: Nope. They're a piece of cake compared to how stressful it is when I go home, and they complain because I haven't been home all day. . . . And the homework, the time, the managing, all that. . . It's nothing that's compared to trying to explain to your family why you keep investing so much time into something that's costing you so much money. And why you keep going and keep fighting for it when, instead of losing all that money, you could be making that money somewhere else. (Kimberly)

Kimberly identified having to explain her decision to attend college as more stressful than the academic load itself. She also explained how family members could not understand why she would spend so much time on something that would cost her money, as opposed to using her time to earn money and help around the house.

Participants spoke in great detail about the role employment played meeting college expenses, personal bills, and family household expenses. Participants worked off campus from eight hours (fewest hours) to 40 hours (most hours) per week. Participants worked on campus 15 hours (fewest hours) to 20 hours per week (most hours). Annie, Jack, Kimberly, and Patricia also volunteered in off-campus positions or in on-campus leadership positions.

Albert, David, Emily, Jack, Judith, Phillip, Scott, and Walter described current or prior off-campus work experiences in negative terms such as *time-consuming* and *stressful*. These participants identified the experiences as motivation to start or stay in college. As an example, Judith spoke about the job she had before coming to CCC:

I suppose what encouraged me to apply was I was working at a gas station at the time. And I had been working there a couple of months. And the work is tedious . . . . You see the same people buy the same things every single day. [You] clean the same counters. There's no purpose to the work. A lot of time it's just busy work, 'cuz the boss has cameras. So you gotta be moving. . . . I need something that will be intellectually stimulating for me. And something that will challenge me. (Judith)

Judith described monotony, lack of intellectual stimulation, and lack of advancement opportunities as reasons she wanted to leave.

Other participants gave descriptions of work similar to Judith's. Henry said,

I think that's what's pushing me to come to school every single day. Because I really don't want to be working late hours, tired every single day, on my feet every day, where I could be doing actually something I actually love and appreciated [rather] than working at a job where I'm miserable every single day. (Henry)

Henry explained that the possibility of remaining in a difficult work situation motivated him to continue in school. Like Judith, he also identified a desire to have a job that he enjoyed and a workplace where he would be valued for his contribution as an employee.

Walter had been helping his mother clean offices after hours from when he was in middle school until just before he started CCC:

You know, it wasn't even just helping my mom moneywise. It was even being a support, 'cuz she would always work two jobs. So then I would go with her in the evening to work. . . . So I felt like it kind of gets overwhelming. . . . Yeah, for my mom, she would do subcontracting. So, it was like cleaning small commercial buildings in the evenings. . . . It would pay off really well, you know? But it was overly overwhelming for her healthwise. And then me being in school. (Walter)

Walter described helping his mother to complete her nightly work requirements even when he was apparently underage from the perspective of federal labor laws. At the time of the interview, Walter was no longer working off campus, but worked he 15 to 20 hours per week as a work-study student at CCC's Financial Aid office. He described how he used his pay and how he felt:

That kind of went a long [way] to help my mom out at home or whatever. . . . So I mean in a sense I would get paid off any given moment, but in the long run it wasn't enough to last. So I mean, really, I make just enough. . . . But I mean within two days it's gone. Or usually or like the weekend normally, if that. Um, but it normally goes towards perhaps little things. It could be food, or it could be gas. Or it could be helping my mom pay her cell-phone bill. You know, paying my cell-phone bill. Me paying my insurance. Maybe giving my mom the rest of the rent money that she doesn't have enough to pay entirely for. . . . But I felt for a long time that kind of like fell on me only. Because even that older sister, she wasn't in the household. . . . Yeah, but because I was the oldest in the house and the only one in school, my mother never really forced me to pick up working full time or having more than a work-study job. . . . Because she wanted me to strictly focus on school. . . . So she's (kind of) been the breadwinner this entire time. (Walter)

Walter described how his paycheck would help to fill in gaps in family household expenses for food, fuel, small bills (including his own), and even up to part of the monthly rent. He described feeling a heavy responsibility as the oldest child in the household.

When asked how he felt about helping his mother, Walter said,

Well, I feel like it feels good obviously, but I feel like sometimes it's not enough. So. . . [PAUSES] Yeah, I feel like that's why I'm kind of put in my mindset why I want to kind of work, 'cuz I feel like life's so demanding. You know? So you have to fill those requirements. So. . . [PAUSES] it does feel good in a sense. But I feel like because I've done it for such a long time since a young age. . . .

Walter described feeling good about helping his family but also wondered whether he was able to help enough. And he identified the financial demands as a key reason for his wanting to work.

Four participants discussed moments of anxiety related to not earning enough money to cover college expenses. They spoke about their adjustment period in determining how much they could work and still be successful students.

Emily, an undocumented student working in a downtown cafeteria, said,

I realized I would have to take a lot more time into working and having a place where to work. And having to work a lot more hours but still having time to do homework later on. And realizing that I would not get any, much, help. Just me, myself, and I. . . . I know right now I can think about today and tomorrow. That's all. I don't want to think about how much I have to pay later on, 'cuz then that's when I start stressing out. And I wouldn't be able to focus on the work or having to do my homework. I'll still be stressing out with "I'm having to pay for this, Why bother doing my homework if I'm not even gonna be able to have it [tuition money] for next class. . . .?" Full-time [is how much I work] . . . . It's depressing. And then, I'm a cashier. I know [TO LOUISE, WHO GASPED], and I work in the line which is making salads. . . . I usually get paid like around [\$]430 basically. And then the classes are [\$]403. And then plus the phone bill, so nothing. That's why I say if I get 10 bucks, that's lunch. (Emily)

Emily described feeling alone in her struggle to balance work hours and college requirements.

She also emphasized a desire to avoid thinking too far ahead for fear of feeling overwhelmed by financial challenges that might exist after transferring from CCC to a 4-year institution. For students on CCC payment plans, installments were due on a monthly basis. Emily implied that her salary minus her tuition payment and phone bill left her with a very small amount of cash to get through the month. She indicated that she might not always be able to purchase lunch, implying the possibility of ongoing food insecurity when she was away from home.

Similar to Emily, Henry said,

It's something that you can't just go to sleep and forget about it the next day. . . . It's a constant thing that just runs in your mind. You know, are you actually going to be able to pay this bill off because you're at school? Or it's that constant stress. And not only that, but gaining that stress from school too, you know? Academic and trying to be successful. (Henry)

Henry identified a constant awareness and anxiety about earning enough money to be able to afford school and pay his bills. For him, the stress of being a student was augmented by financial anxiety.

Similar to Henry, Scott said,

Okay, ever since I started working at [a tire-chain store], I basically worked for 36 hours a week. And it was a good amount of hours, but the job is very fast paced. Um, I didn't get a break. You know? Because we were extremely busy. There's cars coming in, coming out. We have to stay busy. . . . Right where we clock in till right when we clock out. . . . We have to leave early, 'cuz it's understandable. Yeah, when it gets really, extremely, slow. Like there's two cars in the parking lot, about to, like, waiting for tires to be changed. (Scott)

Scott identified high stress, lack of breaks during busy times, and an unforeseen loss of hours when there were too few customers. The lack of consistent hours added stress and uncertainty to his weekly finances.

Four participants described a financial bind whereby on one hand, they qualified for financial aid, but money was extremely tight. On the other hand, if they wanted to try to earn more to release some of the financial stress, their expected family contribution (EFC) would increase, and as a result decrease their financial-aid award in the subsequent year. Walter said,

I feel like society tells me to fit this overall perception of a student EFC Like, I just solely focus on that. But I feel like realistically that's not my reality in a sense. . . . Just because of, yet again, my household stability as far as incomewise . . . . So now that I'm going to CU, I still plan on working, trying to get a full-time job meanwhile going to school. . . . So I'm (either) given the choice to either work and pay out of pocket for school, or not work and kind of like make ends meet with what I'm slowly given, probably off work study. And then, hopefully get enough Pell Grant to pay for most of my school and then probably do scholarships. (Walter)



Walter described societal expectations for students not to work. He found it difficult to survive off of his financial aid alone; but if he started working more to meet the additional cost of the four-year institution (to which he planned to transfer), he feared a decrease in his financial-aid award in the subsequent year.

Participants' school and work schedules revealed clues about the pacing of their lives.

David described his average day before quitting one of his jobs:

Well, an average day was just coming home around 10 to 11 [pm]. . . . At night. Then doing homework until 2 in the morning, 3 in the morning. And waking up the next day at 9:30 [am] for my first class. That's the routine every week. After the first class, there was a . . . I think I had an open period: 30-minute break. So I just relaxed, caught up on my notes/homework, and went to next class and continued. . . . So I think my first class was at 9:30 [am] to 10:45 [am]. I think I was out of school at. . . [PAUSE] about. . . [PAUSE] 1:15 [pm], I think. I would go to work at work-study. . . . I'd work till 6[:00 pm]; 6[:00 pm] was closing time. Financial Aid. . . . Sometimes I got a chance to go home, but others I just went directly to my other job [fast-food restaurant]. Like about 6:30 [pm] . . . . I had my uniform in my car. Like around 9[:00 pm] or 10[:00 pm] when my shift would end], depending on if I could go home early. And repeat sometimes getting home at 11[:00 PM] if it was busy. . . . It was when I was being stressed out doing homework staying up very late. I just wanted to focus on school instead of my other job. (David)

David's description of his schedule implied that he would start the day with a minimum of six hours of sleep, attend classes, work four hours at his on-campus job in the Financial Aid department, work from three hours to five hours at his off-campus fast-food job, get home late to try to study for three to five hours, go to sleep, and repeat the process the next day. He explained that he ultimately dropped his fast-food job so that he would have more time to focus on school.

Two participants described the impact of commuting and transportation on their ability to work. Emily related the following: "I work downtown, so it takes me an hour to come all the way over here. . . . There's a coffee place. . ." Emily had to spend an hour each way to commute to her job at a coffee shop. She might have been able to use that time to study, but otherwise these were two fewer hours in the day.

Henry discussed the impact of his commute and work hours on his life from the summer before:

It was like a promo company where we did a lot of events. We build big, giant sculptures. And I was the painter for that company. I painted everything they built, working early hours to late hours. From 3[:00 am] to 4:00 in the morning driving over there and staying till 8[:00 pm]/9:00 at night. . . . I mean, I was tired. I was constantly tired. (Henry)

Henry had to leave his house no later than 4:00 a.m. in order to then work shifts that often lasted more than 12 hours. He described the extended shifts and physical labor as something that left him frequently exhausted.

Whereas most participants were motivated by unsatisfying jobs to start college or stay in college, others (including Patricia, Kimberly, and Judith) described work as an attractive possible alternative to college. Patricia, an undocumented student working from 35 hours to 40 hours per week as a bartender, said,

I know that I want to continue college. But sometimes when college gets really difficult, and I'm stressed because of work and school, I'd rather just sometimes work as a bartender and make a lot more money than actually work and go to school and struggle with that. I work 35 to 40 hours per week. . . . I work Monday, Wednesday, Friday, Thursdays, and Sundays. . . . Uh, [I make in tips on a good weekend night] probably like \$250. Yeah, I don't walk out of there with less than \$100. So it's really good money. And it's kind of like, "Well, do I really want to go to school?" sometimes when I make that much amount of money. (Patricia)

Patricia described her bartending job as one that provided her a minimum of \$100 to as much as \$250 in tips per night. Ostensibly, this would be in addition to any regular pay she might receive if she were an official employee of the bar. She said that she knew she could make more money if she were not in school, and that, when school became stressful, she started to question whether it was worth being a student and foregoing additional money.

Judith said,

I work part time right now. So there's not a lot of money. And it's very tight. I'm also on food stamps. I can't afford my own groceries. And that's just because if you work full time and go to school full time, one of those things you're not going to be doing to your best ability. You can't have two full-time things and expect to be your best. You know you only have a certain amount of output you can give . . . . But I could be making more if I wasn't going to college. (Judith)

Judith described her financial situation as very difficult, requiring her to be on food stamps. Even though she had made a conscious decision to work part time so she could focus primarily on school, Judith expressed the awareness that she would be earning more money if she were not in college.

Amongst the 15 participants who had received Pell awards, Kimberly and Patricia appeared to balance their full-time jobs and academic responsibilities; but the rest struggled, working additional hours to meet financial responsibilities. Some participants made a conscious decision to cut back on their work hours (or semester credits) to better balance school responsibilities. Many described their college-related work and volunteer positions as playing a very positive role in their endeavor. Judith offered a pragmatic perspective of the benefits of working on campus:

So me going to college kind of puts a stress on our finances. Not that the work here isn't good because I feel like the work here supports me in other ways. Like, I can do my homework here. It's kind of an invaluable. . . kind of like. . . You can't pay for it with money. You just need the time. I think that it does benefit me in certain ways. But in terms of what I contribute monetarily to the household, it's less than 50% generally. (Judith)

Even though Judith felt that attending college created a financial strain on her household finances with her boyfriend, she spoke about her on-campus job as being beneficial primarily because she could do homework there and secondarily for the money.

Patricia discussed her two off-campus volunteer positions:

I'm currently a high-school agent [at a nonprofit serving undocumented students]. So, I kind of motivate students and encourage them to go to college, and talk to them about my experience in college as of now. And I think that it's within my

community, so it kind of helps really encourage the high-school students who don't really know if they want to go to college or not. So I'm helping, like, encouraging these students to further their education. And I also volunteer at a local hospital in [a nearby town] for nursing, so it looks good on my resume.  
(Patricia)

Patricia spoke at length about her pride and satisfaction in helping other undocumented students like herself navigate legal and financial systems to reach their dreams of college attendance. She also identified her volunteer experience at the local hospital as valuable for building her resume.

Regardless of how participants arranged their on-campus, off-campus, and volunteer labor experiences, the decisions always came with financial consequences. For instance, Judith said,

So I really wanted to dedicate myself to school; so I got a work-study job, and I work part time. But I would say that the most difficult thing is how tight the money is. Um, I'm also a dog sitter on the side for an Internet site. . . (Judith)

Even though Judith had decided not to work full time, she still mentioned working for an Internet-based dog-sitting company in addition to her work-study position on campus. Additional employment would alleviate financial strain but take away time from studies.

Jack also worked for an Internet-based company. He said,

I do have a part-time job outside of the school right now. It's a very part-time job. Um, it's literally work when I want to work. Um, so it pays the bills. . . Every one that I need to get paid. . . . Have you heard of [that company where you use your smartphone app to call for a ride?] It's driving. Um, so basically it's a social-networking cab service essentially is what it is. Uh, during the week. . . During school, it's a lot less [time that I can work]. It's usually 10 to 20 [hours] tops. On the weekends only. When I'm outside of school during breaks and stuff like that, it's usually full time that I work. But it's definitely not enough to put me over the poverty level. . . so. . . (Jack)

Jack described driving part time during the semester and full time during breaks to make extra money, but he still earned an income below the poverty line.

As discussed previously, only Albert, Brandon, David, and Thomas had applied to other institutions. Albert was discussed in Theme 2 above as only having briefly considered UCD

before choosing CCC. Brandon also described finances as preventing him from attending anywhere except CCC. David said that ultimately CCC's tuition cost and location 15 minutes from his house made his decision to attend CCC.

The role of price sticker shock on participant decisions to attend CCC was very clear. Though Emily mentioned that she had other options (without explicitly saying that she had been accepted to other institutions), she noted that her options had been precluded as the result of her undocumented legal status in the country, which disqualified her from receiving federal financial aid.

Whereas 15 of 19 participants worked to pay for tuition or contribute to family living expenses, only Louise and Frank managed financially not to work, leaving more time to dedicate to academics. And Phillip was the one participant who was the primary breadwinner for his family. Participants spoke about persistent financial anxiety related to working enough to cover expenses while still allowing time to succeed academically. All participants who worked or volunteered on campus, and just two of the participants who worked (or volunteered) off-campus described positive aspects of work, including learning career-relevant skills and acquiring knowledge that could not be gained at other jobs. Judith and Phillip described the benefit of having time to study at their work-study positions.

### **Research Question 3a**

For the question "To what extent does employment play a role in supporting study participants' college and family expenses?" first-time college-student participants made clear that, with college price and household financial challenges as the primary determining factors in their matriculation choice, work played a very important role in supporting both college and family expenses. In regard to family support and work, participants fell into the following

categories: (a) not working and financially supported by parents; (b) working and using the funds predominantly to support college and personal living expenses; (c) working and contributing to the household financially; and, (d) working as the primary breadwinner of the family.

Participants in the (c) category described a personal desire to support their families in some way. Some described feelings of guilt that college prevented them from working as much, which limited their ability to help the family out financially. All but two participants utilized some form of employment, including on-campus work-study, off-campus employment, and independent-contractor work (i.e., internet companies pairing workers with clients).

Employment played an important role for participants in meeting college, personal, and family household expenses. Participant earnings from work covered tuition; room and board; personal bills; and at varying levels, their family household expenses. Though paid work was integral to their ability to be college students, participants noted that financial concerns, workplace stress, and long commutes made it more difficult for them to focus on their academic careers.

### **Research Question 3b**

For the question “How have study participants addressed financial challenges?,” unforeseen financial challenges added to the inherent stress of being a student for participants. Some participants appeared to have structural financial difficulties whereby they just did not make enough money to cover their expenses. Participants had five options for addressing financial challenges: (a) working additional hours or jobs; (b) applying for scholarships; (c) saving money from current financial-aid awards or scholarships for use in the future; (d) utilizing loans; and, (e) taking fewer (or no) courses during a given semester. Participants’ initial approach to financial concern was to work additional hours, but many realized that it negatively

affected the time they could dedicate to their studies. Participants also expressed concern that working too much could result in a decreased financial-aid award package (or increased loans) in the next aid year. Four participants applied for various scholarships to use in a current or future term. Seventeen of 19 participants expressed firm plans to transfer to a 4-year institution after graduation from CCC. These participants viewed the anticipated transfer as an upcoming financial hurdle. All 16 planning to transfer strategized about saving money from current semesters for use after transfer and taking out loans if forced to because of the additional cost of the transfer institution.

Annie and Henry described the possibility of losing financial aid because of a lack of SAP or because of exceeding the MTF for their major as immediate concerns. These participants declared that they would probably have to stop school completely if they lost their financial aid. Kimberly and Patricia appeared able to balance work and studies, but they were the exception. The majority of participants described great difficulty in working additional hours to meet financial responsibilities and be good students. Jack and Judith complemented the flexibility of employment through social media-based, client-customer arrangement sites for driving and dog walking. Three participants (David, Judith, and discussed having chosen to stop working off-campus jobs completely because of academic concerns. Those who cut back on work suffered financial repercussions.

Participants were attracted to the idea of taking summer courses to graduate faster, but many described a loss of some or all facets of their financial aid because of the federal financial-aid practice of 2-semester aid packages. Pell funding was often exhausted after fall and spring semesters, and work-study funding was usually used up as well. Some participants resorted to

using the summers to earn money in advance of the fall semester since they could not afford to attend in the summer.

#### **Research Question 4**

In response to research question 4, “What were study participants’ experiences related to the financial aid application process?,” participants had a range of positive and negative experiences with the financial-aid application process. Two participants applied using the FAFSA but were ineligible because of their immigration status. Participants who ran into complications during their financial-aid process had more difficulty with matriculation than those who had uneventful application processes.

#### **Theme 4: The Financial-Aid Application Process and Awards**

The fourth theme of this study derived from participant discussions of their experiences applying for financial aid and their opinions regarding the awards. Participants discussed their experiences applying for financial aid at length. Those participants whose first financial-aid application went smoothly had fewer financial challenges during their college matriculation. Those who, for various reasons, applied late or failed to respond quickly to requests for verification documentation failed to matriculate initially, or they started the semester in a challenged financial condition.

Citing various reasons, three participants (Frank, Kimberly, and Walter) reported that they applied for financial aid late in the enrollment process. During the years discussed by participants, the online federal financial -aid application opened on the first day of January of the year of their high-school graduation. Albert’s experience was demonstrative of the challenge that being selected for financial-aid verification could create. As discussed in Theme 2, he had



applied to at least nine postsecondary institutions, including private and out-of-state schools.

Albert spoke about how he sat out the fall semester following his senior year of high school:

So, I didn't go to school last semester [fall] because of FAFSA. . . . And FAFSA makes it harder for people to go with things such as that [verification. . . .] I filled it out before the deadline, like February. . . . And I had the help of my advisors in the class in school. So I was fairly certain that I didn't do anything incorrect. . . . I guess they choose like one out of every 100 students to do something called *verification*. . . . Which takes an additional, like six weeks to do. . . . That really held me back because they already gave a lot of scholarships and grants to other students. (Albert)

Albert implied that he felt that the delay in his financial-aid awards also cost him institutional scholarships. When asked for clarification, Albert explained that he was selected for verification by all of the schools to which he had applied. He also complained that none of them sent the verification requests to his personal electronic-mail account but instead to the proprietary accounts created for him by each institution.

Similar to Albert but less impacted, Henry recounted a 3-week delay in his being awarded because his high school did not turn in his transcript quickly enough to the first institution he attended (Metropolitan State University of Denver), and the transcript was required for verification:

Once, I actually went to my high school and got my transcripts. . . . Because I was upset, and I had no patience of them sending them. So I went to go get them. And that same day, I went to go take them. And that same day, they let me apply for classes. And that's how it was. But my FAFSA didn't come on time, like the first three weeks. It wasn't there on time. But it was the last week of that month it did come in. They did put a hold on your classes. (Henry)

Henry described great frustration that his high school did not send the transcript quickly, but he also explained that, in the end, the delay did not affect him because MSU Denver held his classes once his transcript had been submitted. Without a hold, Henry would have been dropped from his classes at each of the increasingly more frequent drop intervals (from several months to weekly to nightly) and would have risked losing his courses to other registrants.

One way for students to hold their classes was to use a payment plan, as Kimberly, Patricia, and Emily did. Patricia explained the options available to safeguard her classes:

Um, it's getting harder and harder ever since that first year that I didn't have to pay. It's been kind of hard to gather that money that I have to pay. And it's more and more each semester. . . . Pay in full. So right before. . . We have to register for classes. And then they give you a deadline. You have to pay the certain amount for those classes before the deadline, or they will drop your classes. (Patricia)

Patricia described the importance of making payment arrangements. She explained that students had to pay in full or make a down payment and regular payments to avoid losing their classes to other students waiting to register.

Judith was the sole participant to describe herself as an independent student for financial-aid purposes based on her original status as an unaccompanied minor at risk of homelessness. She explained,

There are a lot of things for unaccompanied youth. You have to turn in how much you're making, what your bills are, how much you're paying for them, how much of them you're paying. Do you have any debt? There's a lot of things that you actually have to go over in that form. And if you don't meet the qualifications here and there and here and there, then you don't get it. And you just have to wait until you're 24, and you're not on your parents' finances anymore. . . . So me, I think that was my saving grace, was being like, "I don't know how I'm going to get any of the information for FAFSA [from] my dad." I don't. . . I think that was one of the things that was important was that, 'cuz I had to talk to a student point of contact [SPOC] and explain to them why I wouldn't be receiving any money from my parents? [VOICE RISES] (Judith)

Judith spoke about the detailed process of qualifying for unaccompanied-homeless-youth status, implying how difficult it was to qualify.

As a student employee in the CCC Financial Aid office, Phyllis described the difficulties of students who genuinely were independent but could not qualify as independent:

There's the unaccompanied youth. . . . So in my opinion, there's really not an option. Because a lot of those people get denied unless they have a strong (strong) case. . . . I think the common one is basically "I've been living on my own since I was 16 or 17 or 18" or whatever it is. "I don't have any documentation. My mom kicked me out." Or "I moved out on my own because me and my mom don't get

along. And she's not gonna give me her tax information. . . ." And then I think a strong one is more of somebody who has been through foster care. . . . And they have documentation from the courts showing that at the age of 16 they were pulled out of their household and was [*sic*] put into foster care. Or they have proof of being homeless and homeless shelters. (Phyllis)

Phyllis's experience with various students confirmed what Judith was saying about the difficulty and specificity required to qualify for unaccompanied-homeless-minor status. Phyllis also explained elsewhere in the interview that a lot of students had come in trying to apply for independent status, and the Financial Aid staff knew that those student cases were not strong enough to qualify. So few students qualified that Phyllis said that she did not consider the status an actual option in most cases.

Four participants specifically referred to the online financial-aid application process as easy. Kimberly said that her parents were willing to provide her with tax information, and that the application was a relatively painless process: "It was pretty simple for me to do it." Kimberly was able to do her financial-aid application by herself, just using the tax information provided by her parents.

Similar to Kimberly, Heather (an immigrant from an Eastern European country) indicated that she found the online financial-aid application easy to do. Heather explained what she did after learning about the FAFSA from a CCC mailing:

I'm like, "Um, FAFSA. Okay, go to this website. Okay, I will go to it." This website, and it's actually you just translate some words if I don't understand. And then, I filled out the FAFSA. I didn't know how I did it. It was the first time. No one helped me. . . . Um, I (I) did the FAFSA, and I pressed *submit*. And then at the end, it says, like, "Your family contribution is 0, and you have, like, \$5,000 for a year." I'm like, "Oh!" And that's how I learned how much I can get. (Heather)

Heather described successfully filling out the online financial-aid application by herself. She found that the hardest part of the application consisted of some English words for which she had to refer to a dictionary. She was pleasantly surprised and excited by the estimated expected

family contribution (EFC) and award provided immediately upon submission of the electronic application. She was not selected for verification which also made for an easier application process.

Heather explained how family income determined her need:

And, they saw that we didn't make anything, so they give me a lot this year. So um, that's why I have so much, not so much money, but enough to pay for this semester and next semester. First, because community college is cheaper than 4-year-old [*sic*] college. And second, because I was poor in 2014. (Heather)

Heather identified her family's complete lack of income in 2014 (because they had yet to emigrate) with receiving her aid award.

Participants discussed other ways that made the financial-aid application process easier. As mentioned earlier, Scott described attending a financial-aid night at his high school where experts (who could speak Spanish with his immigrant parents) helped fill out the application. Without that assistance, Scott implied that he would have had a much more difficult time doing the application.

When probed about whether he went through verification, Thomas said that he filled out the FAFSA and was sent a confirmation email:

Um, I think I was doing that when I was filling out the FAFSA. But they wanted information of taxes and stuff. Um, I think that was not technically a follow-up. But it was during the application, so. . . (Thomas)

Thomas' initial experience with FAFSA, description of the process, and response to follow-up questions indicated that he was unaware of the verification process. To him, he had answered all the verification questions at the time of application. Though an easy process in his first year, he might assume that subsequent years would proceed identically. Making this assumption could get him into trouble if he met an unexpected delay for verification, especially if he were to do his FAFSA application late.

Albert, Henry, and Walter described the federal financial-aid application process as difficult or inefficient, primarily because of concerns about verification delays and communication mishaps related to verification. Phyllis spoke about her own experience as a high-school student in relation to those experiences of students with whom she worked in the CCC Financial Aid office:

I probably did get a lot of the information [for financial aid when I was in high school], but because it was just so much. . . . It probably just went in one ear and out the other. . . . I think I just was maybe just not listening. And, maybe I did hear lot of that information, but honestly, I can't remember even doing the FAFSA. . . . And as a high-school student, I don't think I understood it, obviously.  
(Phyllis)

Phyllis argued for trying to control the volume and complexity of the information provided to high-school students about FAFSA. She also identified the process as being stressful for students. Phyllis described the student interaction behind one of the most difficult verification situations she had seen:

They're like, "Well, why did I get selected for verification?" So you explain to them. . . . And I've had a student, like, "Oh, we need your high-school diploma." And then, they're like, "I graduated in 1972. . ." And then, they get upset about that, and you have to explain to them why we need it: "Well you put on here, your FAFSA, that you have a GED [general equivalency degree], but you told our school you have a high-school diploma. . . . I think we had one person that we were working on for four months because. . . And then, they never got to get into school for that semester because it was so much stuff. . . . It didn't match.  
(Phyllis)

Phyllis explained that students could be selected for verification based on inconsistencies between the FAFSA and the admissions application, amongst other things. She described a specific student case that took four months and resulted in failure of the student to matriculate that semester.

Like Phyllis, Walter also worked in the CCC Financial Aid department. He spoke about situations he had observed:

Just having basically knowledge and understanding of how to fill out the application goes a long way. Because that either makes or breaks whether or not a student is gonna be selected [for verification] . . . . And from there, you go through yet another process trying to submit documentation that comply [*sic*] with what they're looking for. (Walter)

Walter described the vast differences in experience for students selected for verification and those not selected. Those selected for verification could be caught in a drawn-out process of trying to provide documentation, yet those not selected could do an online application and be awarded in a few weeks. When Walter described his own situation, he noted that he did the online application and did not follow through with his CCC email account to check status. Fortunately, he had not been selected for verification, so his financial aid went through quickly and in time for him to start in the spring semester for which he had applied.

Jack was critical of the financial-aid process from when he first attended college—years before CCC. He said,

It's a really messed-up system. . . . I come from a broken family. My mom has been married three different times. Um, and the current husband that she had. . . . Because she was married to him when we were filling out the FAFSA, it required that she put down his income as the total house income. And because I was still a dependent of her, that income was "associated with me" even though I was not getting any resources from the man. . . . Uh, if I could have been an independent, it would have been better for me. But because of the laws of the time and stuff like that, I had to be claimed as a dependent. (Jack)

Jack described two problems. First, his aid eligibility was negatively affected because of reported income from a stepfather who did not support him. He also thought that he would have been better served if he could have been considered an independent student.

In discussing his financial-aid process, Albert quipped,

And then, they'd be able to award you your scholarships based on your income. And which I find really bad, because it's dependent on your parents' income. . . . You shouldn't have to suffer because of your parents' income. . . . During my high school education, I was a part of an accelerated program. . . . Yeah, International Baccalaureate. And I graduated out of that. . . . That didn't get me anywhere. Because I'm still paying for college and even though I was working

harder than a lot of other students [in high school]. And other students actually that did worse than me got more money through FAFSA and pay less as a result of that. I think that that's super inefficient and actually demotivates people to go to school, 'cuz why work hard in high school when you know it's just a business [EMPHASIZES *business*]? (Albert)

Albert implicitly criticized the concept of need-based financial aid, explaining how it personally hurt him despite his having excelled in high school. He implied support for a merit-based aid system. He referred to the extra work that he put into his International Baccalaureate program in high school as a waste because other students who did not perform academically as well as he received better financial-aid awards. Albert argued that this was inefficient and took away the motivation for students to work hard.

Like Albert, Heather appeared to be unfamiliar with the concept of need-based government funding. She described how different the system was in her country:

In my country. . . We have a national test. If you pass, you should score the highest as you can. . . And then colleges, they see your scores. . . . Because one exam is 100: the highest. And some colleges may say, "You took three exams, so we accept for the budget." It means like, the government will pay for all your years, if you score for three exams more than 250%. . . . Everyone gets them [books] for free. (Heather)

Heather expressed surprise several times during the interview that some of her acquaintances, despite their intelligence, did not qualify for government assistance at all (or for as much as she did) to attend school, because of their family's income levels. Like Albert, she was comparing need-based and merit-based aid paradigms.

The majority of participants had positive things to say about the impact of their financial-aid awards on their own and their families' lives. Henry said, "And like I said, that refund really just helps a lot my family more than anything. . . . It helps a lot trying to figure [financial] things out." Henry highlighted the impact of his financial-aid award for his family's financial situation, not just his own.

Heather spoke about how she got information about her FAFSA award:

On our website. . . You can click on your student portal. . . And I can actually see my award for the spring. So I see that I have FAFSA. I have some scholarships. I have work-study. So I know that even if I take 12 credits, which is full time, it will be able to cover it. And if it's not able to cover, I know I have work-study so I can work. (Heather)

She identified the CCC online student portal as a means to follow up on her FAFSA application and see her final award. She also described feeling comfortable about the coming semester based on her access to detailed information about her Pell Grant, scholarship, and work-study awards.

Pell grant participants spoke about their aid awards as not being enough to meet their college and living expenses. As an example, Jack said,

The financial-aid side of things does help to an extent, but it doesn't always cover everything. So people do typically do have to take out a second job to be able to continue to go through school. . . . Um, the selfish side of it is try to figure out for me to be able to pay for school by giving us more opportunities as far as figuring out if the poverty line is where it should be for students that are single, living on their own. Especially within the climate that we're living in today where the housing market is through the roof in this area. Try to figure out if there's a way to kind of make it to where, if it's in a certain range, they are eligible for more financial aid. (Jack)

Jack stated that because financial aid did not cover everything, most people have to take out a second job (outside of work-study) to remain in school. He also questioned whether the definition of low income as used for financial-aid calculations was accurate. He mentioned that living expenses had been going up in the area and thought that should be taken into account with these calculations.

Louise had a similar concern to Jack's:

I would say that "Please overlook what the definition of *low income* is because you may think that families are able to afford college, but if you look deeper they may not be able to as to the full extent that you think they do." (Louise)

She focused on how *low income* was being defined in regard to financial aid, implying that federal calculations incorrectly gave her a higher EFC and made her ineligible for a Pell Grant.



Two students described filling out the FAFSA but not being eligible, even for loans. Patricia and Emily were undocumented students and thus not eligible for federal financial aid. They still were asked to fill out the application to apply for a scholarship for undocumented students. Patricia said,

We cannot get any FAFSA or financial aid from the government. . . . I think it would be a great opportunity to actually keep in mind that these students wanna go to college. They wanna do something with their lives. They wanna further their education. But sometimes their immigration status kinda prevents that from happening. So I would suggest to open up a little more to DACA students and other students that have the same situation. (Patricia)

Patricia outlined how other undocumented students like her were ineligible for federal financial aid, but she recommended creation of a special scholarship to encourage this population to go to college.

Judith described the additional concern of having to do a brand-new petition to qualify for her *unaccompanied homeless* independent-student status. She said,

I'm transferring institutions. . . . And it feels like it's just in the hands of fate. . . . Just kind of like fingers crossed. Uh, Metropolitan State University of Denver. My first concern is that I won't be able to get unaccompanied youth approved over there. My second concern is, on their form, I saw something that mentioned unaccompanied youth only be approved till the age of 21. . . . So I'm also wondering if at some point at time I won't be able to get the Pell Grant anymore because my dad's finances will show up on my name. . . . So I'd literally just kind of have to wait until I was 24. And work kind of the low-end job until then. (Judith)

Judith described feeling relaxed at CCC because she had qualified for unaccompanied-homeless-youth independent status, but she contrasted that with feelings of stress around whether she would be able to qualify after petitioning for that status at MSU Denver. She was also concerned that she might lose her status upon turning 21, based on some MSU Denver information she had read. What she read could very well refer to a cutoff of 21 for when students can petition for that status, but Judith appeared to think that meant that all students were dumped out of that status at

21. If she failed to get her unaccompanied status approved by Metro, her plan was to work until she turned 24. Her confusion and stress were notable.

Though Judith's case was unique, other participants also appeared confused about how financial aid might work at a different institution. In speaking about his sister, who attended MSU Denver, Scott said,

Right now, she's currently attended to [*sic*] Metropolitan State University in downtown Denver. Uh, I'm technically unfamiliar with the tuition and how do they pay the tuition at that fair amount when the FAFSA gives us just like two grand [\$2,000. . . .] When I was thinking about it I was like, "How do they pay everything off?" And. . . [CLEARS THROAT] And so far as I know is it's gotta be like, student scholarships or have to (go to) or join a club that can actually help you pay for college. Or work. If you have a good relationship with that work, the company that you're working for will help you pay for it. (Scott)

Scott's discussion, questioning, and hypothesizing about how his sister's financial aid covered her expenses implied that he was unaware that financial-aid awards varied based on each institution's cost of attendance. He appeared to think that the Pell award he received at CCC would be the same amount at a more expensive institution. This lack of knowledge diminished his confidence in being able to pay after they transferred.

Participants discussed loans extensively. Several patterns emerged regarding opinions on loans. Most participants exhibited a strong aversion to the idea of taking out loans. Some participants were unsure whether they had a loan or had described themselves as accidentally having taken loans out.

Participants described loans in ways that indicated that they did not see them as actual aid. This was based on the way they spoke about loans as different from grants and work-study, and also their almost universal desire not to take any loans. When asked about his award package, Albert stated,

Because it's dependent on your family's income and my EFC [expected family contribution], or the family contribution was too high to get any of those things

[Pell or work-study awards]. And so I didn't get anything from FAFSA personally. . . . I don't want any college loans. I really don't. So—and that's the only thing that FAFSA offered me, was to give me loans. (Albert)

Though Albert was actually packaged with unsubsidized loans, he stated that he did not receive anything from FAFSA. Albert appeared to think of loans in a different category than the Pell Grant and work-study awards others received.

At least three participants stated that they were unaware of whether or not they had loans. Two participants said that they had accidentally taken loans out. For instance, Henry said, "I learned that experience because I accidentally took out a loan, by accident. Um, something that I wanted to stay away from. And a lot of people gave me that advice, getting the 'Stay away from that loan'" (Henry). Henry appeared to ascribe his accidentally taking out a loan to not asking enough questions and not understanding the financial-aid award that he was offered.

Whereas Henry declared that he had accidentally taken a loan, Annie pled ignorance about whether she had a loan: "I only got one loan, I believe. I'm not sure. I haven't checked." Annie's description sounded like a partial denial or implied she did not want to admit that she might have a loan.

Debt after graduation appeared to be the primary reason participants shied away from loans. As Annie said,

Undergrads have a debt already higher than most people because of school and because of how much they [have] to pay. They can't get a job because of the debt. It's so much weighing [on them] that they have to settle for less than they had educated themselves for. . . . Right now, most of them [loans] have higher interest rates, so it kinda affects after I get outta school and try to find a job. Can I pay it off within the time that they give me? Well, will it bump up? Will the interest rate go up? And then I would be in debt more than I wanted to be. (Annie)

Annie explored the concern that college debt might limit the career choices of graduates because of a need to take steady income as opposed to a job in the career field in which the graduate originally majored.

All participants expressed some level of aversion to loans. A pattern emerged of participants not wanting to take loans that they had been awarded. Frank, Heather, Kimberly, and Louise all had Pell Grants but declined the educational loans that they were offered. Albert described his rationale about loans this way:

So I took out some. And I'm probably going to use the money that I've saved to pay it back. Uh, that and to pay off the next semester. I want to do it [pay off loans] instantaneously. . . . Preferably I'll try to pay it back as soon as I could. But if I can't, I'm not too stressed out about it, because they're understanding. And I'm probably going to be in school, like. . . [I may not pay them] until I'm out of school. (Albert)

Instead of planning to utilize loans each semester and pay them back after graduation, Albert's loan strategy morphed sentence to sentence during this excerpt. He first described using the money he had saved to pay back the loan and pay next semester's tuition. He then mentioned wanting to pay the loan back instantaneously but spoke as if his loan provider was doing him a favor to not require him to pay on the loans while he was in college. He did not appear to understand that unsubsidized loans did not require payments while the student was in school but still accumulated interest during this time. He concluded by saying he might not pay them back until he was finished.

Heather gave her perspective on loans this way:

So I decide that I just work for it, but I will not be borrowing money because I am just afraid that I will not be able to afford it. And here I am not a citizen, so I don't want to take American people's money and then not returning them, not be evil. Because what if something happens? (Heather)

When Heather asked herself what she would do, if something were to happen, she alluded to the possibility of a financial emergency that would prevent her from paying back the debt. Her fear that she would not be able to afford loan payments was evident.

Another participant, Judith, was so against taking out loans that she was willing to face financial difficulty. She said,

So I get the full [Pell] amount, which is I think \$5,770 split between two semesters at this facility. [CLEARS THROAT] Then I get something else in the mail telling that I am approved for over \$11,500 in (I think) subsidized loans. Yeah, subsidized loans. . . . I only take the Pell Grant, because you can go to college and just work part-time and be kind of poor. [CHUCKLES] And like not have a lot of. . . . I currently have no college debt. I've been attending college here for two semesters. I have not taken any loans out. . . . And so far, I'm over 7/10th of the way done with my degree as of right now, and I've paid nothing for it. (Judith)

Judith specifically stated that she would take the Pell Grant only because coupling it with work was just barely enough to survive in poverty.

Four participants (Albert, Frank, Kimberly, and Walter) applied for the FAFSA late or had delayed aid awards as the result of outstanding verification requirements. For these delayed participants, a reminder from a CCC employee or parental assistance in setting up a payment plan could help students start the semester on time. Albert and Walter missed the fall semester after their senior year because of a failure to complete verification and a failure to apply for FAFSA, respectively. Albert, for example, was selected for verification at all nine institutions to which he had applied. Because he did not check the proprietary email accounts of each institution, he missed the notices until he was contacted at his personal email account.

#### **Research Question 4a**

In response to the question “What were study participants’ views regarding the financial aid application process?,” aside from four participants who described the application process positively, all participants described the process of applying in negative terms. Phyllis spoke at length about the overwhelming complexity of the financial-aid information presented to inbound students and their families. Kimberly explained that she submitted her FAFSA in the late summer only after she was confronted with her bill and told by a CCC employee to apply. Kimberly had heard of the FAFSA in high school but never understood its importance or became motivated enough to do it before that late summer epiphany. Kimberly was able to start fall

semester, thanks to her parents' help setting up a payment plan. Unlike Kimberly, Walter (motivated in part by a dead-end job) did not apply for financial aid until he had already missed the start of the fall semester.

Several participants (Albert, Henry, Jack, Judith, Louise, Phyllis, and Walter) disparaged the financial aid process for being inaccessible, inefficient, or (at times) unfair. Some participants criticized that FAFSA (a) required inclusion of stepparent income; (b) did not award as much to struggling middle-income families; (c) was nonmerit based, or (d) excluded DACA students. Pell eligible participants described how financial aid improved their family's finances while they were in school.

When Henry discussed his anticipated post-transfer financial-aid award, he did not appear to understand that his aid award would vary based on the cost of attendance at the new institution. Henry, who pondered how his sister afforded another institution, appeared to assume that he would receive the exact same award amount that they currently received at CCC. This lack of accurate information increased the apprehension related to post-transfer planning.

Participants understood that student loans could be offered as part of the financial-aid process, but they described loans in a way that indicated they did not consider loans in their cost-comparison decisions about various institutions. A couple of students claimed that they accidentally took out loans, thinking they were grants. Participants expressed anxiety that, after graduation, loans would limit their ability to work within their degree field, or get them into financial trouble if they were unable to afford the payments.

#### **Research Question 4b**

In response to the question "What were study participants' views regarding financial aid awards?" there were three dominant perspectives: (a) Participants with low expected family-

contribution amounts (EFC) felt grateful for the help the award provided them and their families; (b) high-EFC participants regretted not qualifying for Pell Grants and work study; (c) all participants were averse to loans, with most saying they had declined them; and (d) two participants challenged the validity of the FAFSA income maximums that left out struggling middle-class families.

Middle-class participants such as Louise and Albert complained that their loan-only aid awards were not fair. Albert also generally impugned the fairness of need-based financial aid as opposed to merit-based aid, which would have benefitted him more. Albert felt that he deserved more financial assistance because he worked very hard academically in high school. Judith's qualifying for the *unaccompanied homeless youth* designation gave her independent student status for financial-aid purposes before she reached the normal age of independence (24) as determined by the federal financial-aid regulations. And even though they applied, Patricia and Emily described not receiving financial aid because they were undocumented students. Jack also described how his working full time before starting CCC placed him just above the maximum allowed to qualify for Pell Grant eligibility.

### **Research Question 5**

In response to the question "How do study participants perceive the benefits of attending college?," participants considered the benefits of college attendance and identified a total of seven: (a) to increase occupational and financial success; (b) to broaden participant knowledge, world perspective, and self-awareness through education; (c) to stay intellectually engaged in the workplace; (d) to improve resume with work/volunteer experience; (e) to disprove stereotypes; (f) to heighten confidence, independence, responsibility, and proactivity; and (g) to avoid negative treatment or lack of resources in high school.

## **Theme 5: The Benefits of College Attendance**

The fifth theme of this study relates to what benefits students thought they could attain or had already attained by going to college. Understanding what participants expected to gain from attending college helped to contextualize the cost-benefit considerations of the venture.

Participants identified seven benefits of college attendance: (a) increased occupational and financial success; (b) broadened participant knowledge, world perspective, and self-awareness through education; (c) ongoing intellectual engagement in the workplace; (d) improved resume with work/volunteer experience; (e) disproved stereotypes; (f) heightened confidence, independence, responsibility, and proactivity; and, (g) distance from negative treatment or lack of resources in high school.

The most common positive factor discussed by participants was that college would bring occupational opportunities and financial success. As David said, “It’s important to get higher education, because it opens many doors in the future career-career doors. Helps you financially . . . . You can make a living out of your career basically” (David). David emphasized the opportunities (open doors) that higher education could bring, and the career and financial benefits. Like David, Henry emphasized opportunity: “When I think [of] being a college student . . . ., there’s a lot: Open doors that can get me somewhere in life. You know? Like get a good job that I want.” It is notable that Henry used the same language and imagery as David regarding opened doors. From a similar perspective but without the same words, Albert said,

College is huge. It really is how you’re going to be successful in life. And if you don’t get an education, unless you’re an athlete or entertainer of some sort. . . you’re going to be working a minimum wage job. Because at my current job I see how hard my managers have to work. And they don’t even get paid that much money. (Albert)

Albert spoke about the occupational success that college might provide and contrasted that with the low pay and difficult working conditions of his managers at an off-campus job.



Participants spoke about the paid and volunteer work experience that they got from being students at CCC and also the student-leadership experience. Walter spoke about his work-study position in the CCC Financial Aid department:

You know, like, I could never be so more thankful for this opportunity? Because I was working . . . janitorial work in the evenings. . . . And now because of this work-study job that was my one opportunity to pick up on skills that I probably wouldn't have been able to adapt to at such a young age. . . . I feel like [the training and the degree] open doors for me to go into the workforce.

Walter said that he was thankful for his financial-aid job, because it gave him marketable skills that he would not have obtained if he had remained a janitor. Elsewhere in the interview, Walter spoke about his work as a janitor, and how his supervisor tried to dissuade him from leaving.

Focusing on the student-leadership occupational experience, Kimberly said,

I'm part of the student government. Part of student leadership. I assist with the triple A classes. . . . So it's classes required for every student that it's their first time attending college. And they show how to write resumes, how to do cover letters, how to look for a university to transfer. What to look for. Budgeting. . . . So I assist instructors with those classes. . . . And then I also, with the new-student orientations, organize them and lead them. And then also work-study here on campus. (Kimberly)

Kimberly reviewed various volunteer responsibilities she had taken on that provided her with volunteer and leadership experience: (a) student government representative; (b) assistant for an academic-achievement-strategies (AAA) course; and, (c) new-student orientation leader (volunteer).

Five participants (Albert, Annie, Heather, Kimberly, Louise, and Phyllis) alluded to the concept of intrinsically valuable knowledge, broadened perspectives, and self-discovery. Heather stated, "I love studying. . . . But everyone likes to go to school because we learn and we develop." Heather emphasized a love of learning for its own sake. Annie said, "The benefits are basically [improving] my education . . . and seeing more of the world as a more equal balance

than, say, if I were not to go to college.” Annie referred to broadening her perspective. Phyllis said,

You meet a diverse group of people that can either help you with new accommodations and modifications in order to change the way you think and view things. Um, and you [CLEARS THROAT] meet different people that they can have a positive impact on negative impacts that you may have. . . . Like a lot of the times I think negative over the positive, because you have to think about the negative too. And being here at a college there’s people around that can say, “Oh I agree with you. But if you think about it this way. . .” And they can kind of change my perspective about things. So just having people around you is a positive thing, I guess. (Phyllis)

Phyllis articulated how peers with diverse approaches to life were able to challenge her to look at things beyond her traditional approach, which was dominated by a focus on negative aspects.

Similarly, Kimberly said,

So, I’m literally involved with everything on campus. And that’s made me grow as a person. A lot of it has expanded my views. I’m able to see the big picture, like not just see what’s around me, but the whole entire picture. (Kimberly)

Kimberly described how her experiences as a student employee, orientation volunteer, teaching assistant, and student-government representative had led to personal growth and an expanded, big-picture view of the world. She implied that before these experiences at CCC she had a narrow and small-picture view.

Echoing the sentiments of Phyllis and Kimberly, Louise said, “I think college is also a way for you to explore who you are as a person (like) individually, too.” Louise described self-discovery.

Focusing on intellectual engagement, Albert said, “During the summer, when I wasn’t going to school, I felt that I was just relaxing too much and that my brain was actually sleeping rather than being active all the time.” Albert implied that he noticed reduced mental acuity resulting from a lack of a challenge when he described his brain as being inactive during the period when he was not in school.

About her job at a gas station, Judith said,

I need a workplace where I will be encouraged to grow and push myself. . . . I don't have enough education to be valued enough to be pushed in that way. . . . I guess I applied to Crestview because I really. . . I needed something different. And I thought this was the best way to get it. (Judith)

Judith highlighted the repetitiveness and lack of intellectual challenge in the position and the absence of opportunity or support for growth.

Participants spoke about how attending college led them to be more confident, independent, responsible, and proactive. For example, Kimberly said,

I wanted to get involved. I wanted to know how everything works. . . . I feel like now with these two years that I've been here. . . I learned how to make connections. . . . If I want something, I'm gonna go out and get it. And I'm gonna talk to whoever. And I'm not gonna be like that high-school person I was that's just there waiting for someone to come to me and explain how things work. (Kimberly)

Kimberly described a desire to know more about the workings of the college. Her description is beyond merely self-discovery and knowledge. She identified this learning as beyond that of the average CCC student. She learned how to develop and utilize the power of connections from networking and had become confident enough to proactively seek out needed resources. This stood in stark contrast to her description of herself in high school, failing to complete the FAFSA after she was told about it.

Three participants celebrated the fact that college taught them how to manage their time and kept them productive. Emily said this when asked about the benefits of going to college: "Learning to have more responsibility; being independent. And trying to balance your life out." She described how attending college helped her learn to be more independent and responsible in balancing her commitments.

Similar to Emily, Kimberly stated,

Somehow, I manage to do all these different things: to be very involved in my church, to have full-time job, and also be a work study in the cashier's, and do other volunteer opportunities. . . . It's one of the things that college has given me: how to manage my time. But if you would've asked me this question a year ago I would have been like, "I could be working. I could be spending more time with my family. I could be actually having a social life." [LAUGHS] (Kimberly)

Kimberly contrasted her ability to work full-time off campus, part-time on campus, volunteer, and stay involved in church with when she first came to CCC. She felt that she was not in a position at that time to manage all of these commitments.

Three Mexican-American participants described college positively as a mechanism to disprove stereotypes against their ethnic community and lift their families out of poverty. Annie said,

As a [member of a] minority group considered by a lot of statistics. . . Not a lot of people believe the minority can achieve such high standards to the higher classes. And which it has been proven. And I want to kinda discontinue that proof. . . . One cannot state, "Oh, because they're a minority they won't succeed. . ." (Annie)

Annie expressed an awareness of others' stereotypes that minorities and low-income students were unable to achieve academically. She wanted to contradict those stereotypes with her own college endeavor.

Like Annie, Kimberly exhibited a concern about prejudice. In discussion of what she would say to a Colorado official in charge of higher-education funding, Kimberly said,

I think I would say. . . [PAUSES] that I'm here not to tell him that I want free college; I don't. More affordable? Yes. . . . I don't want him to think. . . Many people label us Hispanics as "Oh, you just want free college. And you want free everything." No. I don't. Let me show you that I can sacrifice myself. . . . Give me a shot to prove to you that I can do [an] amazing job, that I can go out there and be whatever major that I'm going, that I can be just as great as any other person who has had the opportunity. . . . But you're not giving me the opportunity by making college so expensive. (Kimberly)

At this point in the interview, Kimberly pivoted from advocating for lower college costs to speaking about how others labeled Hispanic Americans as just wanting everything for free. She emphasized that the cost of college hindered *the opportunity*.

Similar to Kimberly's concerns, Henry discussed inflammatory rhetoric coming from the 2016 presidential election:

I have friends that are scared. That if they do go to school, and they find out that they're not legal; (I mean) they're afraid of going back where they come from. . . . I really stand against what's going on today with the election. . . . Like Trump, you know? Like [LAUGHS SLIGHTLY. . . .] How horrifying how these people are acting against my race. . . . Like I said, we're not here to offend anybody or take people's jobs. . . . We're doing it because we want to move on from that [economic] struggle. You see us working every single [day], and they're over here calling us rapists and lazy. . . . And for him to just discriminate on just us and other racial (you know) it's sad. . . . Just because we're Mexicans?. . . It's like another Hitler. (Henry)

Henry began by discussing his undocumented friends' reluctance to go to college because they could be deported if their lack of status were ever to be revealed. He made an impassioned defense against negative stereotypes of Mexican-Americans and explained that these were people working hard to make a better life for themselves. He argued that the immigrants were not here to steal jobs or commit crimes but to advance economically. Henry described then-candidate-for-president Donald Trump as discriminating against those of Mexican descent and compared his tactics to those of Adolf Hitler.

In regard to disproving stereotypes, Henry said,

So, having that college diploma makes me believe that I can be someone. . . . And more than anything I have to do this for my family. Because I really don't. I really don't want them to struggle. . . . I'm actually the first person to go to college. The second person to graduate high school besides my mother. (Henry)

Being the second person in his family to graduate from high school, Henry spoke with a sense of pride about being the first in his family to attend college. This statement implied that he would see himself as a person who was just as good as someone from another ethnicity or

socioeconomic class. He also emphasized his concern for his family and how his success at college could save them from financial struggle and prepare him financially to start his own family one day.

### **Essence of the Study**

CCC student-participant anxiety about college options and familial finances formed the essential subtext of this study. Participants reported that they struggled with the academic, financial, and time commitments to remain in college; however, they remained steadfast. None of the participants demonstrated a historical understanding of how the COF came into being as a complete replacement for the state's support of higher education. Instead, they spoke about COF as if they viewed the stipend as new or additional money. Even those who suspected that COF funding was somehow tied to the state of Colorado struggled to reconcile the small encouragement of COF with the reality of their personal tuition and financial difficulties. The essential question echoed in themes of participants was "If the government is paying for college, why are we paying to go to college" (Louise)? Participants expressed incredulity that college could remain financially difficult to access despite the fact the state was already helping. Participants described the COF process as easy but viewed COF's assistive value as very little, with the exception of two participants who described COF as half of tuition.

Participant awareness of a potential connection between the COF stipend level, tuition rate, and state tax revenue was predominantly nonexistent. Two of the six participants who initially advocated for free or reduced college costs hesitated to advocate for tax increases because they felt they lacked the proper knowledge to opine or because tax increases would hurt low-income students such as them. The four out of 19 participants who unwaveringly advocated for a tax increase displayed a strong belief in the justness and societal beneficence of their

proposal to increase taxes and decrease college costs. These participants displayed an awareness of a connection between taxes and higher-education costs.

Participants spoke about federal financial aid as more difficult to request but something that provided significant assistance to those who qualified for a Pell Grant. In contrast, those who were selected for financial-aid verification or felt that their awards were unfair described frustration and confusion. Fourteen of 19 participants described low-information college-selection and application processes before matriculating to their first institution, with several managing to start college on time only after a critical save from a parent, counselor, or CCC employee. Participants portrayed high-school personnel and parents as having failed to provide certain details about college, but most participants described their parents as emotionally supportive.

Participants revealed that concerns for family well-being greatly influenced their college selection and decisions to work during their college endeavor. Working participants described a constant struggle for time to both maintain academics and pay personal or family expenses. Participants described a forced choice between helping their parents and siblings financially or focusing on academics.

## CHAPTER 5: DISCUSSION

This chapter is divided into three sections: (a) findings and discussion; (b) implications for practice and policy; and, (c) future research. I begin the first section by briefly listing themes. I then articulate the study findings and compare relevant literature from Chapter 2 with each finding. In the last part of this section, I draw conclusions based on the discussion. In the second section, I explore the implications of the findings for practitioners and policy makers working with high-school and college students. In the third section, I make recommendations for future research.

### Findings

Seven findings emerged from answers to the research questions that were based on the themes: (a) participants did not view the COF stipend as a significant source of support or realize that the stipend was the state contribution to their college education; (b) participants experienced difficulty learning and implementing college-selection and financing strategies, and were sometimes saved by adult helpers; (c) family context greatly influenced participant options and decisions regarding college selection and work; (d) having a Pell Grant impacted participant perspectives on federal financial aid and the ability to afford college; (e) hope of occupational and financial benefits motivated participants to stay in college and avoid being discouraged by financial stress and fear of debt and post-graduation joblessness; (f) participants had a negative perception of educational loans; and (g) price, location, dual-credit experience, and peer recommendation strongly influenced participant decisions to attend CCC. I discuss each finding in detail in the following sections.



For each finding, I compare the outcomes to relevant literature, discuss the finding, and draw conclusions based on the results. The literature, discussions, and conclusions assist subsequently with the discussion about implications and future research.

**Finding 1: Participants Did Not View the COF Stipend as a Significant Source of Support or Realize That the Stipend Was the State Contribution to Their College Education**

Participants in this study experienced a difficult financial reality that required a constant focus on reducing costs and meeting tuition expenses. Participants described the College Opportunity Fund (COF) as helpful because it reduced tuition costs. However, they also did not view the fund as a significant source of support and didn't have a clear understanding of COF as the state's contribution to students in college. Participants described the fund in ways that revealed their perception that COF was an insignificant amount. Though participants accepted COF financial assistance with gratitude, their discussions about college affordability indicated a lack of awareness that COF was from the state (Colorado). Participants who were fully aware of COF's connection to the state expressed surprise that college was still so expensive in spite of state support. Because participants did not view the COF as a substantial amount, it appeared that COF's discount was not qualitatively affecting students' net tuition-cost calculations. Participants also noted that tuition was increasing at a faster rate than the COF stipend. COF's failure to markedly impact net-tuition costs implied that the stipend was not a primary factor in participants' decisions to start and remain in college.

**Discussion**

The current study's participants considered COF to be an insubstantial source of support for their college endeavor. This data serves as a new qualitative data point in line with Colorado Governor Bill Owens' Blue Ribbon Panel (Colorado GBRP, 2003) focus-group data. The

perception of the current study's participants extended Longanecker's (2009) and Ash's (2011) negative assessment of COF's ability to meet its original legislative goal of increasing access by underrepresented groups (males, low income, and minority).

As indicated by Paulsen and St. John's (2002) Financial Nexus Model, Tierney's finding of sensitivity to tuition increases, and Heller's (1999) enrollment trends based on changes in tuition price and grants, the weakness of COF's stipend in relation to regularly rising tuition might actually encourage students to work more, to the detriment of their academics. Participants discussed the challenges they faced in trying to balance academics and employment. The current study's participants spoke about the risks of neglecting their academics to work. Some participants worried about financial-aid probation and suspension (loss of aid) resulting from lack of Satisfactory Academic Progress (SAP) toward degree or failing to complete a degree within the maximum timeframe (MTF).

### **Comparison to Literature**

Several theorists intersected with findings that participants did not view COF as a large help. When tuition increased and COF remained the same, Tierney's (1980) finding that low-income students were more sensitive to tuition increases became more salient. Similar to Tierney (1980), Heller (1999) found that thousand-dollar increases in community-college prices were associated with declines in overall enrollments. Conversely, hundred-dollar increases in grant spending for traditionally aged students were associated with enrollment increases (Heller, 1999). Extending Tierney's (1980) and Heller's (1999) findings to the current study's participant descriptions of their stipends as small relative to high-tuition price, the implication is that Colorado's increases in tuition prices since the 2005 COF implementation are even more problematic.

Paulsen and St. John's (2002) Financial Nexus Model held that low-income students were continually making choices based on their perception of the price of college, net cost, and cost/benefit analysis before and after college matriculation. Extending the Financial Nexus Model to the current study's finding (that participants viewed COF as a trivial contribution) results in the indication that additional problems exist for the long-term prospects of COF in affecting student behavior. Participants who discussed they were considering leaving college to work more validated the Financial Nexus Model's concept that students continue to make choices about the college endeavor, even after matriculation.

COF legislation was originally based on feedback from focus-group members who had been given the assumption that the state stipend would bring net tuition to zero for community-college students (Longanecker, 2009). In these focus groups, low-to-moderate income, Hispanic, and male high-school students and their parents had expressed excitement about going to college when some of them had thought it impossible to go previously (Colorado GRBP, 2003). Longanecker (2009) described three major aims behind the intent of the original COF policy: (a) to address the funding restrictions of the Tax Payers Bill of Rights (TABOR) amendment; (b) to increase higher education efficiency by making institutions more market-driven in the pursuit of in-state residents and COF dollars; and (c) to increase access by low-income, male, and underrepresented minority students through state support for students evident on every resident's bill. The finding in the current study that participants did not view COF as substantial confirmed Longanecker's (2009) finding that only the exemption from TABOR had been achieved.

Ash (2011) criticized COF's failure to keep pace with inflation. Current participant perceptions that the stipend failed to rise with tuition prices implied that Ash's (2011) critique was still valid in 2015–2016 when tuition was even higher. The current study's finding that

participants viewed COF as a small amount relative to tuition also indicated that COF's value relative to tuition has continued to diminish over time.

## **Conclusions**

The current study's participants spoke about high tuition prices, meager COF stipends, and a near-universal need to work more to meet college and personal expenses. Participant views of COF as inadequate assistance indicated that they did not see the State of Colorado as substantially supporting their college endeavor. Participants appeared to understand that they were on their own in their desire to obtain an education and support their families.

## **Finding 2: Participants Experienced Difficulty Learning and Implementing College Selection And Financing Strategies And Were Sometimes Saved by Adult Helper**

The current study's participants described a pattern of difficulty in learning and implementing college-selection and financing strategies. Participants who succeeded in applying to multiple institutions or receiving a timely financial-aid award could be described as having received financial, informational, or emotional support from a parent, counselor, teacher, nonprofit coach, college employee, or peer at critical moments in their matriculation process. Participants described these saves as happenstance events that might not have taken place if the helper and student had not been in the same place at the right moment and had a timely discussion about one or more strategies or resources. Participants who struggled to matriculate usually failed to submit the Free Application for Federal Student Aid (FAFSA) well enough in advance of the beginning of the semester, or they did not realize that they had been selected for financial-aid verification after submission. Most participants conducted a limited college search whereby they considered fewer than three institutions.

Understanding the root causes of participant ignorance and negligence in the execution of matriculation strategies could highlight how these problems could have been prevented. The successes and failures of teachers, counselors, parents, nonprofit coaches, and college employees to educate and inspire participants to matriculate meant the difference between a less stressful transition and missing the fall semester of college. It meant being dropped for nonpayment of classes or not starting the semester off with enough money to buy books and pay personal expenses after tuition.

## **Discussion**

The majority of the current study's participants experienced some type of matriculation difficulty because of a lack of information or failure to properly execute the steps indicated by the information. Participant stories about ending attempts to work with counselors after feeling "let down" by nonengaging behavior indicated that high-school counselors, teachers, nonprofit coaches, and other trusted adults could have done more to engage low-income, first-generation, and minority participants from the current study.

The role of financial aid in attracting the current study's participants to stay in college cannot be understated. The participants concerned with losing their financial because of SAP and MTF violations indicated that they would have to drop out if they lost their aid. Improved financial planning and a better understanding of financial-aid requirements might have assisted these specific participants.

## **Comparison to Literature**

Hurtado and Carter (1997) observed significant effects of race, income, and academic ability on the number of institutions to which students applied. The majority of the current study's participants engaged in a limited college search, which is defined as serious

consideration of fewer than three institutions. In this study, the fact that most participants failed to apply to any other institutions supports Hurtado and Carter's (1997) finding that limited college searches lowered the power of rational choice theory to predict college-going behavior. For example, one participant appeared to be eligible for admission to moderately to highly selective 4-year institutions; but after turning in all the other admissions requirements, he failed to get the fee waiver from his counselor. This participant might have easily attended a 4-year institution, but he defaulted to the community college because this failure eliminated other options completely.

Late FAFSA applications and verification-related delays caused major problems for participants in the current study. Pell-eligible participants who had an easier time with the application expressed more satisfaction with their financial-aid packages. The finding that participants experienced these matriculation-related problems lent credence to Cabrera et al.'s (1992) finding that good financial-aid packages could increase students' psychological commitment to the institution that disbursed the funds. Lack of financial aid would preclude the positive effects discussed by Cabrera et al. (1992).

Tinto (1993), and Engle and Tinto (2008) recommended that researchers focus on the habits of successful students. Though the current study found that the majority of participants engaged in a limited college search, all were successful in that they did enroll in their local community college. Some participants criticized their high-school counselors and teachers for failing to introduce community colleges as a good option for those worried about finances. A specific high-school counselor required seniors at one participant's high school to complete the FAFSA as a condition of graduation. Other parents described withdrawing from interactions with their counselors when the relationship felt too impersonal. The Colorado Governor's Blue

Ribbon Panel (Colorado GBRP, 2003) found that “Low-income students do not talk to counselors about continuing their education” (p. 19). Several of the current study’s participants confirmed this finding. Counseling was highlighted as an area of leverage two years before the implementation of COF (Colorado GBRP, 2003). More than a decade later, stories by the current study’s participants implied that some counselors could still do more.

Hollifield-Hoyle (2012) acclaimed the role of supportive advisors in her study: “Without these relationships with and guidance from campus faculty or staff, the transition and persistence of the low-income students in this study would have been in a state of jeopardy” (p. 159). The current study’s findings reinforced the critical role played by some high-school, college, and nonprofit adults discussed by Hollifield-Hoyle (2012). In contrast, current participants revealed the consequences for high-school students who lacked this guidance. For example, one participant described deciding not to return to his counselor for needed tuition waivers because the counselor had directed the student to a website instead of working with him personally.

## **Conclusions**

Extending the logic of Hurtado and Carter (1997), participants could have avoided the prematriculation stress from constrained higher-education options by receiving more information and encouragement from parents, counselors, and teachers. If all participants had been required to do their FAFSA (and complete verification) as a condition of graduation, Albert and Walter would have avoided missing a semester before starting college. Similarly, Phillip would not have lost out on the opportunity to attend other institutions.

### **Finding 3: Family context greatly influenced participant options and decisions regarding college selection and work**

For those participants who also contributed to their household financially, concerns about family financial well-being, the care of underage siblings, and the number of working-age persons in the household drove decisions on where to attend college and how much to work. The majority of participants worked and struggled to find a balance between time for academics and employment. Courses would be added and dropped (particularly in the summer term) based on the availability of federal Pell Grant, work-study aid, and overall family finances.

Participant perceptions of what their family finances allowed them to afford were paramount to decisions about higher-education institutions and whether and how much to work. Mexican-American participants were particularly concerned about their family members. Participants acted as surrogate parents to younger siblings and worked more because of their awareness about difficult family financial conditions.

### **Discussion**

Perna (2006) and Tinto (2006) questioned whether Clarke's (1960) and Astin's (1975) negative conclusions about community-college success rates were valid because of the drastic differences in populations in 2-year and 4-year institutions. Astin's (1975) findings compared less ethnically diverse, higher-income, more traditionally aged populations at residential 4-year institutions with highly ethnically diverse, lower-income, mixed-age populations at largely commuter community colleges. By exploring culture and family context (as recommended by Perna and Thomas, 2008), the current study found that most participants had to work to support personal and family financial needs or abandon college altogether. The study confirmed the



importance placed on maintaining family ties for some students, as described by Cabrera et al. (1992).

### **Comparison to Literature**

Cabrera et al.'s (1992) documentation of the importance of maintaining family, religious, and ethnic community ties for students from certain groups was supported by the experiences of the Mexican-American students in the current study. The current study's finding contradicted Astin (1975, 1993). Astin (1975, 1993) indicated that successful college integration depended on students separating from their families and communities. The current study's participants supported Tinto's (1993) and Tinto's (2006) assertions that students did not have to separate to have success at college. Since their institution did not have dormitories, not one of the participants from the current study was a residential student. The profile of current participants conformed to Perna's (2006) finding that disadvantaged students were concentrated in lower-priced, public, 2-year and less-selective 4-year institutions. The current study's qualitative methodology resulted in data with specific student, family, and cultural contexts, as recommended by Perna and Thomas (2008). Pascarella et al. (2003) indicated significant differences in total work hours between first-generation students and students with two parents who had completed college degrees. The current study's participants demonstrated a strong trend of students working off campus, even if they had on-campus jobs. The current study found a strong preoccupation amongst Mexican-Americans with the financial needs of their families. Participant concerns that being in college would require them to work fewer hours provided a tentative explanation of Colorado's failure to increase nontraditional student college participation with COF (Ash, 2011). This failure has occurred in spite of it being one of the original aims of COF proponents.

## **Conclusions**

The current study participants exhibited a strong desire not to separate from their families psychologically, geographically, and in many cases financially. Participants described in detail their college exploration and selection processes, and many described considering their family context when they decided where to attend and how much to work. The most family-focused participants were from low-income, Mexican-American households. These Mexican-American participants were at a financial disadvantage compared with other participants who just had to worry about tuition and personal expenses. But the cultural support and sense of family unity could serve as an advantage. Cabrera et al. (1992) found that these psychological bounds could serve as an important source of support and protective factors for students. The federal financial-aid system assumes that the financial-aid recipient is the dependent and will use the funds primarily for the recipient's own college and living expenses. The family-oriented participants were already helping their families before they started college and used financial aid to try to replace the wage-earnings that they would have contributed to the family if they were not in college.

### **Finding 4: Having a Pell Grant Impacted Participant Perspectives on Federal Financial Aid and the Ability to Afford College**

The current study included both participants who reported receiving a Pell Grant award and participants who did not. There was a marked difference in the way the two groups viewed financial aid. Participants with a Pell Grant discussed their financial struggles and the role the grant played in mitigating some of their financial difficulties. Participants without a Pell Grant expressed criticism or surprise that the financial-aid system did not help various groups that usually included themselves: (a) middle-income students; (b) high-academic-merit students; and,

(c) undocumented students. Participants from (a) and (b) expressed concern about the federal loans, which represented the only type of federal aid for which they qualified. Though participants with Pell awards described financial difficulties, they also expressed gratitude for the sizeable federal support. Pell-receiving participants also complained about not having enough money, but they also highlighted the support that the Pell award gave their families. Participants with Pell Grants tended to hold work-study positions and spoke about the benefits: (a) income; (b) increased job skills; (c) increased social capital through relationships with supervisors and other employees; and, (d) the development of good work habits.

Participant perspectives on financial aid were important because they both documented perceptions about the federal assistance and provided a contrast for perceptions of the state COF-stipend support. The fact that the descriptions of COF by participants who did not receive Pell awards matched those of Pell recipients also demonstrated the uniformity of COF's perceived impact across income lines.

## **Discussion**

Clarke (1960) and Astin (1975) appeared to attribute responsibility to community colleges for the lower integration and persistence rates of low-income students. The current study's findings indicate that the higher percentages of low-income students and unmet need amongst low-income students are key causes of these disparities. Participants with work-study employment enjoyed multiple benefits, including increased campus integration. The current study found that participants on work-study described a sense of gratitude to the campus and heightened campus engagement in other areas besides their work-study position.

## **Comparison to Literature**

Pell Grant-receiving participants' describing their financial struggles supported the findings of Astin (1993), Engle and Tinto (2008), and Hollifield-Hoyle (2012), that federal financial aid failed to keep pace with the growth in college expenses over time. This lack of growth in aid coupled with growth in tuition and living expenses resulted in unmet need, as discussed by Engle and Tinto (2008). Pell-receiving participants' struggles undercut Astin's (1975) and Clarke's (1960s) argument that community colleges were at fault for not matching the student success rates of 4-year colleges and universities. Astin (1993) found that increasing student costs without a concomitant increase in federal financial aid had pushed for a greater number of higher education institutions to rely on their own resources to help low-income students. The research site of the current study lacked the large fundraising apparatus, high-dollar donors, and large endowment that benefitted prestigious private and state residential universities. Still, Astin (1975) and Clarke (1960) prioritized research at residential campuses. Current participant descriptions buoyed Hollifield-Hoyle's (2012) finding that unmet financial need increased stress on students and could prevent them from integrating socially: "Students' unmet financial needs were a constant source of anxiety and pressure that detracted from their college experiences" (p. 157). Students were depicted by Hollifield-Hoyle (2012) as facing an ongoing consciousness of their financial straits because of a lack of food, proper clothing, anxiety from unpaid bills, and having to work off campus. The current study's participants described similar challenges with food and housing insecurity and an ever-constant awareness of financial inability to meet all commitments. But these participants did not exhibit the class consciousness described by Hollifield-Hoyle (2012). The description of participants with work-

study positions makes Hurtado et al.'s (1997) finding that work-study positions could help students develop a sense of belonging on campus all the more salient.

## **Conclusions**

Whether or not participants had a Pell Grant created differences in their perceptions about the institution and the fairness of federal financial aid. The current study's Pell Grant recipients did appear to benefit financially and psychologically from both grant aid and work-study, but financial anxiety still existed almost uniformly amongst participants. Unmet financial need is a clear problem facing low-income college students and usually requires them to work additional hours off campus to supplement income. To better engage students in the campus experience, Pell Grant awards should be reevaluated and funded properly to keep pace with rising tuition expenses and other cost-of-living expenses such as housing costs, which have risen dramatically since the population boom after legalization of marijuana in Colorado. The food insecurity mentioned by some of the study participants is an indicator that they were really struggling with basic necessities.

## **Finding 5: Hope of Occupational and Financial Benefits Motivated Participants to Stay in College but Was Tempered by Financial Stress and Fear of Debt and Postgraduation Joblessness**

The current study's participants exhibited great hope and enthusiasm about the promise that a college education would result in enhanced occupational and financial opportunities. Faith in this promise weakened substantially when participants imagined debt payments combined with joblessness or having to work in a higher-paying job outside their areas of study.

How participants imagined the future and their tolerance for debt was important because differences in their levels of hope and fear could change how they calculated the costs and

benefits of being in college. For example, a participant having a good week academically and financially might feel assured of the benefits coming after graduation. But if a participant had a bad week academically, she might start to view the costs of going to college as larger than they were viewed at her initial enrollment.

## **Discussion**

The current study's participants were at least 10 years old at the onset of the 2008 recession and as a result likely struggled themselves (or witnessed their parents struggling) with job loss or home foreclosure, or both in the ensuing years. For participants currently struggling with poverty and barely holding their own, the thought of adding significant debt to their impoverished condition terrified them. They appeared to view education as a necessary but insufficient step to improved occupational and financial success. With the knowledge that they could obtain a degree and still struggle financially, participants appeared to take the logical precaution of avoiding loans.

## **Comparison to Literature**

The current study's findings related to participants' fear of student loan debt confirmed the Colorado Governor Blue Ribbon Panel's (Colorado GRBP, 2003) focus-group theme: "Money is a key barrier to going on to further education, but fear and peer pressure play a role" (p. 19). Participants described times when their fears ballooned and they considered how much easier it would be to just work, make more money, and avoid the academic and financial stresses of college. Paulsen and St. John's (2002) Financial Nexus Model explored the ongoing risk/reward calculation that students had to make before college, at matriculation, and every day of their college careers until graduation. The current study's participant descriptions supported

Paulsen and St. John's (2002) model, that initial decision to matriculate was not the final decision about whether to be in college.

Participants described changes in their attitudes toward the potential benefits of college graduation and the immediate tuition bill and opportunity costs of foregone earnings. This was important because it could play an important role in their persistence to graduation or decision to withdraw. Hopeful participants focused on future benefits felt more confident about their endeavor, but fearful participants reported increased stress and considered leaving college.

### **Conclusions**

In following the logic of the Financial Nexus Model (Paulsen & St. John, 2002), participants described varying levels of hope and fear each day as they studied, worked, and struggled with financial obligations. Participants described fears such as failing academically, losing financial aid, not working enough, not getting a job after graduation, and incurring student debt. If these fears dominated their decision-making process, participants might leave college to work more. If participants were about to drop out because of economic stress, a tuition decrease or COF (or financial aid) increase might encourage persistence.

### **Finding 6: Price, Location, Dual-Credit Experience, and Peer Recommendation Strongly Influenced Participant Decisions to Attend CCC**

Participants described price, geographic proximity, dual-credit experiences, and peer recommendation as the primary factors in their decision to attend the local community college. Participants described the institution as in line with their high school or the natural next step after their high school. Because most participants applied only to the local community college, they had no other option for college matriculation. Even participants who applied to other colleges described how affordability concerns overrode other criteria for selecting a college. Participants

who had been accepted by 4-year institutions looked at the price (and net-cost) differences between the local community college and their other options, and they chose the more affordable community-college option.

## **Discussion**

Astin (1993) and Tinto (1993) prioritized research at residential campuses with traditional students, but the current study's participants chose the local community college as their best option for controlling costs. For participants who applied to only one institution, the alternative to community college was not to attend college at all. Multiple participants identified living at home, attending a lower-cost community college, and working while attending college as economic strategies, which supports the findings of Pascarella et al. (2003), Bradbury and Mather (2009), and Hollifield-Hoyle (2012).

## **Comparison to Literature**

The rich experiences of the current study's participants would have been missed if I had followed Astin's (1993) and Tinto's (1993) recommendation to conduct research only on traditional students at residential colleges. Current participants' focus on finding the cheapest tuition and living at home strengthened Hollifield-Hoyle's (2012) and Arzy et al.'s (2006) findings that location and tuition cost were primary factors in their participants' decisions. Bradbury and Mather's (2009) report that successful low-income students found ways to control their costs during the college endeavor were also reflected by the current study: "Enrolling in college closer to home represented an economic advantage. The tuition and fees were lower and she had free room and board . . . and a part-time job" (Bradbury & Mather, 2009, p. 273). Having controlled tuition and housing costs by going to a nearby community college, the current study's participants searched for more of the economic advantages described by Bradbury and Mather



(2009): scholarships and additional employment. Pascarella, Wolniak, Pierson, and Terenzini (2003) identification of community colleges as less threatening than 4-year institutions to low-income and first-generation students was also supported by the current study.

## **Conclusions**

Despite Astin's (1993) and Tinto's (1993) preference for research at institutions wholly unlike most community colleges, the needs, challenges, and decisions of the current study's participants should not be ignored. In examining success strategies, the results of the current study reaffirmed the importance for low-income students to attend a college that allows them to control their costs (as found by Pascarella et al., 2003; Bradbury & Mather, 2009; and Hollifield-Hoyle, 2012). The current study's participants had taken advantage of all available methods to control costs. Their primary means of controlling cost was to attend a community college that allowed them to live at home.

## **Finding 7: Participants Had a Negative Perception of Educational Loans**

Participants from the current study uniformly expressed a strong aversion to the idea of taking federal student loans for community college. Participants with and without Pell Grants were willing to live under structural financial stress to avoid loans. Participants who had loans appeared to be ashamed that they had them and confused how they had gotten them. These participants explained that they took loans "by accident." They also expressed a strong desire to pay them back as soon as possible. All participants reluctantly but unanimously admitted that they would have to take loans to afford tuition after they transferred to a 4-year institution.

## **Discussion**

Current participants' unwillingness to entertain loans initially or additional loans after they had mistakenly taken a first one was a reminder of the failure of rational choice theory to

predict lower-income student matriculation and persistence in college. Participants' rational choice was highly dependent on family income. Paulsen and St. John (2002) found that lower-income and working-class students were more conscious of the financial risks of a college endeavor. The largest risk to the current study's participants would be to take loans and drop out without a degree, but some participants were just as concerned with being in debt after successfully graduating.

### **Comparison to Literature**

The finding that participants in the current study were averse to taking loans while in community college highlighted the utility of Cabrera et al.'s (1992) recommendation to examine how much aid students actually took as opposed to that for which they were eligible. Perna and Thomas's (2008) report that loans were less effective in changing the behavior of first-generation students was also supported. The descriptions by the current study's participants of their financial reality complemented Engle and Tinto's (2008) concern that Pell Grants and work-study awards failed to keep pace with rising tuition, fees, and inflation. Perna and Thomas (2008) predicted the behavior of the reluctance by the current study's participants to go into debt. Participants' refusal to take loans or pledge to stop taking or pay back any loans they accidentally took must have played a role in the structural financial challenges of Pell-eligible participants. Participants' financial-aid packages covered some of the estimated cost of attendance with loan amounts that many refused. Paulsen and St. John's (2002) research showing that lowering net cost of tuition with loans was only attractive to students from middle- and upper-income-level families was also supported by the discussion of current participants.

## **Conclusions**

The current study's findings indicate that low-income and first-generation students were not willing to supplement insufficient or nonexistent Pell awards with loans, as expected by federal-aid policy. As a result, Pell recipients were more likely to face structural financial insecurity because of the unmet need in their financial-aid packages. The current study and theorists such as Cabrera et al. (1992), Paulsen and St. John (2002), Engle and Tinto (2008), and Perna and Thomas (2008) share this finding. The reliability of this finding over multiple studies undercuts a major assumption upon which federal financial-aid practices have been built.

### **Implications for Practice and Policy**

The current research study offers various implications for practice relative to financial-aid policy positions and updates, and to professionals in both secondary and postsecondary education. I offer thoughts about key implications for practice in these areas in the following subsections.

#### **Federal Financial-Aid Policy**

Study participants expressed concern that Pell Grant maximums and qualifying means levels were not accurate in regard to their financial realities. Families can cease to qualify for Pell awards simply because of wage stagnation and cost-of-living inflation. Pell Grant award levels and maximum qualifying incomes should be revised more frequently based on these realities (as discussed by Astin, 1993). If the main threat to low-income and first-generation student success in college is financial, legislators and practitioners should try to inoculate students from financial threats. As observed previously by Paulsen & St. John (2002), the study participants' aversion to loans should be taken into account by federal policy makers and legislators. In short, public policy makers must take participants' financial reality into

consideration. Assumptions of rational choice theory informed much of current financial-aid policy, together with the reliance on loans to fill in for the shortcomings of the Pell Grant over time.

The study's participants refused in most cases to take loans, indicating that they were attempting college at a financial disadvantage not foreseen by policy makers who were trying to increase college-going behavior. Ash (2011) speculated that the return of college enrollments to normal levels years after COF was most likely the result of federal aid as opposed to COF. There is a better chance that quick changes to federal policy (as opposed to Colorado policy) could help students such as the current study's participants. Unfortunately, federal changes would still fail to affect the prices of Colorado's state-subsidized (not state-supported) institutions of higher education. Unless and until federal policy ends the reliance on loan aid to match tuition and inflationary increases not covered by Pell Grants, college professionals will need to try to explain and normalize loans to low-income, first-generation, and other debt-averse groups such as the current study's participants represent.

The study's participants described concerns about how the FAFSA evaluated step parents and parents who refused to support college-going children. Policy solutions that would account for these special circumstances while not encouraging fraud should be explored. Deferred Action for Childhood Arrivals (DACA) participants could also benefit from some type of permanent solution to their insecure and aid-ineligible situations.

### **Colorado College Opportunity Fund (COF) Stipend Policy**

Participants recommended several solutions to their financial binds: (a) decreasing tuition; (b) increasing COF; and, (c) adjusting COF based on tuition changes. In these solutions, each participant sought to maintain or increase the value of COF in relation to tuition. The COF

stipend amount was approximately 50% of tuition at its debut in 2005. COF proponents advocated for raising the COF stipend over time to bring the net cost of community-college tuition in Colorado to zero, based on the original Colorado Governor's Blue Ribbon Panel (Colorado GRBP, 2003) focus-group assumptions. Not one of these recommendations is likely to happen without multiple successful constitutional amendments to release the state from TABOR restrictions. At the very least, the Colorado Department of Higher Education could try to raise public awareness by retroactively tracking and publishing the stipend's value relative to tuition and inflation. Despite calling it the Colorado Opportunity Fund, most participants did not understand that COF was paid for by the State of Colorado to support college students and fund higher education. More should be done to educate students such as my participants so that they can participate in the civic discussion about how college is funded in Colorado.

### **High-School Practitioners: Increasing Matriculation Options and Ease**

The majority of the study's first-time college participants endured some level of confusion or failure in their college search, selection, and financing experiences. High-school counselors, teachers, and parents of students similar to the current study's participants could work to increase the number of institutions to which students (especially Latino students) submit applications. Requiring high-school students to apply to a minimum of three higher-education institutions would decrease the number of limited college searches. Participants described not getting enough individualized attention from their counselors or missing information about cost-saving financing and community-college options. A lack of awareness or information about critical admissions or financial aid issues seriously threatened or derailed 10 of 19 participants. To improve conditions for students similar to the study's participants, high schools would likely require additional resources to lower the counselor-to-student ratios to levels recommended by a

group such as the American School Counselor Association. This type of investment in additional school counseling positions would require state and district funding and political will. Wolfe's (2011) recommendation that faculty at his research site be trained in intercultural, interpersonal, and pedagogical methods could be extended to Colorado high-school employees in schools similar to those of the current study's participants.

Three of 19 participants described applying for financial aid a few weeks before the start of their first semester of college. Others completed the financial-aid application in a timely manner but then failed to satisfy verification requirements on time. High-school counselors, teachers, and parents could increase the number of students applying for financial aid (for those eligible) as early as possible, but at latest before May/June high-school graduation. To facilitate this goal, counselors could make completion of the online Free Application for Federal Student Aid (FAFSA) and scholarships a well-publicized part of the graduation requirements for seniors. As an example, being required to apply for FAFSA was reported by a low-income, first-generation participant who (unlike most participants) had several colleges from which to choose. High-school and college personnel could try to use the concern for family (seen in study participants) to further motivate them to enroll in and graduate from college. Three participants did not focus on why applying for FAFSA was important until late pre-semester preparations on campus. Guided imagination sessions in which students close their eyes and counselors or teachers ask them to imagine being at college and getting their tuition bill could help unmotivated seniors understand the financial stakes and take appropriate action earlier. High-school personnel could address both admissions and financing options to reassure price-sensitive, low-income, and first generation students. These professionals also should not hesitate to explore community college as one option for students.

Participants spoke about older peers who had already gone to college being a motivation for them to attend. High-school principals, counselors, and teachers could institutionalize this positive peer pressure in school events where recent graduates of local institutions return to speak with seniors and juniors about college admissions, financial aid, and common matriculation pitfalls. The immediacy of the experience of a current first-year student and recent high-school peer could help introduce high-school students into thinking about application and financing strategies.

Study participants highlighted the role of college-prep programs and nonprofits. Though high-school leaders have an important role to play, their efforts can be supported by federally funded programs such as Upward Bound, higher-education institutional college-preparatory programs, and community foundations and nonprofits whose goal is to increase the number of underrepresented students enrolling in and graduating from college.

### **Community-College Practitioners: Ensuring Successful Student Matriculation, Engagement, and Transfer**

Two participants spoke positively about their interactions with faculty and three participants had their matriculation process saved by community-college staff. Community-college faculty and staff could help increase student engagement and persistence on campus. Visionary faculty could leverage their student interactions inside and outside of the classroom. Student integration at 2-year commuter colleges will look different than it does at residential 4-year campuses, but with creativity, community-college professionals can reach their students during the short times they are on campus, inside and outside of the classroom. Bradbury and Mather (2009) advocated for integrating campus-connecting opportunities into the classroom experience to counterbalance commuter students' commitments off campus. For example, two

TRIO participants in the study spoke positively about the academic-achievement class. These one-credit learning-community courses are models of engagement for commuter students and can teach success strategies and encourage a sense of community.

As described by three participants, student-services professionals in the onboarding offices of recruitment, admissions, financial aid, the cashier, and orientation should use multiple modalities (in-person, mailers, email, and phone calls) to ask students how they are planning to pay for college. College employees could ensure that students have started the financial-aid process and that they are primed to check their emails for verification requirements. As described by eight participants, work-study experience and supervisors could play a critical role in engaging students on campus, teaching job skills, increasing students' social capital, instilling workplace-ready habits, and providing students with a sense of confidence and dignity in their work. Expanding the number of low-income students in campus work-study positions could be a time-efficient way to integrate more low-income students into campus.

As also described by 10 participants, Longanecker (2009) alluded to the problem of student angst regarding transferring to a more expensive institution. If the study's participants had been better educated about how financial-aid packages changed based on the cost of attendance at different colleges and universities, anxiety levels about post-transfer finances might have been lower.

### **Implications for Future Research**

Awareness about several potential areas for future research arose during the study. Most participants described a general lack of information and motivation to apply to at least three colleges and submit their FAFSA before high-school graduation. Qualitative studies of minority/majority-population high schools in Colorado should be developed to explore student,



teacher, and college-counselor experiences surrounding education about postsecondary options. As suggested by Engle and Tinto (2008), this research could try to identify and replicate what is happening with successful low-income, first-generation, and minority students. It could also document situations in which high-school counselors are responsible for too many students to effectively provide the individualized attention and relational motivation that could have assisted several of the current study's participants. Research focused on high-school counselors and nonprofit coaches who give their all to serve students could provide ideas to improve the work of other practitioners. Exploring literature about trusted adults who provide high levels of personalized service to high-school students would help ground such research.

### **Qualitative Research**

As discussed by two participants, additional qualitative research into the role of nonprofit coaches and mentors would provide insight into the relationships of students with nonprofit or federally-funded coaches. Successful student-serving, nonprofit models should be evaluated, optimized, funded, and disseminated.

### **Focusing on Success**

Annie, Walter, David, and Phillip were study participants who described doing well in college and having strong prospects for transferring to a 4-year institution. Researchers need to investigate successful, employed community-college students to get a better idea of ways to increase the success of others. Focusing primarily on traditional residential students does a disservice to community-college students and their institutions. Based on the discussion of Patricia and Kimberly who entertained the occasional thought of leaving college to just focus on employment, researchers should examine unskilled Colorado adults who are working and not in college. This emphasis could provide a better idea of whether these adults have (a) ever

considered going to college; (b) heard of COF, or (c) been encouraged to pick up a skill at college.

### **Comparing Similar 4-Year and 2-Year Students**

Participant perception of college prices played a large role in the decisions of Albert, Brandon, David, and Thomas. These participants had all been accepted to a 4-year institution, but they indicated that concerns about finances led them to CCC. Qualitative research on low-income or first-generation students as they explored college options with counselors would help. Comparing the decision-making processes of Colorado's low-income 4-year college and university students who had considered attending a community college with community-college students who had been admitted to a 4-year institution could provide insight. It would be useful to explore whether there are any qualitative differences in the two groups, and how different perceptions of price and net cost might have influenced decision making for both groups. Martin (2012) found that low-income students were made more self-conscious of their own class status as the result of their interactions with higher-income students. Pascarella et al. (2003) speculated that first-generation students might be better served at community colleges, which could help mitigate disadvantages faced by this population. Could community colleges have unique protective factors for underrepresented populations by supporting their strengths and reducing the interactions described by Martin (2012)?

### **Middle-Income and DACA Students**

Based on the discussion of participants such as Jack, Louise, and Patricia, qualitative researchers need to explore how Colorado's middle-income and DACA students are faring in regard to financial-aid awards and college affordability. My data indicate that there may be

significant differences in the way these students are faring in Colorado's higher-education market.

### **COF's Impact on Community-College Employee Work**

Four participants described how one CCC employee saved their initial foray into college by recommending that they apply for financial aid or the COF stipend. This data creates speculation regarding how Colorado community-college employees perceive COF's impact on their working conditions, students, and institutions. Controlling for enrollment growth, the impact of COF on student-services admissions, recruitment, cashier, and other departments could be measured quantitatively by determining the percentage of time employees spend on COF-related duties and the number of additional COF-related positions created since 2005. Qualitative interviews or focus groups with employees who have been at a Colorado community college since before the fall 2005 COF implementation would provide historical context about how job duties have changed over time in response to COF.

### **Loan Aversion**

Loan aversion among this population should be studied further. The fact that current participants almost universally shrank from loans indicated that students may not be getting the full benefits of their aid packages. The impact on low-income and first-generation students should be documented to better inform federal-aid policies. Research is also needed on the perceptions of Colorado community college students regarding college affordability and loans after they have transferred to a 4-year institution. Researchers need to look more closely at the decision-making process and concerns of students surrounding finances after transfer.

### **Differences Within the First-Generation Student Group**

I observed variations in the college experiences of parents of this study's first-generation participants. As indicated by Bui (2002), qualitative and quantitative researchers should obtain and document full demographic details about the education levels of participants' household relatives. This level of detail is necessary so that meta-analyses can be conducted later to more finely tease apart different classes of first-generation students. Researchers could explore potential differences between participants whose parents never attended college and those without a degree but with some college experience. Researchers might uncover differences when comparing first-generation participants with an older or younger sibling in college and those without siblings in college.

### **Partial Campus Integration**

Hollifield-Hoyle (2012) expressed concern about the oversimplification of class effects on campus integration. This research found that students who struggled financially were only partially integrated into the campus (Hollifield-Hoyle, 2012). Future research could try to determine how much of this partial integration was the outcome of heightened class awareness in students from their interactions with students from other classes (as discussed by Martin, 2012) or a lack of time on campus because of the need to work off campus to buoy finances.

### **Positive Peer Influences**

Finally, research is needed on the influential role of high-school peers on college searches, FAFSA completion rates, and scholarship applications. This research might reveal healthy ways to harness the insecurities of low-income and first-generation high-school students who are falling behind in their college-admissions and financing processes.

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## APPENDIX A: ELECTRONIC RECRUITMENT MAILING

Dear Student:

My name is Ari, and I am conducting doctoral research under the direction of Linda Kuk, Ph.D., Professor at Colorado State University Graduate School of Education. The study aim is to hear from students about how they are able to afford college. To qualify for this study, you should meet the following requirements:

- Be at least 18 years old
- Be a CCC student
- Have filled out an online application for federal financial aid (FAFSA)

Please contact me to either:

- (a) schedule a time on Monday, March 20<sup>th</sup> or Tuesday, March 21<sup>st</sup> for a personalized information session and one-on-one interview that will last no longer than 45 minutes;
- (b) attend an information session and focus group interview on Tuesday, March 21<sup>st</sup> at 10:00 am or 2:00 pm. Focus groups require a minimum of 4 participants and will last no longer than 75 minutes.

At the information sessions, you can learn more about the study. If you agree to join the study, you will sign a consent form and then do a one-on-one interview or speak in a focus group that starts right after the info session. Your participation will answer a series of questions about your perception of college affordability. I will record audio of all interviews.

There are two main risks to participants:

- Sharing personal facts or stories that you regret sharing later.
- Stress or discomfort (like crying or breathing fast) from strong emotions caused by what you discuss.

It is not possible to identify all potential risks in research procedures, but I have taken reasonable safeguards to minimize these risks. One \$10 cash incentive will be provided to each eligible student who attends an information session, as our thank you for your participation. There may be no direct benefit to you, but your participation may help future students like yourself, because college and state leaders can learn more about your thoughts on how you are able to afford college.

Your participation in this research is voluntary. If you decide to participate, you may leave at any time without penalty or loss. We will keep your information private, as allowed by law.

I look forward to your call, text, or e-mail. Thank you!

Sincerely,

Ari Rosner-Salazar, Ph.D. Candidate  
Colorado State University  
555-555-5555, arirosnersalazar@email.com

APPENDIX B: RECRUITMENT FLYER



# Study on Paying for College

**Option 1 (Individual Interview)**  
**Monday, 3/20 or Tuesday, 3/21**

*Call to schedule a one-on-one  
interview that fits your schedule*  
45 minutes max

**Option 2 (Group Interview)**

**Tuesday, 3/21 ONLY**  
*Call to Join a Group interview*  
10:00 AM OR 2:00 PM  
75 minutes max

***Eligible students who meet with the researcher to learn about the study will receive a \$10 bill for their time!***

To participate, you must:

- 1) Be 18 years of age or older.
- 2) Have applied for federal financial aid (FAFSA application).



**CONTACT:** Ari Rosner-Salazar, Ph.D. Candidate in Education & Human Resource Studies, Colorado State University

555-555-5555, [ariosnersalazar@email.com](mailto:ariosnersalazar@email.com)

## APPENDIX C: INFORMED CONSENT DOCUMENT

### Consent to Participate in a Research Study Colorado State University

**TITLE OF STUDY:** Colorado Community College Student Perceptions of Higher Education Affordability

**PRINCIPAL INVESTIGATOR:** Linda Kuk, Ph.D., Professor, School of Education, kuk@email.edu, 555-555-5555

**CO-PRINCIPAL INVESTIGATOR:** Ari Rosner-Salazar, Ph.D. student, School of Education, School of Education, arirosnersalazar@email.com, 555-555-5555

**WHY AM I BEING INVITED TO TAKE PART IN THIS RESEARCH?** We want to learn what community college students think about how they are able to afford college.

**WHO IS DOING THE STUDY?** Ari Rosner-Salazar, a Colorado State University Ph.D. student, is conducting research under the supervision of Professor Linda Kuk.

**WHAT IS THE PURPOSE OF THIS STUDY?** The aim of this study is to learn about community college student thoughts on how they are able to afford college.

**WHERE IS THE STUDY GOING TO TAKE PLACE AND HOW LONG WILL IT LAST?** You are invited to participate in either a 45-minute in-person interview or a 75-minute focus group discussion. You will fill out a registration form, learn more about the study, decide to join or not, sign a consent form if you join, and participate in a one-on-one interview or focus group (4 or more people per group). This study will take place on your college campus unless scheduled in advance elsewhere. The registration form should take under 10 minutes to complete, will be stored electronically with password protection, and destroyed along with audio recordings after the dissertation defense.

**WHAT WILL I BE ASKED TO DO?** After you complete the registration form and this consent, you will take part in a focus group conversation or schedule a time for a one-on-one interview. In the interview or focus group you will answer a series of questions about the ease of paying for higher education in Colorado. The interview or group's discussion will be recorded.

**ARE THERE REASONS WHY I SHOULD NOT TAKE PART IN THIS STUDY?** You should not take part in this study if you are under the age of 18. You should only take part in this study if you are a CCC student. You should only take part in this study if you have applied for federal financial aid (FAFSA). You should not take part if you are uncomfortable doing a one-on-one audiotaped interview or participating in an audiotaped focus group where you will be asked to share your thoughts about college affordability.

**WHAT ARE THE POSSIBLE RISKS AND DISCOMFORTS?** There are two main risks:

- Sharing personal facts or stories that you regret sharing later.
- Stress or discomfort from strong emotions related to what is discussed.

It is not possible to identify all potential risks in research procedures, but the researcher(s) have taken reasonable safeguards to minimize any known and potential, but unknown, risks.

**ARE THERE ANY BENEFITS FROM TAKING PART IN THIS STUDY?** There may be no direct benefit to you, but you may help future students like yourself, because college and state leaders can learn about your thoughts on college costs.

**DO I HAVE TO TAKE PART IN THE STUDY?** Your participation in this research is voluntary. If you decide to participate in the study, you may withdraw your consent and stop participating at any time without penalty or loss of benefits to which you are otherwise entitled.

**WHO WILL SEE THE INFORMATION THAT I GIVE?** We will keep private all research records that identify you, to the extent allowed by law.

For this study, we will assign a fake name (pseudonym) to your data so that the only place your name will appear in our records is on the consent form and in our registration form which links you to your pseudonym. Only the research team will have access to the link between you, your pseudonym, and your data. The only exceptions to this are if we are asked to share the research files for audit purposes with the CSU Institutional Review Board ethics committee, if necessary. When we write about the study to share with other researchers, we will write about the combined information we have gathered. You will not be identified in these written materials. We may publish the results of this study; however, we will keep your name and other identifying information private.

You should know, however, that there are some circumstances in which we may have to show your information to other people. For example, the law may require us to show your information to a court OR to tell authorities if we believe you have abused a child, or you pose a danger to yourself or someone else.

**WILL I RECEIVE ANY COMPENSATION FOR TAKING PART IN THIS STUDY?** Each eligible student that attends an information session will be given one \$10 cash gift. For financial audits, only the fact that you participated would be shared, not any research data.

**WHAT IF I HAVE QUESTIONS?** Before you decide whether to accept this invitation to take part in the study, please ask any questions that might come to mind now. Later, if you have questions about the study, you can contact the investigator, Ari Rosner-Salazar at 555-555-5555. If you have any questions about your rights as a volunteer in this research, contact the Sample Name at: 555-555-5555. We will give you a copy of this consent form to take with you.

**WHAT ELSE DO I NEED TO KNOW?** After the focus group, we may want to contact you if we need clarification of your words. We also plan to electronically mail you a transcript of your group session and our study findings to check accuracy. Please check and initial below to consent:

Researcher may \_\_\_\_\_ may not \_\_\_\_\_ contact me to clarify my words. \_\_\_\_\_  
(initials here)

Researcher may \_\_\_\_\_ may not \_\_\_\_\_ email me a transcript/findings. \_\_\_\_\_  
(initials here)

Your signature acknowledges that you have read the information stated and willingly sign this consent form. Your signature also acknowledges that you have received, on the date signed, a copy of this document containing 2 pages.

\_\_\_\_\_  
Signature of person agreeing to take part in the study

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed name of person agreeing to take part in the study

\_\_\_\_\_  
Name of person providing information to participant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Research Staff

## APPENDIX D: FOCUS-GROUP AND INTERVIEW QUESTION ROUTE

### Question Route

- 1) Opening Question
  - a) Please tell us your placard name, expected major, and city of birth.
- 2) Introductory Question
  - a) What influenced you to apply for admission to CCC?
- 3) Transitional Question
  - a) When you think about being a college student, what positive things/benefits come to mind?
  - b) Are there any negatives or costs to being a college student? What could you be doing if you were not in college right now?
- 4) Key Questions
  - a) Think back to when you were 14-15 years old (a ninth grader in high school). What did you know about paying for college?
  - b) When you applied for admission at this college, what did you know about how to pay for college?
  - c) What comes to mind when you think about paying next semester's bill?
  - d) What role does work play in supporting you and your family while you are in college?
  - e) How many of you have heard of the acronym "C.O.F." and know what it means?
    - i) FOLLOW-UP: Would you please explain?
    - ii) FOLLOW-UP: What are your perceptions?
- 5) Ending Question
  - a) Suppose that you had one minute to speak with a Colorado official who makes decisions about higher education funding. What would you say?
  - b) Suppose that you had one minute to speak with a Colorado voter deciding on a tax increase to fund higher education. What would you say?
- 6) Summary Question
  - a) This is how I would summarize what we discussed today....
    - i) What's missing?

## APPENDIX E: FINANCIAL RESOURCES FOR COLLEGE STUDENTS

### **Financial Resources for College Students**

#### **College Funding**

##### **Federal**

<https://studentaid.ed.gov/>--Information on different types of aid

<https://fafsa.ed.gov/>--Free application for federal student aid

##### **State**

<https://cof.college-assist.org/>--Information about the state's College Opportunity Fund stipend

<https://cof.college-assist.org/Apply>--Application for College Opportunity Fund stipend

##### **Scholarships**

<https://studentaid.ed.gov/types/grants-scholarships/finding-scholarships>--Federal Government's links to scholarship searches

#### **General Finances & Taxes**

**Financial Education, Debt Management, Credit Counseling, Financial Coaching**—Non-profit offering free online educational resources and Income-Contingent services

<http://www.mpoweredcolorado.org/>

1-877-833-2773 (toll free)

**Tax Help Colorado**—Free tax-return filing for low-income

<http://www.piton.org/tax-help-colorado>

303-628-3800

#### **Employment & Small Business**

**Colorado Department of Labor & Workforce Centers**—Assistance finding a job

<https://www.connectingcolorado.com/>

**Colorado Small Business Association**—Assistance with starting a business

<https://www.sba.gov/offices/district/co/denver>

303-844-2607

#### **Home Buying Education and Foreclosure Prevention**

**Colorado Housing Assistance Corporation**—Non-profit offering free home-buying education and foreclosure prevention

<http://www.chaconline.org/>

303-572-9445



# APPENDIX F: DEFERRED ACTION FOR CHILDHOOD ARRIVALS (DACA)

## MEMORANDUM

Secretary

U.S. Department of Homeland Security  
Washington, DC 20521




**Homeland  
Security**

June 15, 2012

MEMORANDUM FOR: David V. Aguilar  
Acting Commissioner, U.S. Customs and Border Protection

Alejandro Mayorkas  
Director, U.S. Citizenship and Immigration Services

John Morton  
Director, U.S. Immigration and Customs Enforcement

FROM: Janet Napolitano   
Secretary of Homeland Security

SUBJECT: Exercising Prosecutorial Discretion with Respect to Individuals  
Who Came to the United States as Children

By this memorandum, I am setting forth how, in the exercise of our prosecutorial discretion, the Department of Homeland Security (DHS) should enforce the Nation's immigration laws against certain young people who were brought to this country as children and know only this country as home. As a general matter, these individuals lacked the intent to violate the law and our ongoing review of pending removal cases is already offering administrative closure to many of them. However, additional measures are necessary to ensure that our enforcement resources are not expended on these low priority cases but are instead appropriately focused on people who meet our enforcement priorities.

The following criteria should be satisfied before an individual is considered for an exercise of prosecutorial discretion pursuant to this memorandum:

- came to the United States under the age of sixteen;
- has continuously resided in the United States for a least five years preceding the date of this memorandum and is present in the United States on the date of this memorandum;
- is currently in school, has graduated from high school, has obtained a general education development certificate, or is an honorably discharged veteran of the Coast Guard or Armed Forces of the United States;
- has not been convicted of a felony offense, a significant misdemeanor offense, multiple misdemeanor offenses, or otherwise poses a threat to national security or public safety; and
- is not above the age of thirty.

[www.dhs.gov](http://www.dhs.gov)

Our Nation's immigration laws must be enforced in a strong and sensible manner. They are not designed to be blindly enforced without consideration given to the individual circumstances of each case. Nor are they designed to remove productive young people to countries where they may not have lived or even speak the language. Indeed, many of these young people have already contributed to our country in significant ways. Prosecutorial discretion, which is used in so many other areas, is especially justified here.

As part of this exercise of prosecutorial discretion, the above criteria are to be considered whether or not an individual is already in removal proceedings or subject to a final order of removal. No individual should receive deferred action under this memorandum unless they first pass a background check and requests for relief pursuant to this memorandum are to be decided on a case by case basis. DHS cannot provide any assurance that relief will be granted in all cases.

1. With respect to individuals who are encountered by U.S. Immigration and Customs Enforcement (ICE), U.S. Customs and Border Protection (CBP), or U.S. Citizenship and Immigration Services (USCIS):

- With respect to individuals who meet the above criteria, ICE and CBP should immediately exercise their discretion, on an individual basis, in order to prevent low priority individuals from being placed into removal proceedings or removed from the United States.
- USCIS is instructed to implement this memorandum consistent with its existing guidance regarding the issuance of notices to appear.

2. With respect to individuals who are in removal proceedings but not yet subject to a final order of removal, and who meet the above criteria:

- ICE should exercise prosecutorial discretion, on an individual basis, for individuals who meet the above criteria by deferring action for a period of two years, subject to renewal, in order to prevent low priority individuals from being removed from the United States.
- ICE is instructed to use its Office of the Public Advocate to permit individuals who believe they meet the above criteria to identify themselves through a clear and efficient process.
- ICE is directed to begin implementing this process within 60 days of the date of this memorandum.
- ICE is also instructed to immediately begin the process of deferring action against individuals who meet the above criteria whose cases have already been identified through the ongoing review of pending cases before the Executive Office for Immigration Review.

3. With respect to the individuals who are not currently in removal proceedings and meet the above criteria, and pass a background check:

- USCIS should establish a clear and efficient process for exercising prosecutorial discretion, on an individual basis, by deferring action against individuals who meet the

above criteria and are at least 15 years old, for a period of two years, subject to renewal, in order to prevent low priority individuals from being placed into removal proceedings or removed from the United States.

- The USCIS process shall also be available to individuals subject to a final order of removal regardless of their age.
- USCIS is directed to begin implementing this process within 60 days of the date of this memorandum.

For individuals who are granted deferred action by either ICE or USCIS, USCIS shall accept applications to determine whether these individuals qualify for work authorization during this period of deferred action.

This memorandum confers no substantive right, immigration status or pathway to citizenship. Only the Congress, acting through its legislative authority, can confer these rights. It remains for the executive branch, however, to set forth policy for the exercise of discretion within the framework of the existing law. I have done so here.



Janet Napolitano