

DISSERTATION

THE LIVED CAMPUS EXPERIENCE OF LOW-INCOME STUDENTS
PURSUING BACCALAUREATE DEGREES
THROUGH PRIVATE FOUNDATION SCHOLARSHIP ASSISTANCE

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

Summer 2004

UMI Number: 3143809

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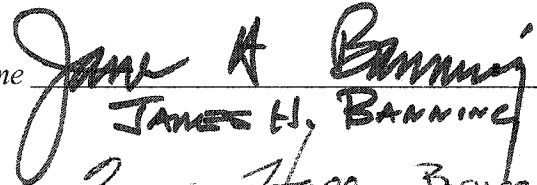
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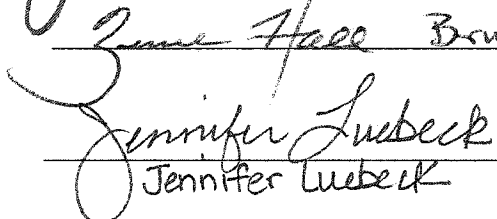
WE HEREBY RECOMMEND THAT THE DISSERTATION PREPARED UNDER OUR SUPERVISION BY MARSHA RILEY ARZY ENTITLED LOW INCOME STUDENTS: THEIR LIVED UNIVERSITY CAMPUS EXPERIENCES PURSUING BACCALAUREATE DEGREES WITH PRIVATE FOUNDATION SCHOLARSHIP ASSISTANCE BE ACCEPTED AS FULFILLING IN PART REQUIREMENTS FOR THE DEGREE OF DOCTOR OF PHILOSOPHY.

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ABSTRACT OF DISSERTATION
THE LIVED CAMPUS EXPERIENCE OF LOW-INCOME STUDENTS
PURSUING BACCALAUREATE DEGREES
THROUGH PRIVATE FOUNDATION SCHOLARSHIP ASSISTANCE

This qualitative study explored the lived campus experience of low-income students pursuing baccalaureate degrees through private foundation scholarship assistance. The phenomenon of the lived experience was examined through data collected in personal interviews with fourteen students from four universities. Themes emerging from the study were *Experiences of Affirmation*, *Cautious Engagement*, *Vulnerability*, and *Transformation*. The theme *Experiences of Affirmation* explained the positive words and acts that established and strengthened participants' confidence in their academic abilities. Supporting themes clarified the connection of affirmation to participants' commitment to pursue four-year degrees. *Cautious Engagement* described the guarded manner in which participants embraced college. Supporting themes connected cautious behaviors to accomplishing college goals. The theme *Vulnerability* demonstrated participants' feelings of susceptibility to criticism and loss of opportunity. It explained participants' depth of feeling about expectations and succeeding in college. The final theme *Transformation* described how participants were changed by the lived experience of attending college

with financial assistance from a private foundation. The findings were interpreted and presented in relationship to the literature.

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DEDICATION

The pursuit and attainment of my doctoral degree is dedicated to my grandmothers Susan Katherine Savage Riley and Rose Eveld Rinke. These quiet women led by example, loved without condition, and accepted all people. I am grateful to have known them.

ACKNOWLEDGEMENTS

Throughout my life supportive family and friends have blessed me. Without their encouragement and care I would not have reached my academic goals. I am grateful for my good fortune and wish to acknowledge those who have inspired me.

Thank you to my husband, Joe, and daughters Bree and Shelta who stood by me through my degree pursuits. I would not have achieved this educational milestone without their continued support and understanding. I am overwhelmed by their capacity to give. All three have given me more than they have received. Thanks also to my family members: parents, siblings, cousins, aunts, uncles, sons-in-law, nieces, and nephews who patiently accepted my absence from family functions knowing I was deeply involved in accomplishing my personal goal. Additional thanks to my many women friends whose encouragement sustained me through the long and often secluded months of writing. You are forever my Ocean's Eleven team.

Thank you to my dissertation committee Dr. Jennie Luebeck, Dr. Jim Banning, Dr. Bruce Hall, and Dr. Tim Davies for their guidance through my research and writing and helping me make this document a work of which I can be proud. Special thanks to my advisor and ardent supporter Tim Davies. His high writing standards and dedication to assisting students in producing quality writing can be seen throughout this dissertation. He is a man of unwavering integrity, a teacher in every sense of the word, and steadfast friend.

Thank you to my classmate Pam Stoeckel, Ph.D. I would not have made it to the finish line without her strength and perseverance. She not only lifted my spirits during tough times but also challenged me to appreciate and reflect on the journey.

Lastly, thank you to the individuals and organizations that provide need and merit based financial assistance to college students. Your generosity increases access to higher education and assists students in reaching their goals.

CHAPTER 1: INTRODUCTION

Overview

In the 1990s, the average income for the top 20 percent of U.S. families was \$137,000; the bottom 20 percent averaged \$13,000 (Economic Policy Institute, 2000). The Economic Policy Institute (EPI) (2000) and the Center on Budget and Policy Priorities analyses show that despite strong economic growth during the 1990s, income disparities were significantly greater during the late 1990s than they were during the 1980s. Over the 1990s, the average real income of high-income families grew by 15 percent, while average income remained the same for the lowest-income families. EPI's Jared Bernstein, points out, "The strong economic growth in the U.S. results from the contributions of people in all walks of life, from laborers to corporate executives. The fact that many families are not sharing in the resulting prosperity stands as our nation's most serious economic problem" (p.15). This serious wage inequity is poised to continue its upward trajectory (Bernstein, 2001).

What does this current wage inequity mean for low-income families seeking to advance their children's higher education? The continuing growth in income disparity coupled with low-wage service job expansion creates staggering effects on families' ability to financially support their children's higher education. Not only does the inequity affect low-income children's access to higher education but limits parents' options in advancing their own education. As the need for higher education increases, large numbers

of adults are engaging in non-degree lifelong learning, including certificate programs, work-related training, and professional development (The College Board, 2000).

It is perhaps an irony that this condition should exist in a country that proclaims equal access to education, including higher education, for all citizens; moreover a country whose President supports an educational plan that “leaves no child behind.” Federal funding for higher education has long been viewed as a democratic hallmark. Likewise, mass higher education is seen as vital to all citizens. The philosophy was first implemented in 1862 when Congressman Justin Morrill (Morrill Act, 1862) pressed for 90,000 public acres to be sold to each state to establish state land grant colleges. These colleges presented curricula better suited to the times and economy of a growing country. The courses emphasized agriculture and vocational careers rather than professional careers typical in the colleges of that day. According to Williams (1997) they had greater appeal to the so-called industrial classes with more focus on utility and less on tradition and the classics. The Morrill Act opened the doors of higher education to students from a wider range of economic backgrounds (Lucas, 1994).

Higher education for the masses was supported by subsequent federal government administrations and was seen as key in advancing the individual’s contribution to the country and improving an individual’s economic and societal standing (Cohen, 2001). In 1944 a defining policy event occurred when soldiers returning from World War II were granted direct student aid to attend the college of their choice (Alexander, 2001). The G.I. Bill represented the first comprehensive federal direct student aid program in higher education. Its importance was further supported when President Harry S. Truman

commissioned a study promoting greater equity and accessibility to higher education for all citizens (Cohen & Brawer, 2003).

Accessibility to higher education for all citizens continued as a primary focus for federal lawmakers and was further demonstrated through the Johnson administration's War on Poverty that spawned the Economic Opportunity Act of 1964. Out of the Economic Opportunity Act came the Higher Education Act of 1965 (U.S. Department of Education, Higher Education, 2002). As part of a national movement to address widespread poverty in the United States, the 89th Congress created and augmented a variety of direct student aid programs in 1964 and 1965 including the College Work-Study Program, the Guaranteed Student Loan Program, and the Basic Educational Opportunity Grant Program now called the Pell Grant (Alexander, 2001). Direct student aid policies by the federal government, instead of institutional aid, became the primary vehicle for providing more postsecondary education opportunities for financially needy students. Advocates of the policies believed that by channeling public funds to students through direct student aid programs students would be given the economic ability to create a more competitive marketplace forcing public and private institutions to operate more efficiently (Friedman & Schwartz, 1963). Other advocates felt that the fiscal neutrality meant equitable treatment of low-income students who would obtain the proper financial assistance to attend institutions that primarily served more affluent student populations. Opponents countered that the programs were not fiscally neutral and would disadvantage lower cost public campuses and students because the amount of financial aid awards would be based on the Expected Family Contribution and the Cost of Attendance (Chambers, 1968).

Through it all, succeeding presidents and federal lawmakers continued to talk about the importance of access to higher education for all citizens. However, federal support for low-income students began to erode in the 1980s when the federal government moved funding support for higher education to other public interest initiatives like health care and prisons (Hovey, 2000). Additionally, amendments in the 1980s fueled a philosophical shift from federal grants towards subsidized loans to encourage collegiate participation (St. John, 1994). Moreover, in the late 1970s and 1980s the federal government responded to mounting demographic, economic, and political tensions from middle-income parents and the banking industry to expand the qualifications for student aid (Alexander, 2001). Middle-income families expressed considerable concern about rising costs of higher education at a time when growing economic necessities were demanding that all students have the opportunity to participate in postsecondary education (McPherson & Shapiro, 1991). In response to these pressures, Congress enacted the Middle Income Student Assistance Act of 1978, resulting in the expansion of direct student aid resources to middle- and upper-income students (Alexander, 2001). However, aid was expanded primarily through loans. In 1997 new forms of higher education financial assistance was extended again to middle and upper income families with the enactment of the Taxpayer Relief Act. And during this same decade, the 1992 reauthorization of the Higher Education Act solidified the philosophical shift favoring federal loans over grants (Gladieux, 1995). The Advisory Committee on Student Financial Assistance (2001) blames these programs for limiting low-income students' access to higher education. They note that the proportion of high-school graduates from families earning less than \$25,000 per year who go to college is 32

percent less than the proportion of families earning more than \$75,000 per year. The Committee (2001) reports that access is being displaced by student financial aid policies that favor merit.

The erosion of federal funding, however, has not changed citizens' view that access to higher education is fundamental to democracy. Citizens believe in access to higher education and believe education is accessible to the masses. Reports from the Consortium for Policy Research in Education (Immerwahr, 2000) found that Americans believe that anyone who really wants a college education can get one. To the contrary, the vision of an egalitarian right to higher education may be more romance than reality as the situation has worsened for low-income students attempting to access higher education. Federal grant assistance in direct student awards has not been commensurate with rising college costs (Alexander, 2001). Burd (2002) reports the majority of public four-year institutions are either too selective or too costly for low-income students to attend without putting their families at serious financial inconvenience or making an extraordinary financial sacrifice. Likewise there is reluctance on the part of many low-income families and students to accumulate debt as a means to obtain a credential that is a number of years in the future. The national average time to a baccalaureate degree is now over five years. Students from poor families, unlike those from middle and high-income families, do not have family assets that can be converted to cash for college. Moreover, they can rarely afford the luxury of foregone income during the five plus years it takes to earn a baccalaureate degree (Fenske, Geranios, Keller, & Moore, 1997). Cabrera (1987) sees need-based student financial aid as a way to lower the cost of attendance, thus facilitating college enrollment. Further he believes financial aid is

needed to give students an opportunity to persist in college without facing severe financial difficulties. Vincent Tinto (1987) a central figure in retention theory acknowledged in his later work that finances might play a role for disadvantaged students especially those for whom the question of finances is essential regarding continuance in higher education.

Curiously, low-income students' educational plight has captured the attention of entrepreneurs and private sector foundations (McGroarty, 2000). The seemingly self-contained dilemma of low-income families struggling to access higher education has in fact created a spiraling effect on the economic skills, preparation, and advancement of the U.S. workforce. Many private sector organizations view workforce development and education of all citizens imperative in creating and maintaining a strong U. S. economy. In a recent Lumina study, Kipp, Price, and Wilford (2002) noted that today, more than ever, postsecondary education is critical to the nation's strength and the steadily growing U. S. need for ongoing learning. State policy agendas increasingly focus on the vital links among educational attainment, workforce quality, and economic growth (Kipp et al., 2002). Lack of opportunity and low educational attainment has a negative effect on future employment and earnings (Fenske et al., 1997).

Out of this pressing need, a sizable number of private programs has emerged that assist low-income students in transitioning from high school to college and in finding needed dollars to make higher education a reality (Ford Foundation, 2001). These early intervention programs (Fenske et al., 1997) provide services and resources to encourage low-income students to obtain high school diplomas and seek admission into college.

These unexpected providers, philanthropic agencies, contribute not only funding but services such as mentoring, application writing, and preparation for test taking (McGroarty, 2000). Tierney's (2001) research demonstrates the need to improve low-income students' access to higher education. He supports varied programs of intervention as a method of providing information to low-income students and families. Similarly, Cabrera and LaNasa (2000) found a 26.4% gap in the college application rate between low-income students and high-income students. Their study suggests the reason for the gap may be substantial differences in ability to pay for college and the quality of information each group receives about college. Thus, the unexpected providers, philanthropic agencies, may give college administrators and those counseling low-income students new options for low-income student funding and hope for increased accessibility to higher education.

Statement of Research Problem

Research studies show how pressure from various public initiatives compete with higher education for limited state and federal funds (Callan, 2001). Other research has examined the impact of student ability to pay on persistence to baccalaureate completion (Cabrera, 1987; Thayer, 1997) and similar studies have examined determinants of persistence to degree completion (Thielemann, 1999), but few studies illustrate the academic and social lived campus experiences of low-income students who receive private foundation scholarships. This research study examined the lived campus experiences of low-income students pursuing baccalaureate degrees through private foundation scholarship assistance.

Research Questions

The following research questions examined the academic and social lived campus experiences and perceptions of low-income students pursuing baccalaureate degrees through private foundation scholarship assistance.

- What is the lived campus experience of low-income students pursuing baccalaureate degrees through private foundation scholarship assistance?
- How do they participate in academic and social life on campus?
- How did foundation funding affect the student's choice of academic institution?
- How did other factors or conditions in the students' lives contribute to decisions to pursue a post-secondary education?

Definitions of Terms

For purposes of this study, the following definitions will apply:

Early intervention programs - A program established to provide services and resources that encourage low-income students to finish high school, enter, and persist in college (Fenske et al., 1997). Services and resources can include mentoring, tutoring, academic advising, emotional support, financial support, and guidance through higher education financial aid and admission processes.

Federal Need-Based Financial Aid - Eligibility for federal and many state programs are based on financial need as determined by a formula that is mandated by Congress, which calculates an expected family contribution towards educational expenses. The federal need analysis formula evaluates net income, some net assets (the value of home equity is not considered to be an available asset in the federal need analysis formula), number of family members, number of family members in college, and

other relevant factors that may affect each family's ability to contribute towards educational expenses (Title 34 (USCS) 690, (1996, as amended)).

Private Foundation - A non-profit corporation exempt from federal income taxes under Section 501c (3) of the Internal Revenue Code and operated exclusively for specific charitable purposes permitted by the Code (Title 26 (USCS) 501c (3), (2002, as amended)).

Significance of the Study

This study advances the understanding of experiences and central issues of low-income students who are able to pursue higher education degrees because of private foundation funding and intervention. It is significant in understanding how financial assistance above federal PELL funding allows low-income students to enroll in colleges they may not have otherwise attended. Through qualitative analysis this dissertation provides an in-depth examination of the academic and social college lived experiences of low-income students who receive scholarship funding, above Pell awards from a private foundation. It contributes to a better understanding of the function of private organization scholarships in supporting student access. It also contributes to a better understanding of the role of intervention programs in improving access to higher education for all citizens. It is conducted in the participants' natural setting and presents a rich description of the participants' experiences framed in a meaningful picture of the themes that emerge.

Educational practitioners will find this research significant as they assist students in making decisions about post-secondary funding opportunities. It promises to be timely information on options for low-income students. This is of particular importance when

considering the combination of rising costs of college with the continuing shortfall of financial aid for low-income students (Fenske et al., 1997).

Researcher's Perspective

I value higher education and American free enterprise as complementary systems. I chose to conduct this study because it aligned with my interest in access to higher education and my interest in philanthropy. I have taught business and technology courses in the community college environment for thirteen years. As a community college instructor I have the opportunity to facilitate the learning process of students from all socio-economic standings. The vast majority, however, struggle to balance their desire for post-secondary education with their financial obligations. They attend college in the hours that remain after work and family responsibilities. By most accounts, they do not attend community college as an opportunity to experience college “away from home,” or an opportunity to explore a wide variety of cultural program offerings. Their opportunity is a college close to home that allows them to maintain their local support network as they struggle to balance finances, jobs, and families. Having a community college in their city or town is their opportunity.

Some attend to save money for the transition to more expensive universities. Community colleges are more affordable and viewed as a ladder of opportunity (Bragg, 2001). However, some researchers (Pascarella & Terenzini, 1991) are skeptical about community college education because they believe students who begin their college experience at four-year institutions are more likely to complete baccalaureate degrees than those transferring from two-year colleges. Those of us who support and value community college education believe the transfer function has greatly improved over the

last decade. We also recognize that the comprehensive community colleges' ladder of opportunity leads to a variety of opportunities. The comprehensive community college provides opportunities in degree transfer programs, career education, developmental education, and life-long learning.

As a business instructor I facilitate courses and present information concerning all sectors of American business including private, public, and government. I believe private sector small business and entrepreneurship is the backbone of the American free enterprise system. And although I value success in private sector business ventures, my philosophy encompasses a high regard for civic responsibility to the community. Thus I have led volunteers in many fund raising experiences that benefit non-profit organizations and foundations. I support the work of non-profits and trust their existence promotes the continued balance of equity in our egalitarian society.

This study gave me an opportunity to learn the direct affects, benefits, and perhaps pitfalls of financial generosity to low-income students. I attribute much of my interest in this research topic to my beliefs and perceptions that being from a low-income background "does not warp one's desire to better oneself" (Rubi, 1994, pg. 3).

CHAPTER 2: LITERATURE REVIEW

This chapter reviews literature in the following areas: (1) the expansion of higher education; (2) the increased costs of higher education; (3) the current state of financial aid; (4) the growing need for education beyond high school for all citizens; (5) intervention programs and their theoretical basis in student development; (6) and the role of private foundations who offer intervention and financial assistance to low-income students.

Expansion of Higher Education

Access to public education has long been supported through federal funding and viewed as a hallmark in the United States' democratic system. Likewise, *mass* higher education is also seen as vital to its citizens. This viewpoint of mass higher education was set in motion and has its roots in legislation of the late 1800s.

Morrill Act of 1862. Higher education for the general population first became a priority when Congress passed the Morrill Act of 1862 (Morrill Act, 1862). Congressman Justin Morrill (Morrill Act, 1862) pressed Congress to give each state nearly 90,000 acres of public land which would then be sold by the states with proceeds used to establish at least one college in those states. The leading objectives of each college was to teach branches of learning related to agriculture and the mechanical arts, but not exclude scientific and classical studies nor military tactics. These land grant colleges presented a curricula more suited to the times and economy of the country. The courses were a

change from the liberal arts professional emphasis to a more semi-professional career orientation (Koos, 1924).

The Morrill Act opened the doors of higher education to the children of many more citizens by offering a curriculum appropriate to students from varied economic backgrounds. It was the first step toward government support for mass higher education and introduced the perspective that higher education advanced the individual's contribution to the country and improved an individual's economic and societal standing.

Junior college movement. College enrollment grew quickly once the doors of the university were opened to the masses. In 1870 there were fifty-two thousand students attending college or 1.7 percent of the 18 – 21 age group. By 1890, 3 percent were enrolled and by 1900, 4 percent of the college-age populations, two hundred and thirty-eight thousand, were attending college (Zwerling, 1976). As the Morrill Act was affecting access to higher education a change was also taking place in the lower grades. In the late nineteenth and early twentieth centuries public high schools were built in every state and education was made mandatory through age 16 in most states (Cohen, 2001). This change meant larger numbers of high school graduates and a resulting increase in students meeting the criteria for college admission. The increase in high school graduates prompted educational reorganization. Reorganization tended to develop at the top and this time urged the upward extension of the secondary school (Koos, 1924). The junior college was the next logical step in the evolution of the school system. Accordingly, junior colleges were organized in many states and funded by local school districts following the model already in place for their elementary and secondary schools (Townsend & Twombly, 2001). The junior or two year college was created partly in

response to the restructuring of the secondary school and partly in response to the growth in four-year college enrollments. Rather than reach out to the rapidly growing number of high school graduates, many universities endeavored to maintain collegiate standards by dismissing a sizable proportion of the matriculates before the end of their freshman year (Cohen, 2001). Junior colleges rose into the vacuum.

The first public junior college was opened in 1902 in Joliet, Illinois, and was in fact maintained in connection with the township high school at Joliet (Koos, 1924). According to Zwerling (1976) the history of the two-year college has as much to do with diverting more and more students away from the university into some kind of other, non-university postsecondary institution as it does with anything else. Motivation aside, the growth of two-year colleges is intimately linked to the expansion of four-year colleges and the public high school system.

Truman Commission of 1947. In the mid-1900s President Harry S. Truman commissioned a study to promote greater equity and accessibility to higher education for all citizens (Cohen & Brawer, 2003). The Truman Commission of 1947 furthered earlier work (Serviceman's Readjustment Act, 1944) and supported the egalitarian perspective of higher education for every citizen regardless of class and color.

Truman's work in the early 1940s produced notable legislation in the Serviceman's Readjustment Act of 1944. This G.I. Bill of Rights was written with the assumption that few would take advantage of it (Wyatt, 1992). To the contrary, by the fall of 1946, it and its accompanying funding had inspired more than one million veterans to enroll in college (Wyatt, 1992). These students, many of whom were married, had children and were working, represented a whole new generation of postsecondary

students; often they were the first in their family to continue their education beyond high school. With the funding that accompanied the veterans, colleges initiated guidance centers, reading and study skills programs, and tutoring services primarily to serve these new students (Maxwell, 1979). More significantly, this growth in college enrollment fueled the populace perspective that all citizens should have the opportunity to better themselves through higher education.

Johnson's War on Poverty. The goal of the Truman commission to enhance access to higher education regardless of class and color was not fully realized until some years later when President Lyndon Johnson began his administration's War on Poverty. During his administration lawmakers passed the Economic Opportunity Act of 1964 out of which came the Higher Education Act of 1965 (Higher Education Act, 1965). President Johnson's War on Poverty resulted in expanded access and support for populations previously underrepresented on college campuses. In 1965 special programs like TRIO were developed to help low-income students overcome class, social, academic, economic, and cultural barriers to higher education (Hexter, 1990). When working in concert, the TRIO programs consisting of Upward Bound, Talent Search, and Student Support Services are central to the fight for access and equality for students from disadvantaged backgrounds.

The goal of Upward Bound is to increase the rates at which participants enroll in and graduate from institutions of postsecondary education. Upward Bound provides fundamental support to participants in their preparation for college entrance. Upward Bound serves high school students from low-income families; high school students from families in which neither parent holds a bachelor's degree; and low-income, first-

generation military veterans who are preparing to enter postsecondary education (U.S. Department of Education, 2002).

The goal of Talent Search is to increase the number of youth from disadvantaged backgrounds who complete high school and enroll in the postsecondary education institution of their choice. The Talent Search program identifies and assists individuals from disadvantaged backgrounds who have the potential to succeed in higher education. The program provides academic, career, and financial counseling to its participants and encourages them to graduate from high school and continue on to the postsecondary school of their choice. Talent Search also serves high school dropouts by encouraging them to reenter the educational system and complete their education (U.S. Department of Education, 2002).

The goal of Student Support Services (SSS) is to increase the college retention and graduation rates of its participants and facilitate the process of transition from one level of higher education to the next. The Student Support Services (SSS) program provides intervention and opportunities for academic development, assists students with basic college requirements, and serves to motivate students toward the successful completion of their postsecondary education. The SSS program may also provide grant aid to current SSS participants who are receiving Federal Pell Grants (U.S. Department of Education, 2002).

Another component of the Higher Education Act of 1965 was the Federal Pell grant program (U. S. Department of Education, 2002). The program was designed to help financially needy undergraduate students meet the costs of their education at participating postsecondary institutions by providing direct grant assistance. The program remains in

existence today and functions through a process whereby Pell Grants are awarded to undergraduate students based on financial need, the cost of attending school, whether the student is full-time or part-time and whether the student is attending school for a full academic year or less. Award amounts depend on Federal program funding. Pell Grant funds are disbursed directly to the school, paid directly to the student or disbursed by a combination of these methods. The financial aid office at participating schools administers the Pell Grant program. Pell Grants do not have to be repaid.

Policy changes of the 1980s. Although succeeding presidents and federal lawmakers continued to talk about the importance of accessibility for all citizens, priority funding for higher education was not maintained. Support for programs that had developed during the 1940s, 50s, and 60s began to erode in the 1980s when President Reagan and lawmakers supported other public interest initiatives like health care and prisons (Hovey, 2000). Competition for public funding to preserve access to mass higher education continued through the 1990s. In the 2001 Lumina Foundation study, Davis reports that institutions and the federal government shifted policy priorities away from access and so created amounts of unmet need for students from America's lower-income families. Conversely, the vision of an egalitarian right to higher education, inspired by the Morrill Act and other such legislation has persisted. A recent report from the Consortium for Policy Research in Education found that Americans believe that anyone who really wants a college education can get one (Immerwahr, 2000). The necessity of public funding to maintain access brings one to wonder if this national view is rational or simply romantic? In reality, despite this U. S. perspective that anyone can get a college

education, the situation has worsened for low-income students attempting to access higher education.

Increased Costs of Higher Education

It is difficult to balance the American philosophy of accessibility to higher education for every citizen with the reality of overwhelming financial inequity. Over the 1990s, the average real income of high-income families grew by 15 percent, while average income remained the same for the lowest-income families (Bernstein, 2001). This wage inequity presents a significant problem to low-income families seeking to advance the education of their children and themselves. Regrettably, to the detriment of low-income families, college costs keep rising faster than their financial resources or federal and state assistance (Fenske et al., 1997). Undergraduate resident tuition and fees rose 4.4 percent in 2000-2001 at public universities. Room and board charges at four-year public college and universities increased 5.1 percent. Total cost of attendance (COA) at a public four-year university for an undergraduate in-state student who lives on campus is typically \$11,338, and \$9,229 for a commuter student (The College Board, 2001). Compounding the problem is the fact that the cost of education has risen sharply as a percentage of family income only for low income families, yet aid for middle-income students (in the form of tax credits) and merit have begun to displace access as the focus of student financial aid policies (Advisory Committee on Student Financial Assistance, 2001).

Competition for state funding. Under the federal system, responsibility for education is with the 50 states. And although it is the individual states that implement expansions of opportunity in education (Callan, 2002), public higher education must

compete with other state services for its share of available funding. Because all states but one are required to have a balanced budget, a gain for one legitimate, worthy state service such as Medicaid, means less for another such as mass higher education (Callan, 2002). The National Governors' Association and National Association of State Budget Officers (2001) report that state spending on higher education has decreased as a portion of total budget (see Table 1). In 1987 the average state portion of total budget allotted to higher education was 12%; in 1990 this increased slightly to 13%; but by 1995 the state total budget allotment to higher education had decreased to 10%. Spending on Medicaid in that same time period had increased from 10% in 1987 to 19% in 1995.

Table 1

State Spending as a Portion of Total State Budget

Service	1987	1990	1995
Medicaid	10%	14%	19%
Higher Education	12%	13%	10%

Note. From "The Fiscal Survey of States," June 2001, *National Governors' Association and National Association of State Budget Officers*.

More recent information from the National Governors' Association and National Association of Budget Officers (2002) shows health care constitutes approximately 30 percent of total state spending. Medicaid experienced its fastest rate of growth since 1992. This spending sharply contrasts the lack of any growth in state revenues experienced in fiscal 2002 (National Governors' Association, 2002).

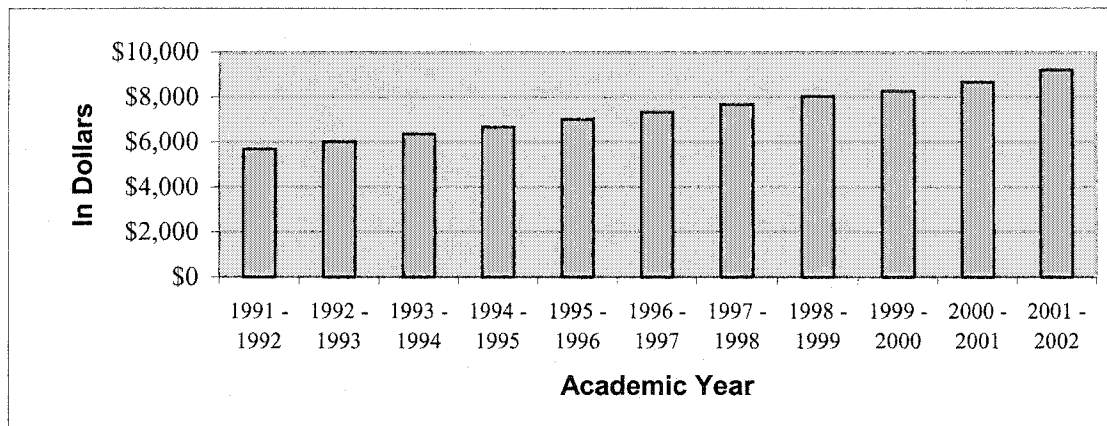
During a national recession, individual states may face financial stress for a number of reasons. Among such factors in the early 1990s were rising Medicaid costs and increased public school enrollments. According to Roherty (1997) state government

has four “core businesses” supported by the general fund. Tax dollars rather than fees support these functions, K-12 education, health care, higher education, and public assistance. Higher education is perceived by elected officials to be better situated than the competing systems (Roherty, 1997). When revenue shortfalls are allocated among state services, higher education is likely to be required to absorb proportionately larger cuts than other sectors. As a consequence, the state and higher education institutions have raised tuition thus shifting shortfalls to students and their families (Callan, 2002).

Rising cost of tuition. For the past quarter century, the pattern the states have followed in times of economic hardship has been to cut higher education budgets and raise or allow colleges to raise tuition (Hovey, 2000). This shift in the pattern of financing public higher education has markedly influenced the controversy over costs. First, the decline in state support has influenced a rise in tuition rates in the public sector. Second, when most states cut appropriations to grant programs, they cut institutional appropriations, influencing a simultaneous increase in tuitions and decrease in grants (St. John, 1994).

The controversy over college costs first surfaced in the mid-1980s after a half decade of rising tuitions. Congress mandated Secretary of Education William Bennett conduct a study of college costs, focusing on why costs were increasing and how the federal government could maintain access and possibly mitigate future cost increases. Senior officials in the U.S. Department of Education also argued that student financial aid did not influence access or expenditures (Bennett, 1986). National associations responded to these claims by arguing that increases in tuition could be attributed to reductions in federal grants and state appropriations. From the mid-1980s and into the 1990s, the

controversy over college costs continued and tuitions continued to rise faster than inflation (St. John, 1994). Data from the National Center for Educational Statistics (2002) reports tuition for public four-year institutions has increased annually over the past two decades. Figure 1 shows undergraduate tuition, room, and board for all public institutions increased each year from the time period of 1991-92 through 2001-02. Annual tuition, room, and board at public institutions in 1991-92 was \$5,693; in 1992-93 was \$6,020; in 1993-94 was \$6,365; 1994-95 was \$6,670; 1995-96 was \$7,014; 1996-97 was \$7,334; 1997-98 was \$7,673; 1998-99 was \$8,027; 1999-00 was \$8,275; 2000-01 was \$8,653; and in 2001-02 was \$9,199.



Source: "Postsecondary Education 2002." Digest of Educational Statistics. U.S. Dept. of Education, National Center for Educational Statistics.

Figure 1. Annual tuition, room, & board: Public four-year institutions

The increase in tuition caused concern for many families. States responded to middle-class financial anxiety about college costs by changing financial aid criteria. From 1996-97 to 1999-2000 state non-need based financial aid increased by 90% from \$459 million to \$873 million, state need-based aid grew by 24%, from 2.6 billion to 3.3 billion (Callan, 2002). The legislation represented a fundamental shift in federal aid policy and

philosophy. Easily accessible, non-need based aid became available to large numbers of middle- and upper-income students on a quasi-entitlement basis. The lower-income targeted, need-based, grant-oriented federal policy period came to an end (Somers & Cofer, 2000). Wealthier families took advantage of the program in substantially larger than expected numbers (Somers & Cofer, 2000) and specifically took advantage of its guaranteed 7 percent interest rate program.

The 1990s also brought large-scale use of the tax code to lessen the burden of families paying for higher education (Conklin, 1998). The Taxpayer Relief Act of 1997 contained several programs aimed at helping families deal with increasing college costs. Both President Clinton and Congressional Republicans hailed the legislation as the largest investment in higher education since the G.I. Bill (Peerless, 2000). Such use of the tax code was unprecedented. Some of these tax provisions aimed at assisting students and middle class families in saving and paying for college included: (1) the HOPE Scholarship, which allows a tax credit of up to \$1,500 that will cover 100 percent of the first \$1,000 in tuition, and 50 percent of the second \$1,000 in tuition and mandatory fees paid, less all grants and scholarships, for the first two years of higher education; (2) Lifelong Learning Tax Credit, which allows a tax credit equal to 20 percent of the first \$5,000, later increased to \$10,000, in tuition in the third year of higher education and beyond including undergraduate and graduate education, as well as education to acquire or improve job skills; (3) Student Loan Interest Deduction, which phases in a tax deduction for interest paid on student loans in the first 60 months; and (4) Loan Forgiveness for Community Service, which permits the tax-free treatment of student

loans forgiven by nonprofit organizations, such as colleges and universities, for work in public service (Peerless, 2000).

The non-need based federal tax credits represent revenue foregone rather than expenditures, and benefits primarily middle and upper-middle income students and their families (McKeown, 2001). Lower income students who owe no federal taxes do not benefit. For these reasons the Advisory Committee (to Congress and the Secretary of Education) on Student Financial Assistance attacked these programs as contributing to the denial of access (Advisory Committee on Student Financial Assistance, 2001).

Unlike federal programs, the structure of state merit, non-need based, programs vary considerably across states but are likely to have at most a marginal impact on the enrollment of underserved populations (SHEEO, 2000). Instead these increasingly well-financed programs with politically potent middle-class beneficiaries now compete with need-based financial aid for state support. Initiatives like merit aid for students of affluent families and tax credits that exclude low-income Americans, may come to be remembered as public policy's contribution to irrational exuberance (Callan, 1994). Nevertheless while many higher education analysts criticize these programs they are enormously popular with legislatures (McKeown, 2001).

Federal Financial Aid

Although state governments' influence tuition costs by determining dollar amounts to support higher education, the Federal government also plays an important role in accessibility for low-income students. The federal government has appropriated massive sums for student financial aid. The estimate for 1999-2000 was over \$47 billion (The College Board, 2000). The federal government is the major source of financial aid

providing about 75% percent of the total, while institutional and private sources provide about 19% and state-provided aid accounts for about 6 percent (Fenske, 1997). The Federal Pell Grant Program, Title IV, Part A, Subpart 1 of the Higher Education Act of 1965 helps financially needy undergraduate students meet the costs of their education at participating postsecondary institutions by providing direct grant assistance (NCES Pearson, 2001). Students must demonstrate financial need based on the cost of education and the ability of the student, or student and family, to pay this cost. Among dependent students, a larger percentage benefited from the program in 1990 than in 1987 in both the low- and middle-income categories. Independent low-income students showed a decline in the percentage of students receiving awards, but the percentage of middle- and high-income students receiving awards increased (Pell Grant End of Year Report, 1993).

Reluctance to fully fund financial aid. The unwillingness of Congress to fully fund student aid up to the amounts it had authorized or to keep aid level with inflation makes it difficult for eligible students to obtain adequate funding at even low-cost public institutions (Waggaman, 1992). According to Frances (1990), the federal government funds or underwrites almost 75% of student aid awarded in the United States. Unfortunately, that rate is down from 83% in 1980-81. These declines have caused public institutions and many private ones to spend more of their unrestricted general funds for student aid, as much as 25% of *total* aid in many institutions which is up from 12% in 1980-81.

Despite the federal government's percentage contribution of total aid to students the costs of tuition remain a factor for low-income students seeking to advance their higher educational goals. Studies by St. John (1990) found that low-income students are

more responsive to changes in college prices than are middle- and upper-income students. Increases in college expenses or cuts in student financial aid are much more likely to have negative consequences on the enrollment behavior of more low-income students than affluent ones. Davis (2001) states, “There is a very low probability that giving \$500 grants to students who need \$5,000 in additional aid to cover their expenses will cause many to enroll” (p. 8).

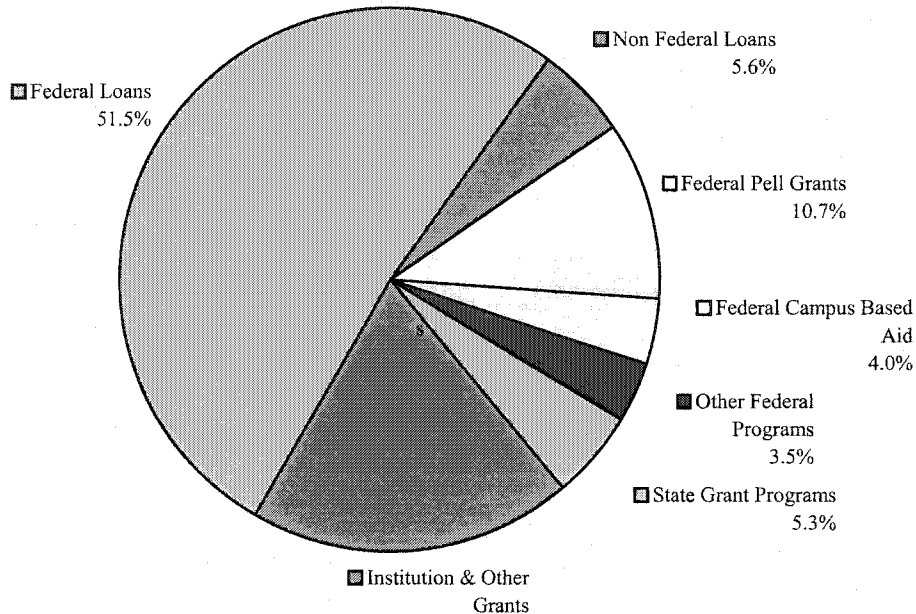
Available grant aid has not offset relative declines in federal grants nor has total aid increased as fast as the increase in the cost of attendance. As a result the cost of attendance consumes a greater share of personal income. The average cost of attendance at public four-year colleges, for in-state tuition, as a share of family income increased significantly for low-income families. From 1991 to 2001 families whose income was in the lowest fifth of the distribution, average cost of attendance increased from 40 to 62 percent of family income; and for families in the middle quintile, the cost of attendance increased from 12 to 17 percent of income. For families whose income was in the highest quintile, average cost of attendance remained at 5 percent of family income (The College Board, 2000). Growing income inequality in the nation compounds this problem.

Shift from grants to loans. During the late 1970s and early 1980s, total federal expenditures for student grants declined. Studies of the effects of federal student aid programs have documented that the shift from grants to loans in the 1980s directly influenced the downturn in access to higher education and indirectly influenced the rate of growth in tuition (St. John, 1994).

Figure 2 depicts the estimated student aid from all sources and demonstrates grant funds are a smaller source of assistance to students than loans. Federal and non-federal

loans are over 57% of total aid awarded. While federal Pell grants comprise only 10.7% of total aid awards.

Estimated Student Aid by Source FY2000: Total Aid Awarded \$68.4 Billion



Source: "End of Year Report: 2000 – 2001." National Center for Educational Statistics. U.S. Department of Education: Office of Postsecondary Education.

Figure 2. Estimated student aid by source FY 2000: Total aid awarded \$68.4 billion

Average indebtedness at graduation has increased to alarming levels (Burd, 2001). A report by the State Public Interest Research Group's Higher Education Project (Burd, 2001) calls on Congress to increase spending on Pell Grants, make loans more affordable for students, and maintain flexible repayment options to prevent defaults. The report notes that students are going deeper and deeper into debt to pay for college.

The problem related to the impact of loans on low-income students is the presumed reluctance of such students to accumulate debt as a means to obtain a credential that is a number of years in the future (the national average time to a baccalaureate degree

is now over five years) (Fenske et al., 1997, p. 24). Students from poor families, unlike those from middle and high-income families, do not have family assets that can be converted to cash for college or used for collateral. Moreover, they can rarely afford the luxury of forgone personal income during the five or more years of a baccalaureate program (Fenske et al., 1997). Likewise, the cultural backgrounds of some low-income students constrain them from relying on credit to attend college. Moreover cultural backgrounds can often hinder students from attending college if they will burden their families with what they see as undo financial stress.

During the next decade, the cohort of prospective students will include larger proportions of students from low-income families. Yet the major policy initiatives of the 1990s for higher education did not focus on the needs of this group. Both merit-based student aid and tuition tax credits are likely to have at most a marginal impact on the enrollment of underserved populations; these programs generally benefit those with middle- and upper-middle incomes (Callan, 2002).

As has been demonstrated, when revenue shortfalls are allocated among state services, higher education is required to absorb proportionately larger cuts than other sectors. When this happens, the state and higher education institutions are likely to shift shortfalls to students and their families by raising tuition (Callan, 1994). Since higher education typically represents the largest discretionary spending item in state budgets, states tend to cut higher education spending more severely than they decrease spending for other programs. According to Hovey (2000) favoring higher education over competing public service demands would represent a dramatic departure from near

universal statements about priorities for K-12 education in the 1998 legislative campaigns.

Economic and Social Need for Higher Education

As America moves into the knowledge intensive world of the future, a college education will continue to take on much of the importance that a high school education had a generation ago; the growing importance of higher education has spawned greater public attention and concern (Immerwahr, 1998). Success in this new Information Era requires new and different skills from the earlier eras of agriculture and manufacturing. The time has arrived when postsecondary education and training are essential for full participation in the civic, economic, and social life of America, for participation in middle-class life (Callan, 2002).

Civic need. Postsecondary education is becoming increasingly important to individual citizens and U. S. corporations. The nation needs a citizenry that can participate fully and positively in a democratic society. Problems society must deal with are complex: international trade, global warming, censorship of materials distributed via the Internet. As social and political issues become ever more complex, the premium placed on citizens' competence will increase apace (Jones, Ewell, & McGuinness, 1998).

Economic need. An individual's economic success has been closely associated with educational attainment. The High School and Beyond (HSB) longitudinal study found that of the high school sophomores in 1980, only 1.4 percent from the highest socioeconomic quartile failed to graduate from high school but 9 percent of this cohort from the lowest socioeconomic quartile had not earned a high school diploma 12 years later (Fenske et al., 1997). The relationship between socioeconomic status and

educational attainment is not only strong but also persistent. The need for higher education is critical for the economic success of the individual. Higher education is a good investment for students, and the financial return on an individual's investment are substantial (St. John, 1994).

Employers too are seeking higher levels of education in the workforce. The economy is increasingly global, with companies both acquiring goods and services in foreign countries and selling their products internationally. To be successful U. S. firms must increasingly find markets or productive niches that have specific kinds of competitive advantage. Increasingly these niches are the information and technology intensive arenas, and the resulting enterprises must rely on intellectual rather than physical strength for their success. Moreover, even the most routine tasks in the future economy are likely to require the significant use of technology. Partly as a consequence it is more and more difficult for citizens to find jobs that yield a comfortable middle-class standard of living absent the skills associated with education beyond high school. As the U. S. economy becomes increasingly focused on processing and creatively using information, the education of its workforce becomes a key ingredient in the economic well being of the nation (Jones, Ewell, & McGuinness, 1998).

Social need. Furthering one's higher education is equally as important as a function of social need. In their book *Inequality by Design*, Fischer, Hout, Jankowski, Lucas, Swidler, and Voss (1996) discuss the link between higher education and the expansion of opportunity. They believe that earning a four-year-college degree levels out family advantage and disadvantage in a way that increases access. They go on to explain

that among college graduates there is no connection between the occupational status of their parents and their own.

In a more general sense education beyond high school advances the student's sense of self as well as enhancing opportunities. One such opportunity is that of social mobility. Labaree (1997) describes social mobility as providing students with the educational credential needed to get ahead in the existing socioeconomic structure.

Employees in the 21st century. The number of high school graduates increased in the mid-1990s and will continue to increase through 2008, when the nation will graduate the largest public high school class in its history – 3.2 million students (Gerald & Husser, 2001). Having more high school graduates will mean more college applicants and the nation's colleges and universities are expected to experience unprecedented enrollment growth over the next ten years (The College Board, 2001). Many states are likely to see increases in both the absolute numbers and relative proportions of potential students from low-income families with historically low participation rates (Callan, 2002). This generation of students will be the most racially and ethnically heterogeneous and the poorest ever to see higher education (Callan, 2002).

Those individuals who would not normally engage in college-level work after attending high school are emerging as a group whose educational needs must be addressed by postsecondary education. Policy studies in state after state reveal that the largest unmet educational needs and the largest barriers to local and statewide economic development are in the area of basic skills education (Jones, Ewell, & McGuinness, 1998). Because higher education is rapidly becoming a central feature of economic competitiveness, it also has a growing role in local and regional economic development.

The focus of higher education thus can be placed on either direct contributions such as providing education in directly relevant areas or on indirect contributions such as contributing to the general quality of life in the region (Jones, Ewell, & McGuinness, 1998).

Community college dilemma. As the need for education beyond high school expands, more low-income students are looking for ways to advance their post-secondary educations. Community colleges are seen as affordable alternatives to four-year-colleges and viewed favorably for their open access policies (Townsend & Twombly, 2001). They are a low-cost alternative to four-year colleges with an average in-state tuition at \$1705 per year while the average four-year college is \$3510 per year (The College Board, 2000). Community colleges are meaningful access points for students who aspire to attain baccalaureate degrees. Their critics, however, are quick to point out a notable decline in the percentage of community college students who transfer to senior institutions over the last 25 years. In 1973, less than 43 percent of students in two-year colleges were participating in transfer programs, and by 1980, the proportion had dropped to nearly 30 percent. In the late 1990s the estimates of students who transfer from community colleges to four-year institutions was about 15 to 20 percent (Nora & Rendón, 1998). Some researchers (Pascarella & Terenzini, 1991) are skeptical about community college education because they believe students who begin their college experience at four-year institutions are more likely to complete baccalaureate degrees than those transferring from two-year colleges.

The true concern then should be how to best assist and encourage low-income students enrolled in community colleges in reaching their educational goals. Of particular

concern in this community college dilemma is the high rates of minority enrollment in community colleges. Minority students represent 6 to 8 percent of all students enrolled in higher education, yet they constitute nearly 31 percent of the total enrollment in community colleges (Cohen & Brawer, 2003). These enrollment trends have been consistent over the last 25 years (Nora, 1993). With the civic, social, and economic need clearly defined for education beyond high school isn't it of grave importance that low-income students and minorities be encouraged to access higher education and assisted in successful transfer to four-year colleges?

Wage inequity constrains low-income families. Although the need for education beyond high school is well documented, the continuing growth in income disparity of low-income and high-income wage earners creates a staggering affect on low-income families' ability to provide financial support for their children and themselves to access higher education (Bernstein, 2001). This serious economic problem of wage inequity is poised to continue its upward trajectory (Bernstein, 2001). The lack of financial resources hinder low-income students capacity to access higher education, thus, absent some type of intervention, many are discouraged as they seek to advance their postsecondary education.

Intervention Programs

Students and families of lower socioeconomic standing face many obstacles in accessing higher education. For those who do enter the postsecondary system, statistics show that these low-income students are indeed eight times less likely to graduate from college than other students (Newman, Myers, & Newman, 2000). Intervention programs have been developed to assist low-income students in planning and navigating the higher

education processes that oftentimes are barriers to initial and continued enrollment. There are many forms of intervention but most are programs established by philanthropic agencies, federally supported programs, or state-sponsored programs with matching federal support. In certain cases, programs begin with private seed money from philanthropic organizations and later evolve into publicly sponsored programs.

Mission of intervention programs. The growth of early intervention programs reflects America's commitment to high levels of educational attainment for all citizens (Fenske et al., 1997). This commitment is embodied in the national ideal of equal educational opportunity without regard to social or economic status. But a myriad of obstacles encumber low-income families. Early intervention programs offer new hope to low-income youth who are disproportionately "at risk" of inadequate educational attainment by providing informational services; guidance through admission processes; limited financial assistance; and emotional encouragement to them, their families, and their communities. The mission statement of the National Early Intervention Scholarship and Partnership program is a unifying concept for early intervention. Most, however, do not offer low-income students the necessary level of financial assistance.

The federal law encourages provision of financial assistance to low-income students to obtain high school diplomas and to foster the pursuit of higher education. The law also encourages states, local education agencies, community organizations, and private entities to provide a variety of information and support services for elementary, middle, and secondary students at risk of dropping out. These public and private agencies provide services, including mentoring, tutoring, and information to help low-income and minority students obtain high school diplomas and seek admission to college. Some

programs attempt to eliminate the financial barriers to higher education by guaranteeing needed financial assistance for at-risk students if they graduate from high school and meet other criteria. The underlying assumption is that intervention early in the educational pipeline will help to prevent dropouts and increase the number of students who pursue higher education (Fenske et al., 1997).

The 1992 reauthorization of the Higher Education Act of 1965 established the National Early Intervention Scholarship and Partnership (NEISP) program. Among the goals of this and various other intervention programs is to increase high school graduation rates, increase college enrollment rates and increase persistence to degree attainment among disadvantaged youth (Perna, 1995). Another important goal of early intervention is to facilitate a seamless transition from elementary to secondary to higher education.

Academic and social transitions. For many people, the role of a university student is a new identity they encounter. To undertake the new identity means that individuals have to transform themselves to the university student role both psychologically and physically (Goossens, 1995). Staton (1993) states that for recent graduates from high schools, becoming a university student means embarking on the new identity of an independent young adult. It calls for an effective coping process so that individuals may be able to gradually adjust themselves to their new identity. One of the main psychological challenges people face is to cope with the feeling of loss when they leave their perceived identity when moving out of a situation and accept a new identity as they move into a situation (Fassinger & Schlossberg, 1992).

Students get used to the life roles they have already adapted, and they often go into a new life situation with unfinished past feelings. They feel anxious when they need to move forward to assume the new identity in a new environment (Briggs, 1995). As Vickio (1990) indicates, very often university students find it difficult to say goodbye to their past life roles. According to Tinto (1986), a major reason behind this sense of loss is that students treasure the social relationships they have had before, but they have not yet been able to connect themselves to the new community, e.g., making friends, acquaintances, and getting to know people on the university or college campus.

In studying university students' lives through biographical and narrative research, West (1996) has found that the transition to the role of a university student denotes the process of replacing the person's older identity with the new one. According to West (1996), such an adjustment involves formal and informal learning experiences (e.g., things learned from the classroom, fellow students, and other aspects of the university system). Students expose and adapt themselves to significant changes, and they compose new lives along the way. West (1996) further argues that higher education can offer learners some space to experiment with their identities. An understanding of this experience, for both the students and the higher education system, is pivotal to a sound mission of teaching and learning.

An important aspect that mediates the level of role adjustment seems to be people's sense of connectedness and belonging to the higher education environment. Research indicates that perceived social support is considered as one of the key factors during the transition to university life (Cosden & McNamara, 1997). In a recent study regarding self-concept and perceived social support among college students with and

without learning disabilities, Cosden and McNamara have found that social support from campus organizations and instructors are associated with students' formation of their self-concept in the new learning environment. The more satisfaction students feel about the social support they have, the more confident and positive they feel about their identity adjustment, and the more active they become in coping (Zea & Jarama, 1995). There has been evidence that students who have gained social support appear to cope more effectively in their role transition process (Lamothe & Currie, 1995).

Close friendships and social acceptance on campus seem to greatly facilitate students' sense of identity in the new learning context (Panori & Wong, 1995). Otherwise, students may not be able to establish a healthy sense of belonging. If their social relations are deficient, psychological difficulties such as senses of loneliness and isolation are likely to occur. Not only could such difficulties cause maladjustment to students' academic and social lives, but they could also jeopardize a person's psychological sense of well-being (Johnson, Rose, & Russell, 1992). A study done by Oswalt and Finkelberg (1995) shows that 90 percent of the students considered themselves as being depressed since arriving at college even though the degree of depression was usually moderate and the duration was short (i.e., less than 1 month in most cases). The three identified sources of depression were issues related with personal relationships, general social adjustment on campus, and grades (Oswalt & Finkelberg, 1995).

Research suggests that the importance placed on academic competence is generally agreed upon among the general student population with different levels of intellectual abilities and learning skills (Cosden & McNamara, 1997). There has been

evidence that students' withdrawal or persistence behavior depends on how they can adjust to the new academic and social demands of the university environment (Rickinson & Rutherford, 1996). As such, if students find themselves to be competent in meeting academic demands, they may be more interested in engaging themselves in the learning effort. People's self-concept systems in general, and their academic self-perceptions in particular, interact vigorously with their actual performance in the learning process (Cosden & McNamara, 1997). Students feel more satisfied with life on campus when they hold a sense of scholastic competence in their learning, and this reinforces a positive academic self-concept (Panori & Wong, 1995). Hackett and Betz (1992) postulate that students' self-perceptions of capabilities, or self-efficacy beliefs, are strongly influenced by their learning experiences in college.

Intervention programs encourage students to graduate from high school and enroll in college. They also prepare students for the transition from high school to college. Dialogue with students about what and how they are learning (Whitt, 1994), as well as programs that help students draw connections between their real-world lives and what they have learned in class (Schroeder & Hurst, 1996) are avenues for increasing the chances of a successful transition.

Conceptual Framework of Intervention Programs

Most intervention programs follow the framework of student development models advanced by theorists like Kohlberg, Gilligan, Perry, Chickering, Astin, Tinto, and Cabrera (see Table 2). The use of theories in intervention settings relates to the ways in which students make meaning of different stages of development and ways to design

learning environments. Table 2 lists major theorists and the following subsections provide more detailed information of each model.

Table 2

Models of Student Development

Theorist	Model Name	Year
Lawrence Kohlberg	Theory of Moral Development	1970
Carol Gilligan	Moral Development	1982
William Perry	Intellectual & Ethical Development	1970
Arthur Chickering	Psychosocial Theory	1969
Alexander Astin	Student Involvement	1975
Vincent Tinto	Student Integration Model	1975
Alberto Cabrera	Persistence & Ability to Pay	1987

Kohlberg's Theory of Moral Development. Kohlberg's theory emphasizes that human beings develop philosophically and psychologically in a progressive fashion. He developed a model of three levels of moral development that presented a series of stages within each level (Kohlberg, 1981) and believed that individual's progress through these stages one at a time. He named Level I *Preconventional* and in its first stage *Obedience and punishment*. According to Kohlberg people behave according to socially acceptable norms because they are told to do so by some authority figure (e.g., parent or teacher). This obedience is compelled by the threat or application of punishment. The second stage *Naively egoistic* of this level is characterized by a view that right behavior means acting in one's own best interests. He named Level II *Conventional* and felt its type of moral thinking was generally found in society. The first stage of the *Conventional* level was the

Good-boy stage characterized by an attitude, which seeks to do what will gain the approval of others. The second stage *Authority and social-order-maintaining* is one oriented to abiding by the law and responding to the obligations of duty. Kohlberg's Level III was named *Postconventional/Self accepting principles*. Kohlberg felt the majority of adults did not reach the third and final level of moral thinking. Its *Contractual legalistic* stage is an understanding of social mutuality and a genuine interest in the welfare of others. The last stage *Morality of individual principles of conscience* is based on respect for universal principle and the demands of individual conscience. While Kohlberg always believed in the existence of this last stage and had some nominees for it, he could never get enough subjects to define it, much less observe their longitudinal movement to it.

Kohlberg believed that most moral development occurs through social interaction. He saw moral discussion as one of the ways that moral development could be promoted through formal education. His discussion approach is based on the insight that individuals develop as a result of cognitive conflicts at their current stage.

Gilligan's care and responsibility. Gilligan was among those who criticized Kohlberg's work because his studies excluded women. Gilligan (1982) found that women reasoned through basic assumptions that were different from men's methods of reasoning. She labeled these Care and Responsibility, which opposed Kohlberg's Justice labeling. Gilligan was a Harvard psychologist mentored by Lawrence Kohlberg. She developed her theories about differences in ethical perspective in response to Kohlberg's research and early findings that suggested men more often reached the higher levels of moral development than women. According to Gilligan, some people base ethical

decisions on principles of justice, equality, impartiality, and rights. This is the justice perspective. But others base their decisions on a care perspective, where the need to preserve relationships and minimize hurt takes precedence over considerations of justice and rights. The care perspective places special significance on attachment and compassion. According to Gilligan (1982) the moral injunction not to act unfairly toward others, and not to turn away from someone in need, capture these different concerns. Her research poses challenges not only for other researchers interested in moral development, but also for intervention program developers and social scientists exploring the differences between men and women.

Perry's scheme of intellectual and ethical development. Perry's (1970) scheme of cognitive and ethical development posits that young people move through four categories of development Dualism, Multiplicity, Relativism, and Commitment. According to Perry, the great majority of college freshmen arrive in the Dualism position. Dualistic students seize upon structure and organization to help them make sense of their learning. They see the world as a place of absolutes such as right and wrong. Knowledge is seen as existing absolutely. Students present judgments and evaluations as if they were self-evident, without need for substantiation.

Multiplistic students recognize that there are multiple perspectives to problems. However, they are unable to evaluate each perspective adequately. Argumentation is avoided. Students at the Relativistic category see knowledge as relative to particular frames of reference. They show a capacity for detachment, look for the big picture, think about their own thinking, and evaluate their own ideas as well as those of others. They have difficulty making decisions. Authorities are seen as people who can and should be

questioned. In the final category the *Committed* student makes value choices among various options and commits those choices. Knowledge is the evolution of awareness, best expressed as ascending levels of consciousness in which the individual must break through to new perspectives and discard those no longer useful.

Chickering's psychosocial theory of student development. Chickering's (1969) theory describes the developmental tasks that college-age people must go through as they establish their identities. His seven stage theory is described as seven vectors of development: (1) developing competence, (2) managing emotions, (3) developing autonomy, (4) establishing identity, (5) freeing interpersonal relationships, (6) developing purpose, and (7) developing integrity. Unlike theories that propose development in terms of stages, Chickering's vectors of development viewed development as recursive and all encompassing. Students could return back to earlier vectors of development and development could occur in more than one vector at a time. Chickering's Education and Identity theory continues to influence student development, theory, and practice.

Chickering also addressed the theory of Mattering versus Marginality. According to Schlossberg, Lynch, and Chickering (1989) student success is dependent on the degree to which students' think they matter. The theory states that if students believe, whether right or wrong, that they matter to someone else, that they are the objects of someone else's attention, and that others care about and appreciate them, they are far more likely to persist and succeed. If students do not feel anyone cares about them or their success, if they feel ignored by the mainstream and not accepted, they will feel marginal and therefore, are much less likely to succeed in college.

Astin's model of student involvement. The theory of student involvement has its roots in a longitudinal study of college dropouts (Astin, 1975) that endeavored to identify factors in the college environment that significantly affected the student's persistence in college. It turned out that every significant effect could be rationalized in terms of the involvement concept; that is, every positive factor was likely to increase student involvement in the undergraduate experience, whereas every negative factor was likely to reduce involvement. Involvement refers to the investment of physical and psychological energy in various objects (Astin, 1999). The object may be highly generalized (the student experience) or highly specific (preparing for a chemistry examination). The amount of student learning and personal development associated with any educational program is directly proportional to the quality and quantity of student involvement in that program.

The implication of the theory for practitioners in higher education is that it offers educators a tool for designing more effective learning environments (Astin, 1999). It views time and energy as institutional resources, albeit finite resources. Thus, all institutional policies both academic and non-academic can be evaluated in terms of the degree to which they increase or reduce student involvement.

Tinto's student integration model. This theory hypothesizes that the match between an individual's academic and social characteristics determines persistence. According to Tinto (1975), a student's goal commitment is determined by the degree to which the student becomes integrated into the academic life of the institution, while the student's institutional commitment is shaped by the degree to which the student becomes integrated into the social life of the institution. The implication of this theory is that

attention should be paid to students' precollege commitment toward investing effort, money, and time. The model argues that family background, individual attributes, and high school performance determine precollege commitments and that later, the student's college experiences affect the degree and intensity of these goal and institutional commitments.

Cabrera's ability to pay model. Although research on Tinto's Student Integration Model has contributed to the understanding of the role that academic ability, motivation, and the institution play on persistence, it has neglected to examine the effects of ability to pay on attrition. This topic is particularly relevant from a policy analysis perspective given the substantial public investment aimed at stimulating enrollments and preventing attrition among economically disadvantaged students (Cabrera, 1987).

The major gap in Tinto's theory is the role of finances in shaping perceptions, commitments, and preferences (Cabrera, 1987). According to Cabrera (1987) because of the increased importance of student aid since the early 1970s, Tinto's theory is incomplete. This lead Cabrera to expand the focus of the research to combine Tinto's theory with the economic rationale for providing subsidies based on ability to pay, subsidies designed to facilitate access and increase persistence in college.

Cabrera's research finding was that Ability to Pay has a direct effect on college persistence and that Ability to Pay moderates the effect of educational aspirations. The finding contradicts the commonly accepted belief that commitment toward finishing college can overcome the lack of financial resources (Cope & Hannah, 1975).

In order to reach their goal, intervention programs implement many components of student development theory. However, as the costs of college attendance continue to

rise and the wage inequity of low-income families continues to grow that goal must also be supported and aided by funds from federal agencies, state agencies, local governments, and philanthropic organizations.

Role of Private Foundations

Corporate giving to colleges and universities has become so important that at its 1997 annual conference, the American Council on Education, the organization that claims to speak for all of higher education, had as keynote speaker Ingrid Saunders Jones, the head of the Coca-Cola Foundation (Philanthropically Always, 1997). The Coca-Cola Foundation, like hundreds of other private foundations, gives grants to a wide variety of educational institutions. As for the Coca-Cola foundation, it recently doubled the amount it plans to spend on education to \$100 million annually (Philanthropically Always, 1997).

Ingrid Saunders Jones described corporate giving in these terms:

We are only as good a company as the people who work for our company. We're looking for the most qualified people that we can find. We must have a diverse workforce. And we cannot be about the business of training people to think and to act. We need that diversity to be in the education populace, to be the student body in all of the schools. So that's why it's [education] important for us. We charge colleges and universities with not being islands unto themselves, but understanding that they have a responsibility to have a relationship with the feeder systems that provide their students. (Philanthropically Always Coca-Cola, 1997, p. 28)

To be sure, private foundation philanthropy has much to do with workforce development. Private organizations like Annie E. Casey Foundation collaborate with state agencies such as the Maryland Department of Human Resources to create effective programs designed to prepare young people for the workforce. Private foundations like the Casey Foundation support projects that can be replicated and used to address the

knowledge and skills gaps of young people at-risk of school and work failure (Donlevy, 2001).

For other foundations giving has more to do with human development. In the late 1990s, Bill Gates set out to alter the landscape of higher education. Microsoft Corporation's chairman pledged \$1-billion to help low-income minority students go to college (Hoover, 2001). The resulting Gates Millennium Scholars program, which is the largest scholarship fund in the history of higher education, will deliver grants to 20,000 students over the next 20 years. The program is a philanthropic experiment for an increasingly popular theory: that the best way to identify successful, college-bound minority students is to diminish the importance of admissions officers' holy trinity -- standardized tests, grade-point averages, and class rank -- in favor of nontraditional criteria. To be considered for a Millennium grant, graduating seniors must: possess a minimum 3.3 GPA (on a 4.0 scale), show significant financial need, and, demonstrate leadership through commitment in community service, including volunteer work as a mentor or tutor. So while Gates Scholars must maintain a 3.3 grade point average, they are also expected to demonstrate a pattern of community service, leadership skills, and other hard-to-quantify characteristics, like the ability to cope with racism (Hoover, 2001).

In 2000-2001 the program's first year, the United Negro College Fund, which administers the scholarships for the Bill and Melinda Gates Foundation, permitted students at all levels of higher education to apply. In the future, only high-school seniors will be eligible. The scholarships, which cover tuition, fees, books, and living expenses, allow undergraduates to major in any subject they choose. Recipients who go on to

pursue graduate degrees in math, science, engineering, education, and library science, fields with low numbers of minority scholars, continue to receive grants.

Beginning with the 2000-2001 academic year, the Millennium scholars program will support 1,000 new students per year for 20 years – an annual investment of \$50 million and an overall commitment of \$1 billion. At any given point 4,000 students per year will be Millennium Scholars (McGroarty, 2000). The Millennium grants are aimed at providing needy students' so-called "last dollar of aid" replacing the loans that now all-too-often bridge the gap between government and college discretionary grants and overall cost of attending college. Millennium grants would eliminate the need for loans, while leaving in place the web of Pell Grants, Equal Opportunity Grants, federal campus-based grants, work-study funds, and institutional scholarships that constitute the typical sources of aid for today's low-income college student. Among college aid experts, no one is quite ready to look a billion-dollar gift horse in the mouth, but plenty are willing to express anonymous skepticism that Gate's generosity will accomplish much. The reason for the skepticism rest on the eligibility criteria the Gates Foundation has set for potential Millennium Scholars.

In the world of minority college applicants, Bill Gates is in no mood to risk his philanthropic capital on long shots. Tucker Winn, President and Chief Consulting and Placement Services expresses, "A student with a profile like that would be an easy sell. I'd be aiming at Ivy League or a cut above. Colleges are fighting for those students" (McGroarty, 2000, p. 24). Statistics bear out Winn's point. Only about half of the nation's Hispanic students now earn high school diplomas, while only about one-third reach college (McGroarty, 2000). Rates for African-Americans are higher, but only

marginally so. In other words, Gate's blank check to minority high-achievers will help that sub-category of students most able to help themselves, while harder-to-place minority kids are left without a financial lifeline.

Though Gates project is generous it makes one wonder what would happen if a billion were spent helping kids get ready for college earlier when it still mattered. One foundation is doing just that. In a program inspired by his desire to help youngsters who have been knocked down a time or two get the chance they deserve, Colorado cable magnate Bill Daniels has instructed his charitable foundation to put the bulk of his \$1.1 billion fortune into an effort to counsel kids who, unlike Gate's Millennium achievers, don't have college aid officers chasing after them (McGroarty, 2000). The Foundation is working with school counselors, administrators, and teachers to make the connection with students whose record might not indicate their real potential. Daniels who worked as an oil-field roughneck, short-order cook, and a bellhop before forging a cable empire apparently understands the phenomenon of late-blooming. Daniel's idea is to help students with college preparation, such as application writing and test taking. College aid scholarships are part of the picture but only for the select one-fourth of the college-bound grads the Daniels' Fund will counsel. The other three-fourths, prepped on the application process and with their test scores in hand, will be turned loose to find their own funding from traditional sources.

The Daniel's Foundation scholarship program used College Summit, a non-profit based in Washington D.C. as its model. College Summit helps prepare low-income, mid-tier achievers for college. College Summit directors note that for students in the bottom quartile in family income, just 34 percent make their way into college. For College

Summit kids that number rises to 79 percent (McGroarty, 2000). That achievement is more impressive given that College Summit offers no scholarships of its own; all of its college-bound students have won their financing in the college aid marketplace.

Established in a D.C. housing project in 1993, College Summit has gone from helping four students that first year to more than 800 in 1999-2000 on an annual budget of \$900,000.

The Kauffman Foundation is a comprehensive multi-year college preparation and scholarship program designed to place selected students from urban Kansas City, Missouri, and Kansas City, Kansas, on a path toward completing high school and college. This program provides intervention through individual learning plans and core academic enrichment activities to urban students who may not currently be high achievers. Kauffman Foundation programs begin working with public school students as early as seventh grade.

Private foundations, philanthropic agencies, will continue to play important and diverse roles for low-income families hoping to advance their higher education opportunities. As stated by Ingrid Saunders Jones, the head of the Coca-Cola Foundation, "We're not involved in public policy. What we are involved in is looking for programs and institutions that provide access and opportunity. And we're committed to continue to support them" (Philanthropically Always, 1997, p. 29).

Conclusion

Legislative action that broadens access to higher education characterizes this country's commitment to democracy and equity for its citizens. The Morrill Act of 1862 changed the narrow scope of who would attend college by encouraging the development

of vocational curricula. A half century later more improbable and out of the ordinary students entered the campuses of colleges and universities with funding from the Servicemen's Readjustment Act of 1944. Title IV of the Higher Education Act of 1965 passed into law a policy designed to make higher education affordable and accessible for students from families whose resources would otherwise put such education out of reach. Embedded in these policies were the fundamental assumptions that education could be the means to breakdown cycles of poverty and social stratification and the assumption that the entire society would be better off if higher education were accessible to students from low income backgrounds. It represented a strong statement of confidence in the public role in higher education (Thayer, 1997).

The Higher Education Act of 1965 spawned a variety of student aid programs signaling a major expansion of the federal financial aid effort to help individuals from low income families attend college through educational grants. The Pell Grant program was part of the legislation of the Higher Education Act that allowed students to make independent decisions about which institution to attend by awarding funding directly to the student rather than a post secondary institution. One of the primary objectives of the federal movement of direct student aid was to ensure that lower income students would not remain relegated to the lowest cost institutions, whereas students from higher economic backgrounds would continue to enjoy widespread institutional choice (Alexander, 2001).

Two events in the course of the 80s and 90s, however, proved detrimental and changed the landscape of accessibility for low-income families. First the cost of attending college increased steadily in the 1980s and 1990s outpacing both inflation and increases

in family income; all the while, student financial aid failed to keep up (Odden & Massey, 1992). Second, as college tuition was increasing, amendments in the 1980s fueled a federal philosophical shift to use federally subsidized loans instead of student grants to encourage collegiate participation (St. John, 1994). As college costs increased at four-year public and private institutions during the 1980s and 1990s, low-income students increasingly turned to public community colleges to pursue postsecondary education. Kane (1994) attributed low-income student enrollment growth at public two-year colleges to the fact that community college students are particularly sensitive to tuition fluctuations. With the shift from grants to loans supporters of direct student aid policies asserted that the federal government's new programmatic emphasis was only marginally effective in improving lower income access to higher education (St. John, 1994). Today, 57% of estimated student aid is in the form of loans (The College Board, 2000) an amount five times the size of the Pell grant program that was meant to be the foundation of the student financial aid system (Gladieux & Hauptman, 1995).

These precipitous events occurred at the same time the condition of the economy made a college education increasingly necessary. And at a time public perspective favored higher education as a democratic need for an educated citizenry, having a positive relationship to social stability, and having the capacity to eliminate extreme differences in the standards of living (Thayer, 1997). But the growing inequity of income among low-income families and middle/upper-income families was negatively affecting low-income students' opportunities for higher education. Over the 1990s the average real income of high-income families grew by 15 percent, while average income remained the same for the lowest-income families (Economic Policy Institute, 2000).

Surprisingly, the actions of Congress in 1992 did nothing to improve the plight of low-income families. Although Congress turned its attention to addressing many of the cost-related issues prohibiting educational access, the passage of the Higher Education Amendments of 1992 did little to change the existing structure. The changes that did occur included the addition of loan program resources for middle-income families and formula changes that made it easier for middle-income students to qualify for additional resources (Gladieux & Hauptman, 1995).

At the same time Federal legislation was working against access for low-income families the states were also struggling to balance their financial resources among worthwhile programs. With higher education as one of the few discretionary items in state budgets it was vulnerable to funding reductions (Alexander, 2001). In fiscal year 2001, higher education's share of state general fund operating budgets decreased from 13 percent in fiscal year 2000 to 12.8 percent. The decrease in fiscal year 2001 may reflect expenditures in increasing appropriations to Medicaid, and portions of the rainy day funds or fund balances for one-time appropriations to other state agencies (McKeown, 2001). As a result, greater burden of sustaining higher education institutions was passed from the state to the student. The average public four-year in-state tuition rose 94 percent in current dollars or 51 percent in constant dollars over the time period fiscal years 1991 to 2001. Similarly, average public community/technical college in-state tuition rose 92.9 percent in current dollars and 50 percent in constant dollars (The College Board, 2000).

Originally devised as a fiscally neutral government approach to enhancing educational opportunities for low-income students, policy changes gave the direct student aid program a life of its own (Alexander, 2001). With the policy changes of the 1990s

students from all socioeconomic backgrounds qualified for various kinds of direct student aid support giving higher education institutions in every sector increasing reliance on this form of government aid (NCES, 1999).

The combined factors of growth in income inequality, rising tuition rates, and decreased funding for federal grants create obstacles for low-income families in accessing higher education. For families whose income was in the lowest fifth of the distribution, the average cost of attendance increased from 40 to 62 percent of family income; and for families in the middle quintile, the COA increased from 12 to 17 percent of income. For families whose income was in the highest quintile, average cost of attendance remained at 5 percent of family income (The College Board, 2000). The fiscal forecast for state spending indicates that even with normal economic growth over the next decade, states will likely face significant fiscal deficits (McKeown, 2001). Fortunately, attempts to counter balance the negative factors affecting student access are being made in both public and private sectors.

At the same time Congress was making negative changes to the federal student aid policies for low-income students, oddly it was also establishing the National Early Intervention Scholarship Program (NEISP). As part of the 1992 reauthorization of the Higher Education Act, NEISP provides funding to states for early intervention programs, which specifically target low-income students. In the program, for students to receive financial assistance, they must participate in student support services, which include: tutoring, mentoring, summer programs, academic advising and development, and student employment. The 1998 reauthorization of the Higher Education Act established the Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR-UP) which

retained most of the components of NEISP, and in addition, seeks to provide services for lower income students as early as the 6th grade (Martin, 1999).

With such incongruous decisions and legislative history concerning education new providers, private entities have stepped up to intervene and assist low-income families in advancing their access to higher education. Data from McPherson and Shapiro (1998) indicate that low-income freshman student enrollment in private four-year higher education institutions declined from 21.5% in 1980 to 18.5% in 1994. The study (McPherson & Shapiro, 1998) also showed that public two-year colleges, America's lowest cost institutions, experienced the most significant increases in low-income freshman student enrollment during the same time period. Philanthropy by private entities has developed intervention programs like *A Better Chance* created in 1964 by 23 independent schools to focus on improving the enrollment of minority high school students in academically challenging public and private schools across the United States (Fenske et al., 1997). One of the most successful private programs, established by Eugene Lang in 1981, is the *I Have A Dream Foundation* (IHAD) that has been established in 63 cities, serving over 13,000 students. IHAD programs are designed to provide academic support, mentors, guidance counseling, and financial assistance for students to graduate from high school and pursue employment or higher education. In addition to A Better Chance and the I Have A Dream Foundation, many other foundations community groups, businesses, professional, civic and service organizations are also actively involved in the coordination, planning and funding of early intervention programs (Martin, 1999).

Programs of intervention are useful to low-income students who often have little experience with college, with large sums of money, or with financial investment. It is

unlikely that such students have made a detailed calculation of the college investment payoff by investigating and aggregating total direct costs and opportunity costs and balancing these against expected lifetime earnings (Thayer, 1998). Thayer (1998) recommends colleges and universities implement a strategy of outreach to elementary and secondary school students and their parents in order to provide quality, reliable, detailed information on financial aid and college opportunities. Intervention programs also aid students in understanding their own development and ways to cope with the change from high school student to college student.

But the promise of greater educational opportunity should not end if and when low-income students enter the doors of colleges and universities; greater educational opportunity means leaving with degrees in hand (Thayer, 1998). This has not been the case. For those who do enter the postsecondary system, statistics show that these low-income students are indeed eight times less likely to graduate from college than other students (Newman, Myers, & Newman, 2000). In his work, Vincent Tinto (1987) downplays the importance of finances in student decisions to remain in college. However, Tinto does acknowledge that finances may play a different role for primarily the disadvantaged for whom the question of finances is absolutely central to decisions regarding continuance.

By shifting from grants to loans the average indebtedness at graduation has increased to alarming levels (McKeown, 2001). The National Association of Student Financial Aid Administrators (1997) reports that financial aid is sufficiently complicated to make it unlikely that the student will have the opportunity for careful interpretation of the financial aid award. Awards are difficult for even high school counselors to

understand and adequately advise students on awards that combine grant, loan, work, and other aid. With such lack of attention and meaningful legislation the federal financial aid effort has moved to a system where graduating students will be making loan payments far into the future leaving them in no position to save for their own children's future education (Baum, 1996). These variables make it unlikely, even uncharacteristic in some cultures within low-income families, that low-income families will have an opportunity to experience college and the advantages of an educated citizenry, the positive relationship to social stability, nor higher education's capacity to eliminate extreme differences in the standards of living.

Private foundations have recognized that low-income families are falling further and further behind, and being unequally challenged to successfully access and complete degrees in higher education. A recent article from the Ford Foundation (2001), an independent, nonprofit, nongovernmental organization, points out the pattern of asset distribution in this country and other nations reflects historical and contemporary public policy decision-making and longstanding cultural traditions. Today's inequities are the result of restrictive laws and barriers to education and services that exclude women, racial and ethnic minorities, and low-income people from creating, inheriting, purchasing, and in other ways building assets (Ford Foundation, 2001). In the United States, 10 percent of families control 90 percent of financial wealth (Shapiro & Wolfe, 2001). Of the Ford Foundation's many projects, its 1998 American Dream Demonstration is an asset building approach to savings that matches every saved dollar with as much as \$2. The money is intended, not as cash to use for consumption, but as an asset to use to pay for post-secondary education and a list of other such asset builders (Ford Foundation, 2001).

The project gives those who have been excluded from or denied asset building opportunity encouragement to participate in the investment process that public policy has made core to the middle class.

Philanthropy by private foundations has begun providing what nearly four decades of government legislation has not adequately maintained; services and resources to gain and retain low-income students in successful completion of post-secondary degrees. Time will tell if foundation intervention of educational support programs and financial resources will improve the troubled system of inequalities that have widened since the 1970s (Fischer et al., 1996).

CHAPTER 3: METHOD

Chapter Three explains the research design and the rationale supporting the phenomenological approach. This chapter describes the participants and the sites used for this study. It details the data collection methods and measures of trustworthiness. And lastly, the data analysis methods are presented and explained.

Research Design and Rationale

This study examined the lived campus experience of low-income students pursuing baccalaureate degrees through private foundation scholarship assistance. The study was most appropriately suited to the qualitative research design. According to Lincoln and Guba (1985) the qualitative paradigm allows the researcher to gather information and, through analysis, construct a rich understanding of a complex human experience. The qualitative method is advantageous when the research focuses on exploring and observing a phenomenon in a natural setting without a preconceived hypothesis. Further, the decision to use a qualitative method was based on the need for detailed information about individuals who shared the same experience or phenomenon.

This study examined the phenomenon of the lived campus experience of low-income students pursuing baccalaureate degrees through private foundation scholarship assistance. The research questions explored participants' everyday lived experiences (Creswell, 1994). The phenomenological approach to qualitative research was used to

more fully understand their experiences. Through this approach I was able to solicit illustrations and in-depth information concerning participants' unique stories.

Phenomenology is an especially useful research approach when a concept is immature and lacking previous research. Some research exists on the role of financial assistance in academic persistence (Thayer, 1996), but I found no studies that examined funding by private foundations to assist low-income students in pursuing their higher education goals. And few studies attempted to understand the thoughts, feelings, and personal impact financial aid and intervention had on lower socio-economic status students who are awarded private foundation scholarships.

Suspending bias, or *epoche* (Husserl, 1977), allowed me to rely on my intuition, imagination, and universal structures to obtain a picture of the experience. Thus, I made an a priori decision to examine and seek meaning in each participant's unique viewpoint through an informed yet open perspective. Although bias can never be fully prevented, I was genuinely interested in understanding the context of the participants' stories and had no reason to make presumptions of what living this phenomenon was like. Ultimately the goal of this phenomenological study was to understand and describe how the participants made sense of their lived experience.

Participants and Site

Undergraduate students representative of the population of interest (Gliner & Morgan, 2000), those of similar financial background receiving a selected Foundation's scholarship, were asked to participate. Undergraduates were appropriate to this study because they had transitioned to post secondary education and were best suited to describe perceptions along a continuum of university freshman to university senior. Their

detailed descriptions aided me in collecting rich data for an in-depth study of the phenomenon.

The Foundation mailed a letter of inquiry to their current freshman through senior scholarship recipients. It introduced my research project and me and sought scholar's permission to provide me with their name and phone number. The Foundation gave me a list of thirty-three scholars who replied in the affirmative and agreed to be contacted. The list contained name, phone number, email address, and scholarship award year. I selected participants from this list by consciously choosing scholars from every scholarship award year intentionally selecting potential participants from all grade levels. I contacted potential participants by phone asking that they take part in the study through an in-depth interview lasting from one to one and one-half hours. I made the same request via email. When scholars agreed to be interviewed, we scheduled times and places convenient to them. Once scheduled I sent reminder notes by email several days in advance of the interview. All participants who scheduled interviews were indeed interviewed.

Interestingly, I contacted two scholars who were willing to be interviewed; but, although I held interviews at all times of the day, some beginning as late as 9 p.m., we were not able find a suitable meeting time. I also left a voice message for one scholar who did not return my call. I phoned two others who did not have answering machines. I stopped calling potential participants from the Foundation's list when I felt I had reached saturation from the completed interviews.

Fourteen university students participated in this study and varied in grade rank from freshmen to senior. There were eight women and six men all of traditional college age. Three participants were black, one was Asian American, one was mixed race, and

nine were white. They attended four different universities in one mid western state, which is the state where the Foundation originates its operations.

The interviews took place in the libraries of each participant's university. The exception was the participants from the private university. The private university is in the same city as State University Banning. Participants attending the private university met me at the library of State University Banning because we agreed State University Banning had more readily available parking.

The sites in this study were public universities with student populations of 22,000, 11,500, and 6,500 respectively and a private university that enrolled approximately 6,000 students annually. The universities are further described here by their Carnegie system classifications (McCormick, 2001) using pseudonyms for each site. State University Kingston is among 152 institutions categorized as Doctoral/Research University - Extensive (McCormick, 2001). Doctoral/Research University - Extensive institutions typically offer a wide range of baccalaureate programs, and they are committed to graduate education through the doctorate. State University Kingston generally awards 50 or more doctoral degrees per year across at least 15 disciplines. Both State University Banning and State University Genesee are classified as Master's Colleges and Universities I (McCormick, 2001). They offer a wide range of baccalaureate programs, and they are committed to graduate education through the master's degree. State University Banning and State University Genesee generally award 40 or more master's degrees per year across three or more disciplines. Carlton University, a private university enrolling approximately 6,000 students each year, is also classified as a Master's Colleges and Universities I.

The private Foundation in this study operates in a mid-western state and grants scholarships to residents of the mid-western state. These comprehensive scholarship awards may be used to attend accredited four-year institutions in and outside of the state. Scholarships used for in-state universities cover the costs of tuition, fees, room, board, books, as well as providing awardees with a mid-semester cash stipend. Scholarships used outside the state are awarded at a specified yearly funding amount that students spend as they see fit for education related expenses, typically tuition. Each scholarship provides for four consecutive years of full time study subject to supervision and annual review by the Foundation. The Foundation is in its twentieth year of scholarship making. It awards twenty-five scholarships per year. Annual scholarship gifting is one of its varied philanthropic interests.

Data Collection

Prior to data collection, Colorado State University's Human Subjects Committee approved my proposal to seek volunteer participants for this study. I followed their specific guidelines and processes in protecting confidentiality and identities of the students who volunteered to participate in this study. According to the wishes of the Human Subjects Committee the Foundation made initial contact with all scholarship recipients who might be potential participants for the study. The Foundation contacted the scholarship awardees by mail and requested scholars' permission to supply me with their name, phone number, email address, and year of scholarship award. In their letter the Foundation briefly described the research project and introduced me as the researcher. The Foundation sent me, by mail and email, a list of 33 scholars willing to participate. The study was conducted with participants selected from the Foundation's list.

Individual face-to-face interviews served as the primary data source for this study. Before beginning each interview I explained the informed consent process. I also explained the purpose of the study. I went through each section of the informed consent form and pointed out how I would ensure confidentiality. I answered participants' questions before asking them to sign the informed consent. Participants were given a copy of the form, and I retained the original with the signature.

Patton's (1987) "Interview Guide Approach" was followed during the interview process. This approach allowed me to work from an outline of topics I had developed in advance but at the same time remain conversational, situational, and flexible. Accordingly, participants were given the opportunity to express themselves in great detail and encouraged to elaborate thus allowing significant issues to emerge. As an instrument of data collection I focused on the words and actions of the participants during the interviews. Immediately following each interview I recorded observations and thoughts in a field journal. Journal notes were intended to be descriptive, noting participant actions in non-biased language. An additional notebook was used to document the procedures used throughout the course of this study.

Trustworthiness

The study's credibility, transferability, dependability and conformability: the "trustworthiness" of qualitative research (Guba, 1981) was achieved through the following methods.

In this study credibility was achieved through reflexivity (journaling) and member checking. The reflexive journal was used immediately following each interview to record my personal reflections regarding the interview. Member checking was accomplished by

asking the participants to review their transcribed interviews. Each participant was mailed or emailed the transcribed interview and asked to review for accuracy. I requested participants' return their comments no later than two weeks from receiving the transcript. I provided reminder notes of the requested return date. Bronfenbrenner (Creswell, 1998) classified feedback to informants as a source of phenomenological validity.

The study's transferability was addressed by providing thick, rich participant descriptions and background information. I cannot specify the transferability of findings; I can only provide sufficient information that can then be used by the reader to determine whether the findings are applicable to the new situation (Lincoln & Guba, 1985). Eisner says this is a form of "retrospective generalization" that can allow us to understand our past and future experiences in a new way (1991, p. 205).

In this study dependability was demonstrated through peer examination and through a detailed audit trail. First, a colleague examined the data sets thus providing dependability to the study. Lincoln and Guba (1985) see colleague feedback as a method to present the researcher with hard questions about methods, meanings, and interpretations. The second element of dependability was addressed by the audit trail meticulously documented through the researcher's audit notebook. Denzin and Lincoln (1998) recommend careful retention, in easily retrievable form, of all study materials, from raw field notes through data displays and final report text. They refer to this self-conscious documentation as an audit (p. 201). In addition to documenting processes and procedures this notebook described the coding method, how the coding levels were developed, and the themes that emerged from the data.

Finally, conformability, or the degree to which the findings were based on the conditions of the research, was addressed. Once again the audit trail and reflexive journaling was used to assure trustworthiness, this time as verification that the findings were based on the research. Through good auditing procedures I had a clear record of the critical elements that opened out to reveal the richness of the study. Journaling aided me in presenting rich, detailed descriptions that allow readers to transfer information to other settings.

Data Analysis

Participants' interview transcripts and the researcher's journal were analyzed through inductive data analysis. After interviews were transcribed, the data were coded in a three-step process. Strauss and Corbin (1998) describe the stages of coding in the following way.

In *open* coding, the analyst is concerned with generating categories and their properties and then seeks to determine how categories vary dimensionally. In *axial* coding, categories are systematically developed and linked with subcategories. However, it is not until the major categories are finally integrated to form a larger theoretical scheme that the research findings take the form of *theory*. *Selective* coding is the process of integrating and refining categories. (p. 143).

The coding process in qualitative research is complex and multidimensional. However, the complex process was necessary in order to create a depth of understanding that illustrated the human phenomenon being studied. Strauss and Corbin (1998) suggest that the researcher "Let the data speak" through a microscopic examination of the data, word-by-word or line-by-line to generate initial concepts. Merriam (2002) describes qualitative data analysis as a process that,

Begins with a unit of data and compares it to another unit of data, and so on, all the while looking for common patterns across the data. The patterns are given names (codes) and are refined and adjusted as the analysis proceeds. (p. 14).

I followed Merriam's example by applying meaning oriented reasoning to the data and inquiry to resolve certain issues and concerns that related to the emerging themes. This approach is sometimes described as *abductive* since the technique can be described as a combination of inductive and deductive methods.

Qualitative data analysis is a flexible process that can be approached through various means. In my data analysis process interview data were taken apart or fractured into small units. Descriptive words and phrases came from the fractured data and developed into codes. I placed the codes into broad categories and explored what relationships might exist among the categories. Throughout the process I continued to visit and revisit the data.

Managing the large volume of interview data was done through the use of *Nvivo*TM a computer program known for its capabilities in organizing, searching, and indexing data. This program allowed me to make connections between categories of information, to develop higher order categories, to formulate propositions or assertions, and to imply a conceptual structure that fit the data.

An essential element of this study was the concomitant emergence of themes through data analysis. Through data collection and analysis I identified connections and commonalities in participant descriptions of their lived campus experiences. Results from the data collection and analysis were used to create the findings and conclusions described in Chapters Four and Five of this study. As suggested by Creswell (1998), "The phenomenological report ends with the reader understanding better the essential,

invariant structure or essence of the experience, recognizing that a single unifying meaning of the experience exists” (p. 55). In the final discussion, the individual experiences generously shared by the participants are considered in total giving way to themes, patterns of generalization, and vivid pictures of what it meant to live this phenomenon.

CHAPTER 4: FINDINGS

Introduction

This chapter presents the findings of my study *The Lived Campus Experience Of Low-Income Students Pursuing Baccalaureate Degrees Through Private Foundation Scholarship Assistance*. Through data analysis, themes emerged reflecting the participants' views of their lived campus experience. These themes were *Experiences of Affirmation, Cautious Engagement, Vulnerability, and Transformation*.

The theme *Experiences of Affirmation* explained the positive words and acts that established and strengthened participants' confidence in their academic abilities. Supporting themes are presented that clarify the connection of affirmation to participants' commitment to pursue four-year degrees. *Cautious Engagement* is a theme that describes the guarded manner in which participants' embraced college. It describes participants' approaches to college choices, attitudes, and actions. Supporting themes are presented that connect their behavior to accomplishing their college goals. The theme *Vulnerability* demonstrates participants' feelings of susceptibility to criticism and loss of opportunity. It explains participants' depth of feeling about expectations and succeeding in college. Its supporting themes clarify participants' college goals in relationship to expectations. The final theme *Transformation* describes how participants were changed by the lived experience of attending college through financial assistance from a private foundation.

The themes are presented in this chapter through participants' voices. Their voices offer rich descriptions that convey the depth of the lived experience and the profound effect of the journey. Because participants' voices tell the story of the lived experience, I first provide brief participant introductions. These brief biographies cannot fully express the participants' attitudes and beliefs but are given as a means for the reader to meet and acquire some understanding of each participant. They introduce participants in order by their college rank, or grade, starting with freshman participants and ending with seniors.

Brief Biographies

Amanda is a freshman at State University Kingston. She is a quiet young woman and the youngest child in her family. Her older brother attends State University Kingston, and although he has had academic and financial difficulties, he hopes to stay at State University and graduate next year. Amanda's older sister works in a beauty salon in another city. Amanda's father was in the Air Force stationed in Italy where Amanda attended kindergarten and first grade. She has very happy memories of this time and hopes to be able to visit Italy some day. The experience inspired her to consider a career as a travel agent. Her parents are divorced and she lives with her mother when she is not away at college. The family remains close to Amanda's grandmother and aunt on her mother's side of the family. Amanda says she was involved in a small number of high school activities. She was surprised her high school counselor knew her name and was accordingly shocked when the counselor approached her and encouraged her to apply for the Foundation scholarship. About attending State University Kingston Amanda said, "If I didn't get it (scholarship), I wasn't going to go to school. I don't have the money."

Ethan is a freshman at State University Kingston. He is an articulate young man and the second oldest in a family of six children. Ethan was home schooled until his high school years. His parents alternated teaching responsibilities depending on which parent was working outside the home at a given time. He attended public high school and in his senior year was accepted into a college advanced placement program in another state. After one semester he returned home to his public high school because he was unable to afford the advanced program college tuition. He had been awarded a scholarship package, but it did not cover all his expenses. He admits he had to deal with bitterness and the “Disappointment of being back in (home state) in high school as opposed to being at a world class university.” He graduated second in his high school class. Ethan was involved with his church. The summer before college he had an opportunity to travel to China to teach English with a group of adults from his church. Ethan conveyed that “We (church group) did a lot of fundraisers, a lot of fundraisers.” The manager at the fast food restaurant where he worked during his high school years offered a donation in exchange for his commitment to work several months of Saturdays when he returned.

Blair is a freshman at State University Kingston. She is an outgoing young woman and the oldest child in her family. Her younger sister is still in high school. Blair is interested in dancing and has taken dance lessons since she was about five years old. She was involved in a number of high school activities. She said her parents really stressed, “Just do all you can basically because when are you going to have a chance to do all this again.” Her mother and grandmother own a small business, which allowed her mother to attend many high school functions and travel as an activity sponsor. Her father also owns a small business. Blair felt connected to her high school teachers and said some

of them had even taught at her high school when her mother was there in school. State University Kingston is 65 miles from her parent's home; she intends to transfer to State University Banning for her sophomore year to be closer to her parents and boyfriend. She said she would have transferred sooner but would have lost too much money on her prepaid resident hall room and board plan.

Marissa is a freshman at State University Banning. She speaks in a clear coherent manner not typical of a person her age. She has one older sister who works at a nursery. Her parents divorced when she was four years old. Her mother's second husband adopted her and her sister despite protests from her biological father. Her mother and adopted father divorced when she was in her early junior high school years. She has the utmost admiration for her mother and stated, "She (mom) has always had to work for everything she's gotten. She's never been bitter about it. Um, she has worked like 2 or 3 jobs to, you know, to give my sister and I what we needed to have or even what we wanted to do." In talking about her family Marissa said, "My mom doesn't really drink and maybe because my dad's an alcoholic I just, I don't really see a benefit of it." Marissa explained that her grandparents and particularly her grandmother encouraged her spiritual growth by having her attend summer bible school programs. Marissa was involved in competitive sports in high school but an injury in her junior year prohibited her from playing team sports her senior year. She was active in many high school clubs and also had several jobs in high school on nights and weekends working as much as 30 hours per week.

Ian is a sophomore at State University Banning, which is in his hometown. He has two younger sisters who are still in high school and junior high. He attended parochial school up until enrolling in public high school. His parents divorced in his early high

school years. He has little contact with his dad and says that alcoholism and gambling run in his dad's family. He went on to explain, "He (dad) still hardly makes child support checks because he blows all his paychecks at the casino and stuff like that." Ian played football in high school and was involved to a limited degree in clubs. He has a close group of high school buddies who still hang out at his mom's house. Most of them either attend a local community college or are working. His family is close to his mother's parents who live a few hours away. He was building a close relationship with his grandmother, but she became ill with cancer and died his junior year in high school. He worked quite a few hours at a discount store during high school. He continued to work there in college but quit during the second semester of his freshman college year. He had worked at the discount store for four years, but he was continually facing time conflict with his college class schedule, and he was failing several college classes. He chose to live at home rather than in the residence halls. He uses his scholarship housing funds for items he needs. He does not contribute money to running his mother's household.

Greta is a sophomore at State University Genesee. She presented herself as an independent young woman who was matter of fact about most topics of our conversation. Greta grew up with her mother and half brother and has never met her father. She described her family saying, "She's (mom) on welfare and housing and SSI (Social Security Insurance), pretty much every government help there is, and I didn't want to be like that." Greta was clear that her desire to go to college was to improve her economic status. Her grandparents are close to her family, and she stays with them during college summer breaks so as not to disrupt her mother's government assistance programs. She respects her grandparents for helping her mother. She had no car in high school, but her

grandparents gave her a used car as a high school graduation gift. She was close to her high school teachers and counselors and involved in a limited number of activities. Because Greta worked a 30-hour a week job during high school, she was not always able to attend after school functions. In her freshman college year Greta attended State University Kingston but transferred further from home to State University Genesee for her sophomore year. She had this to say about transferring from State University Kingston, "I didn't think I was growing, because I went home every weekend, but here (State University Genesee) I knew I wouldn't go home, so I would make myself make friends and make myself grow away from my family." She admits she was put off by the large class sizes at State University Kingston and that she did not make an effort to get to know other students. Greta grew up in a very diverse neighborhood and accordingly has friends of differing races and ethnicities. She is bothered by disparaging remarks about minorities and said this about herself and being white, "If you look at me I fit in, but you know I would rather be around people of differences."

Janeeta is a junior at Carlton University. Carlton is a private university in the same city as State University Banning. One of her reasons for selecting Carlton was to prepare for medical school. Janeeta has two sisters, but they are older by at least seven years. She grew up in her mother's home but also stayed with her dad and his wife during her high school years. Her living conditions were tumultuous, so she sought a connection to schoolteachers and coaches. She started playing basketball in fourth grade and was captain of her high school basketball team. She quit her high school team in her senior year after a fall out with the coach. She increased her work hours in a telemarketing job after quitting the basketball team. She considered "walking on" to the Carlton University

team, but it became obvious that she had little chance of playing. In her second year of college she revealed to the Foundation that she was pregnant. The Foundation advisor recommended she take the semester off so she moved to the state where her husband was stationed in the service to await the birth of their son. In the fall of the next year she and her husband and son returned to her home state, and she enrolled again in Carlton. The Foundation contributed the equivalent of single housing funds to her for her living expenses.

Noah is a junior at Carlton University. He attended State University Kingston for two years and then with the assistance of the Foundation transferred to Carlton. Noah is an only child. His parents divorced when he was five years old, and he occasionally sees his dad. He and his mother lived with his grandmother for most of his K-12 school years. His grandmother recently passed away. Noah attended private parochial school all his school years. He said this about his high school, "I mean, I *loved* it there, yeah. I mean, yeah you miss out on things when you're just with a bunch of boys, first of all. It's an all boys' school only. And then there's, they're all the same. Well, I mean they're not all the same but. There's things that you miss out on and you're more sheltered I guess, but I still liked it a lot." Noah was active in band in high school and felt connected to his teachers. He said tuition at his private high school was more than State University Banning but that he received financial assistance. He worked many hours at a restaurant during high school. He explained that a couple he knew from church were in the restaurant one day and committed to paying his senior year high school tuition. The couple asked that he return the favor someday to another needy student. Noah was reluctant to reveal that his girlfriend has recently become his fiancée. They met in State

University Kingston and she has since transferred to State University Banning to be near Noah. She also converted to Noah's religion. They plan to have a small wedding after Noah graduates in a year.

Chameen is a junior at State University Kingston. She has an older sister who works but wants to go to college to get an accounting degree. Chameen mentioned that her older brother died in a car accident but did not elaborate on the details or say when the accident may have occurred. Chameen grew up with her parents and talked about her mom but said little about her dad. She was active in high school in speech team, Fellowship of Christian Athletes, and other clubs. She connected to her teachers and counselors. She worked during high school and also worked the first two years of college. Because she had difficulty adjusting to the rigors of college academics, she reduced her work hours in her junior year. She has a boyfriend in her hometown about 65 miles away. They are talking about getting married "down the road" sometime after she graduates.

Lisa is a junior at State University Banning. She is the second oldest child in a family of nine children. Her older sister graduated from State University Banning two years ago. Her parents immigrated to the United States as teenagers with their parents. Lisa's parents met and married in the United States. Lisa is outgoing and outwardly happy when talking about her family. She was involved in activities during high school and known to the faculty and counselors. She and two friends were always together in high school and have stayed together as college roommates. She works twenty or so hours per week at a retail store. Her boyfriend is a young man who is outside her culture. She worries that her father is upset about her dating outside her culture. Her family, particularly her father, expects that she will date and eventually marry inside her culture.

Holly is a junior at State University Genesee. She has an older sister who attends a small private college in the state on an athletic scholarship. Her parents have been divorced for some time, but they live in the same neighborhood so Holly consistently spent weekends with him as she was growing up. She has a younger half brother and an older stepbrother. Holly was active in athletics during high school but chose to focus on college academics rather than compete for athletic scholarships. She and her best friend came to State University Genesee together, but her friend quit college after one year. Holly now lives in a single room, which suits her need to study rather than party.

Derrick is a senior about to graduate from State University Kingston. He is the second oldest in a family of five children. His older brother has been out of college for two years. His relationship with his family seemed the core of his life along with a spiritual connection through organized religion. Derrick talked about traveling as a teenager with church groups. He said the spiritual influence in his life has been his “church background and the importance of having integrity and solidity.” He attended the largest high school in his state and was “president of a lot of different things.” He said he’d had quite a few awards in high school but “nothing as monetarily impacting as the Foundation scholarship.” Derrick and his fiancé will marry two weeks after his graduation. His fiancé also attends State University Kingston. They met through their church in their hometown.

Franklin is a senior about to graduate from State University Kingston. He is an academically self-confident young man and explained that his family views him as above average in academics. His twin brother is attending State University Banning in their hometown on a scholarship that Franklin describes as less “prestigious” than his. His

younger brother has stopped attending State University Kingston because he does not have the money to attend or adequate grades to earn a scholarship. Franklin enjoys being with his family and prefers socializing with them to others. He also talked about his extended family grandparents and aunts. He participated in church bible studies with his aunt. Franklin was pleased with his high school experience and said he was close to his teachers. He said they were interested in him as an individual and felt he was academically capable. He belonged to a few clubs in high school.

Kenny is a senior at State University Banning. He will return to State University in the fall for another year so he can complete his degree. Kenny has an older half brother whose own father was killed in active military duty. Kenny said very little about his parents simply that his mother lived in the same city as he did and alluded that his parents were not together and that his father was no longer participating in his life. Kenny moved into his grandmother's home after graduating from high school. He explained that he did not want his grandmother to live alone after his grandfather's death. It is supposition that his grandmother is from his mother's side of the family. He was interested in sports in high school and served as an athletic trainer for girls' and boys' sports teams. He had a job in high school and worked many hours. He has continued to work in college. He has joined the Air Force and intends to become a pilot after completing his degree at State University Banning.

Participants' biographic summaries were presented to convey participant personalities and add verbal faces to the voices that bring the themes to life. The themes of the lived experience are explained next and are accompanied by their supporting themes. The supporting themes are presented through voices that aggregate around a

common opinion. However, through the in-depth examination of the lived experience, I found shadow patterns or voices that did not match the majority participant opinion nor come together around a supporting theme. These shadow patterns are presented in a logical fashion that relates the shadow to the supporting theme. I will explain the shadow voice as it occurs but admit that some shadow voices are easily explained and understood while others are not as readily interpreted. The themes that emerged through participants' voices are Experiences of Affirmation, Cautious Engagement, Vulnerability, and Transformation.

Experiences of Affirmation

The theme *Experiences of Affirmation* emerged through participants' portrayals of their lives prior to college. Through participants' words I realized that during their lives they had experienced positive statements, acts, and expressions of support from various people. *Experiences of Affirmation* enhanced participants' self-confidence and confirmed their academic capabilities. I chose this theme because throughout participants' lives they received positive expressions that ultimately helped them realize they could and should apply for university admission. I chose *Experiences of Affirmation* because it demonstrated the power words and acts had in establishing, strengthening, and upholding participants' confidence in their academic abilities. Supporting themes emerged that reinforced this theme and clarified the connection of affirmation to commitment to pursue four-year degrees. Participants experienced affirmation through words and actions of (a) parents, (b) grandparents, (c) teachers and counselors, (d) the Foundation and, (e) self.

Supporting themes are presented in deliberate sequence. Parents initiated *Experiences of Affirmation* and subsequent affirming experiences came from groups like

grandparents. Affirming words and actions of other groups like teachers and counselors reinforced the positive affirming words and actions of grandparents. Later in participants' lives affirming experiences from one group functioned in tandem with another and the distinction of experiences among groups became less clear as one intermingled another. For instance, some participants were self-affirming at the same time they experienced affirmation from teachers and counselors or intermingled affirming experiences by grandparents. Sequence is used here to emphasize parents as the keystone of meaningful experiences of affirmation in promoting participants' self-confidence and later confirming their academic capabilities.

Parents. Parents emerged as a supporting theme of *Experiences of Affirmation* through participants' words about important and meaningful connections to their parents and the role their parents played in helping them establish self-confidence. Parents, mothers and/or fathers, affirmed participants' abilities to succeed through positive statements about achievement and through acts of encouragement. Parents praised them for getting good grades and verbalized a general belief in participants' ability to perform well academically. Affirming experiences increased participants' academic self-confidence and affected their desire to achieve.

Interestingly, most participants used parents as an inclusive term rather than naming their mother or father as a source of affirmation. Even participants who were raised in single-parent homes commonly said "my parents" were happy or "my parents" wanted me to do well. Those who had continued contact with their non-custodial parent were more likely to name parents as a source of affirmation of academic support rather than distinguish their custodial parent as a source of affirmation. Because of this I would

not have known they were single-parented had they not told me. Then again, single-parented participants who had little contact with their non-custodial parent were far more likely to laud the behavior of their custodial parent and disparage the weaknesses of the non-custodial parent.

Parents' affirming expressions whether they came from mother, father, or both enhanced participants' confidence in themselves and their academic capabilities. For instance, Holly grew up with her mother but spent many weekends with her father. Holly consistently credited both parents and explained how they offered affirming words of support.

They (parents) praised me for my good grades but it was never like you *have* to do this good, it was all up to me. – Holly, Junior, Genesee

Marissa was also raised in a single-parent home by her mother. Marissa was very emphatic about her mother's dedication to financially supporting the family. But her father has been back in her life for the last four years, and she has begun to accept his assurances and words of affirmation as confirmation of her ability to do well.

They (parents) support me and whatever I do they know I try my hardest and they, they do say that trying your best as long as you know you gave it your all is enough. – Marissa, Freshman, Banning

The argument is not whether dual-parented participants or single-parented participants had greater or lesser experiences of affirmation. The point is that assuring words from parents whether one or both significantly impacted participants' sense of self-confidence in their academic abilities.

Lisa was raised in a dual parented home. She talked about how encouragement from her parents affected her decision to pursue a four-year degree.

She (mom) later on finished her GED. My dad like went to college so he knows how it is with education. You know, try to get educated and have four and five kids at the same time and so he's always pushed education. A lot of kids I know their parents are just like, "Oh, you graduated from high school, good job." My dad was like, "If I can get a college degree, I had to move over here, learn English," you know, it's like "You can too." -- Lisa, Junior, Banning

Participants experienced affirmation through parents' verbal assurances but also through parents' actions. Parents demonstrated a belief in participants' abilities through active involvement in events associated with school and academics. Parents' involvement was a sign of affirmation and encouragement that increased participants' self-confidence. Blair talked about her parents' active involvement and support during her pre-college education. Blair's words were upbeat and cheerful. She was buoyed to do well by her parents desire to see her achieve.

They (parents) made it to every football game, every basketball game, every play, every awards thing. Like you're on the honor roll, let's come to the thing. Like, they would drag me there. -- Blair, Freshman, Kingston

Parents' active involvement in school related decisions and functions increased participants' self-confidence and affirmed participants' beliefs in their academic abilities. Moreover, parents' actions and involvement made it possible for participants to achieve in ways they would not have otherwise been able. Chameen wanted to attend a junior high school that had been recommended as one with a good academic reputation. Her family was new to the city, and the only family they knew in the area suggested this particular junior high as one that "parents wanted their children to attend." However, the junior high school was quite far from Chameen's home. Chameen's parents affirmed their belief in her academic capabilities by actively inconveniencing themselves and transporting her to a destination she could have not reached on her own. Chameen's

academic confidence was increased by the actions of her parents that affirmed her capabilities and made her desire to go to a good school a reality.

In the junior high that I went to it had people from all over town. It was a really good school and lots of parents wanted their students to go, their children to go there. And so there's people from all over town (at Blue River Junior High School). It (junior high) wasn't that close. It was like out of my, like way out of my range. My parents (drove me). – Chameen, Junior, Kingston

Chameen's confidence and abilities were affirmed by her parents' action that allowed her to attend a school she perceived to be a good school. But the significance of parents' affirming actions is that they created and instilled positive academic desires and beliefs in their children. This is best described by Chameen's words about transitioning from the "good school" junior high to her neighborhood high school. Through the affirming experience of her parents' enrolling her in the junior high that was perceived as a good school, she learned she could do well which in turn helped her commit to achieve high letter grades and recognize she could improve bad grades.

Well, I went to high school in City and there are eight high schools in the public schooling system, altogether. In the junior high that I went to it had people from all over town. When we went to high school, people just kind of went back to their neighborhoods a little bit. The first two years of high school I did not enjoy high school. It was a lot more cliquish and I didn't know how to deal with that. I spent a lot of time by myself. I didn't do as well as I would have liked. I didn't do bad, but I spent time around like the "C" area. – Chameen, Junior, Kingston

Other participants spoke about parents' acts of support and affirmation from the context of time and how parents cared for all the details of their lives so participants could devote time to school activities and pursuing academic success.

My family has been a major support for me, especially my mom but even my sister. Like I don't think I could have done anything in high school without them, like helping me manage my time in school and working also, like activities and everything. – Marissa, Freshman, Banning

Parents also demonstrated commitment to their children's success by encouraging involvement in organizations outside of school. By permitting their sons and daughters to join organizations and travel, parents allowed their children to explore possibilities beyond what was known and familiar. Parents' trust was a sign of affirmation that their sons and daughters were academically capable and had the ability to make good choices.

I've been traveling since I was 15 to different countries. I was with church mission trips and groups. It's kind of just a love to see things and I love to learn new things. – Derrick, Senior, Kingston

I was able to go this (past) summer to China and teach English for three weeks to college students there. My pastor called me up one day out of the blue. He said, "Ethan, this might sound out of the blue, but how would you like to go to China?" I asked my dad and he was like if you can get the money. We did a lot of fundraisers – a lot of fundraisers. – Ethan, Freshman, Kingston

To be sure, participants experienced affirmation through parents' words and actions. Participants' families held great meaning to them and accordingly parental affirmation increased their self-confidence. Participants talked about receiving love and support from their parents and quite often extended the parental bond to special relationships with their grandparents.

Grandparents. The supporting theme *Grandparents* explains the prominent role grandparents played in participants' lives and thoughts about family and academic success. They described their grandparents as people who thought well of them and believed they possessed superior academic capabilities. Assurances from grandparents created a foundation upon which participants' established a sense of self-confidence. Grandparents' words of affirmation made their grandchildren feel they had potential to succeed in life and in many cases succeed in college. Their affirming words increased participants' self-confidence and confidence in their potential to succeed.

Participants' talked about different ways they were connected to their grandparents. Some had consistent connections and conversations about what was going on in their lives. Most participants' mentioned that they had told their grandparents about the hope of winning a college scholarship. Amanda talked about the day she received an envelope in the mail from the Foundation.

We had just got back from a vacation at my grandmother's. I was waiting to hear about it (Foundation scholarship). And of course we had told my grandmother and all my family. – Amanda, Freshman, Kingston

Participants kept their grandparents informed about their achievements. They recognized their grandparents clearly wished their grandchildren well in all school and life endeavors. Some participants had an easier time keeping their grandparents informed about their academic achievements because their grandparents were closely associated with their parents. As a result there was a natural tendency to regularly inform them about school accomplishments. For example, Blair spoke of her grandmother monitoring their small business so her mother was able to attend her school events. "My mom and my grandma own a ceramic shop, so she's (mom) always able to take it off when she wants." Other participants said their grandparents assisted their parents financially and emotionally. Thus, participants saw their grandparents more often and were more easily able to keep their grandparents informed. Noah talked about living with his grandmother, "For most of my high school career it was just the three of us. We lived together so it was just us three (me, my mom, and grandma)." Greta also spoke about living with her grandparents during summer break from college. She explained, "Well, I live with my grandparents because if I live with my mom, the program she's on they count my income. It's really messed up so I spend the night at my grandma's." Greta went on to describe

her grandparents as supportive to her mother because of a learning disability, “Yeah, my grandparents and mom are two different worlds almost. So out of the three kids, they (grandparents) only had one normal one, which is Crystal’s mom.”

Kenny also lives with his grandmother but explains his reasoning differently from Noah or Greta.

I’ve lived with my grandmother since about a month after high school. After my grandfather died I didn’t want my grandmother living by herself so I lived with her for the summer until I moved into the dorms my freshman year, and then spring break I moved out of the dorms and I moved back into my grandmother’s house and I’ve lived with her ever since. I think my grandma and I have always been very close, and I think that we both were grieving in the same fashion and together I think we’re very compatible in that aspect. – Kenny, Senior, Banning

Kenny went on to talk further about his grandmother as he explained that he would be staying a fifth year at State University Banning in order to complete his degree. He reported that he had recently enlisted in the Air Force to become a pilot. He will complete his degree next year and then move to Florida for commissioned officer boot camp. He plans to continue living with his grandmother during his fifth year in college.

Kenny did not say one way or another that his grandmother spoke in ways that affirmed his self-confidence or academic capabilities. However, Kenny’s actions demonstrated his love and concern for his grandmother and a desire to give back to her and perhaps his deceased grandfather for affirmation he experienced while growing up. He talked about his grandfather taking him duck hunting and teaching him how to hunt. Clearly, time spent with his grandparents impacted his self-confidence and commitment to pursue his goals in such a way that he continues to want to keep his grandmother close in his life.

I think it’s going to be a little shock (when I go to the Air Force). I don’t want her to be by herself. I told her I was going to buy a condo in Florida when I got down

there, and she wants to come stay down there in the summer and take care of me and my condo. I think it's so funny because before my grandpa died they used to go down to Arkansas for every winter. They stayed down there for about three months, so I think that's what she wants to do. She wants to go south during the winter where it's warm and visit me and be an old lady (laughs). – Kenny, Senior, Banning

Participants rarely spoke about material gifts from their grandparents. Like all grandchildren some of them had to have received gifts from their grandparents, but more than gifts participants valued the intangible experiences of affirmation and guiding words they could live by. Marissa talked about gaining a spiritual base from experiences with her grandmother. Marissa felt that her optimistic perspective on life came in part from her grandmother's teachings.

My grandma's pretty religious and she is always, you know, ever since I was 5 and in Bible school every summer, always saying, you know, you go to heaven and you know, if you sin God will forgive you. I think, you know, there are ways to redeem yourself and I think that God is pretty forgiving and will help you see your, you know, the error of your ways and help you work through it. – Marissa, Freshman, Banning

Franklin cared about his grandparents and connected meaningful family time with his relation to his grandparents. He was close to his family and nearly every place he went or every event he attended was with a family member. Franklin said, "I went to a Bible study with my aunt every Wednesday for about two years while I was in high school." Franklin's self-confidence was enhanced by being with his grandparents and family.

We go to my grandparents every Sunday or so. There are over 15 of us involved. We talk a lot of family situations because just about everybody does and it's the most important thing. – Franklin, Senior, Kingston

Franklin and many participants had positive feelings about talking with their grandparents. There was power in grandparents' affirming words that assured participants

they were worthy of success. Grandparents' words were influential; they held the power to alter how participants thought and felt about themselves. Chameen relayed incidents of racial discrimination toward her as she was growing up in the Deep South. Her grandmother's advice helped her not only deal with racism but enhanced her dignity, self-confidence, and affirmed her importance.

Growing up in the Deep South is stressful in and of itself. I remember my grandma told me, I had to have been seven or eight years old. And she was like, no matter what always hold your head up high. Never be ashamed of who you are or where you come from. If you have to look up at the sky when you walk around, then do that, but always hold your head up and feel good about yourself. -- Chameen, Junior, Kingston

Grandparents' assuring words about their potential to succeed positively affected even participants who did not spend a great deal of time with their grandparents. Ian explains how it felt to hear his grandmother's words.

She (grandma) would always tell me, "You're gonna go places with your life." And stuff like that so it kinda made me happy, you know? -- Ian, Sophomore, Banning

Ian said he did not visit his grandmother as often as he should and visited even less after she became ill with cancer. He felt guilt at not telling her he loved her and still has a difficult time identifying his feelings about himself and his lost relationship with his grandmother. He felt, "If she wouldn't have died and stuff like that, how I'd probably be a lot better with myself because that hit me pretty hard after high school."

He was one of the few participants who spoke about a material item from a grandparent. His intent was not to discuss the gift but rather the value of a memento from someone who affirmed his achievements.

She (grandmother) was like, "I just want you to have this." She gave me this plaque that is like a huge plaque and has like every state stamp with the bird on it

and the state flower, and then like the coin. So it's hanging up in my room right now on my wall so every day that I walk in I see it. – Ian, Sophomore, Banning

It would be misleading to conclude that all participants felt affirmed and encouraged by their parents or grandparents. Janeeta explained that her family did not enhance her self-confidence or encourage her academically.

When I get there (to live with my dad) it was the worst situation I could ever possibly imagine. I lost so much weight. I wouldn't eat because his (dad's) wife always, you know, would be mad at me for doing something. It was a big problem because my mom felt like my dad was trying to take me away from her and it was all my fault, you know. I just knew that my dad wanted me to come stay with him to go to school, and actually they wanted me to be there so he could stop paying child support. – Janeeta, Junior, Carlton

Her story shadows the premise that parents or grandparents were the keystones in affirming experiences that led participants to recognize their abilities to succeed. However, Janeeta found sources other than family where she could connect and find encouragement to succeed.

I played basketball since I was in fourth grade, and I was team captain (in high school). That was more like a family because that's where I went instead of going home because I never wanted to be there (laughs). It was *always* something (at home). And so instead of dealing with that I took my time and did something positive. – Janeeta, Junior, Carlton

Janeeta's experience with family support was unlike that of other participants. She was, however, like other participants in that she had little in the way of material goods but was able to go a great distance academically in response to affirming, encouraging words and actions from others. Most participants experienced affirmations from grandparents through verbal expressions of support that enhanced their dignity, self-confidence, and desire to commit to a goal. Janeeta's words demonstrate that people outside family like teammates, coaches, and teachers also assisted in building participants' self-confidence.

Teachers and counselors. Experiences of affirmation from teachers and counselors emerged as a supporting theme that explains how teachers and counselors spoke and acted in ways that assured and encouraged participants' achievement. The supporting theme links affirming words and actions from teachers and counselors to participants' desire to realize their potential and seek continued academic success. If parents and grandparents helped construct the basic structure of participants' self-confidence, it was teachers and counselors who framed the structure with support that strengthened participants' academic self-confidence.

Participants had positive academic experiences prior to entering college. While in high school participants connected with their teachers and viewed teachers' supportive actions and statements as affirmation of their potential to achieve and academically succeed. Teachers from elementary through high school strengthened participants' self-confidence through personal contact and signs of affirmation. Greta, Lisa, and Marissa spoke of early experiences with grade school teachers who treated them as individuals and helped establish their view of teachers as friends and supporters.

She (third grade teacher) knew my family, and she would always ask, like she still does, "How's your mom, how's your brother?" She's just nice. – Greta, Sophomore, Genesee

My second grade teacher was like the one that I, you know, like sticks out in my mind when I think about who kind of inspired me to teach because she was always there. I can still remember the way she smelled and the way she came in. She was always cheery and smiling and, you know. I just think about the days when I have a bad day and I try not to let the, you know, like if I'm in the classroom (practice teaching) or something I try not to let the kids know. I don't ever remember her being upset with us, you know, like with our class at all. I mean, she was just always, like we always had fun. It was like always hands on activities, always, you know, like doing stuff. Not like just sitting there doing, you know, worksheets or something like that. So, I just remember that. – Lisa, Junior, Banning

Just all through school, I mean, even back in fifth grade we had a teacher that he was always into going outdoors and exploring outdoors and you know, um, just searching for everything that was part of our science class. I thought that (science) was really interesting. It was really hands on. Um, and it just continued through high school. I think I took five or six science classes in high school, um, throughout the four years and just did very well in them. – Marissa, Freshman, Banning

Many participants talked about teachers' actions that inspired them to do well and encouraged academic growth. They perceived their teachers wanted to help them build their academic capabilities and increase their self-confidence.

She (high school English teacher) just really helped me and like inspired me. I always thought I was okay at writing but then she would look at my paper and mark it all up. She'd be like "redo it" and so she just helped me a lot. – Lisa, Junior, Banning

When I was in high school, I had an English teacher and it was the first honors English class I had taken and I was really nervous about it and I wasn't sure if I could do it. She, it pushed me to do more, but I didn't feel over worked. Like, I felt like I had earned my A, you know, I could just, it was not like this is so easy, big deal. I had to work for it. – Chameen, Junior, Kingston

Participants' felt their high school teachers thought well of them both personally and academically. They were affirmed by positive connections to their teachers and felt teachers' words and actions confirmed their academic capabilities to achieve in school. Affirming experiences with their teachers enhanced participants' academic confidence. Because of this participants were willing to commit to pursuing and furthering their education.

All the teachers knew I was a really great student and they were really interested in where I was going (for college) and what I was going to be doing. It's (being a good student) more than just the grade. It's interactivity with instructors and, my instructors were really very happy that I understood all of their jokes. – Franklin, Senior, Kingston

Um, I think my teachers in high school played a huge part (in motivating me), like cuz I was pretty close (to my teachers). I graduated with a 4.0, you know for all four years, so they're, they (teachers) know I'm a good student. I was involved in

a lot of stuff, like, um, like different teachers had to sponsor that, so there were certain teachers I got pretty close to, like my physics teacher, he was great, absolutely great. He was all like, “Did you get the scholarship? Did you get it yet?” You know like they high school teachers like they get just as involved in your lives. I understand they get close to certain people. I guess I was just lucky, like I don’t know, for some reason I was just closer to almost all my teachers, I like had a personal connection. – Blair, Freshman, Kingston

Franklin and Blair talked about being rewarded with good grades for their high quality academic performance. Good grades and assurances by teachers enhanced and reinforced participants’ academic self-confidence and further affirmed their potential to achieve. Because they had achieved in high school, participants felt confident in pursuing college degrees. Their teachers had shown personal interest in them and confirmed their capabilities to achieve their academic goals. Holly talked about a teacher who affirmed her academic abilities by writing her letter of recommendation for the Foundation scholarship.

And they (letters) were *beyond* anything I could ever imagine so. They were very good recommendations. I wish I had a copy for you but I don’t. – Holly, Junior, Genesee

Noah had attended a private high school and like other participants felt his teachers were interested in his plans after high school. Because he had positive relationships with his teachers, he wanted to share the good news at winning the Foundation scholarship.

I remember telling the architecture teacher (about winning the scholarship) and he announced it to the class (laughs). – Noah, Junior, Carlton

High school counselors’ like high school teachers demonstrated affirming support to participants through their words and actions. Most participants’ learned about scholarships through their school’s counseling offices. Some participants who did not actively seek out scholarship information were surprised that counselors knew them and

wanted to affirm their capabilities and help them succeed. Nearly all participants talked about personal assistance and verbal encouragement from high school counselors.

She (counselor) would be like, “Did you remember that whatever scholarship is due tomorrow?” And so she was just always there for us. – Lisa, Junior, Banning

Counselors’ acts of affirmation were meaningful to participants on many levels.

One that seemed particularly appreciated was their sensitivity to the participants’ distinctive family and financial situations. Amanda was surprised that the counselor took personal interest in her.

My counselor my senior year, my guidance counselor, she called me down and she just thought that I would fit the criteria for a scholarship. I never hardly went down to the counselor, that’s why I was pretty surprised. – Amanda, Freshman, Kingston

Ian was surprised by the counselor’s attention and that the counselor selected him for a scholarship competition. Ian explained that high school counselors selected, “Like four kids from like certain schools in (city) and she picked me.” It increased his self-confidence and helped him commit to pursuing a college degree. Perhaps even more significant is what Ian learned from the counselor’s follow-up when he did not win the selective scholarship that the counselor had picked him for from among so many other students.

I got picked by a counselor at high school (to compete for a scholarship). They picked like four kids out of our class, out of the whole senior class. [When I didn’t win] she was like well start signing up for these other scholarships. That was cool. – Ian, Sophomore, Banning

Ian is currently a college sophomore and has struggled with poor grades and the threat of academic probation. The self-confidence he enjoyed in high school has significantly weakened in college. He remains committed to pursuing a four-year college degree and perhaps some of his commitment can be attributed to the experiences of

affirmation from his high school counselor who affirmed his academic capabilities and encouraged him to keep trying despite losing a scholarship competition he very much desired to win.

Ian did not verbalize or acknowledge the support of his high school counselor in helping him stay committed to his current goal. But other participants emphatically declared the actions of their high school counselors as affirming assurances of their academic capabilities to succeed in college. Participants were grateful that counselors strongly requested, “Make sure to fill out these scholarships” and offered reminders such as, “Have you checked on that deadline.”

Involvement in high school activities promoted participants’ positive feelings and close connections to their teachers and counselors. Blair explained the connection by saying, “Different teachers had to sponsor (school) activities so there were certain teachers I got pretty close to.” All but two participants talked a great deal about belonging to high school clubs and teams. Many held leadership positions that required time, attention, and dedication to the group’s purpose. Kenny described this by saying, “It was a lot of responsibility for me. It was long hours.” Participants spoke of differing levels of involvement but clearly participants’ identity and self-confidence was enhanced by the visibility of club and sport involvement.

I was like a trainer, athletic manager for girls’ basketball team. He (the coach) asked me. I was in one of his P.E. classes my sophomore year and he came up to me and said he needed somebody to help. – Kenny, Junior, Banning

I was president of a lot of different things at my high school. – Derrick, Senior, Kingston

I at least knew the names of every single person in my class. You know, granted, I didn’t know them, but I mean I knew who they were. I mean being involved in as

much as like what I was, you know lots of different people. I mean we (friends) were all good students, involved in lots of stuff – Blair, Freshman, Kingston

I was very involved in high school in everything and my grades were good. – Marissa, Freshman, Banning

I played softball and basketball throughout high school, mainly softball. That's probably my number one sport. – Holly, Junior, Genesee

Janeeta talked about connecting to school because involvement with teachers, counselors, and coaches was more affirming than the connections to her home life, or at least she felt so at the time.

I played basketball and was the team captain. That was more like a family because that's where I went instead of going home because I never wanted to be there (laughs). It was *always* something. And so instead of dealing with that I took my time and did something positive. – Janeeta, Junior, Carlton

Throughout their high school student lives participants were involved in school and encouraged by and connected to their teachers and counselors. Some participants shaped connections through reciprocal experiences and assistance back to their teachers and counselors. Lisa talked about working with the teacher who wrote her letter of recommendation for the scholarship by saying, "I had helped her out kind of like in class in stuff. I had come after school and helped her like set up some stuff." Lisa's words demonstrate that participants had various levels of the involvement in their high schools with their teachers and counselors.

It is accurate to say that *Experiences of Affirmation* from teachers and counselors boosted participants' academic self-confidence. But it is also correct to mention that the self-confidence of at least one participant was shadowed by her low self-concept. Greta was humble about winning a prestigious comprehensive scholarship. She credited her school counselor for her success. But her humility belied a feeling of inadequacy and low

self-concept. Greta felt she won the scholarship not because of her academic capabilities or potential to succeed but rather because of her counselor's glowing letter of recommendation.

My counselor Mr. Matthews, he's awesome. I didn't think I would get it (scholarship). It was probably mostly him because I bet he wrote awesome recommendations. – Greta, Sophomore, Genesee

Greta consistently explained herself as “average,” and although she knew she was a hard working person, she had little trust in her ability to accomplish academically without encouragement from someone like a teacher or counselor. During our time together at her interview she displayed a nervous behavior that continued through our entire 90 minutes together. Every so often she would tug at the front of her t-shirt in a manner of pulling it up toward her neck. I interpreted this as a discomfort that perhaps her t-shirt was too low cut and overly revealing. It was in no way revealing. She was fidgety and seemed uncomfortable with me. Though it can be difficult to sense how someone is reacting to you in a brief meeting like ours, I sensed initially that Greta did not like me. Now after reviewing her interview more carefully, I would venture that a combination of factors made her uncomfortable. One I had not considered until reviewing the data was how her low self-concept made her self conscious and uncomfortable particularly in talking about herself and personal details of her life.

Participants connected to teachers and counselors in and out of the classroom in ways that enhanced participants' confidence in their abilities to succeed academically. It is logical to wonder if their positive academic performance in high school was a product of successes in earlier grades. Perhaps rewards for positive academic performance continued from grade to grade because participants related well to their teachers,

counselors, and school activities. They had a great level of appreciation for teachers and counselors and gained academic self-confidence from encouraging words and actions from teachers and counselors. Most participants turned to teachers and counselors for scholarship recommendation letters. Recommendation letters were testimonials to participants' potential to succeed. These and other positive expressions aided participants in establishing, strengthening, and upholding confidence in their academic abilities and helped them realize they should seek financial assistance so they could enroll in universities they might not otherwise attend.

Foundation. The supporting theme *Foundation* emerged through participants' voices about the prestige and pride of being selected as a Foundation scholar. Many participants spoke as Franklin did about the scholarship as, "A hard scholarship to get that I think only 25 people get." Selection by the Foundation enhanced participants' confidence in their abilities to pursue four-year degrees. Being selected affirmed their academic capabilities and provided financial assurance of their potential to succeed.

The Foundation emerged as a supporting theme to *Experiences of Affirmation* because selection for the Foundation scholarship confirmed families' beliefs in participants, publicly declared participants' potential to achieve, and connected participants to the Foundation through an advisor committed to participants' goals to succeed. Affirmation by the Foundation was external assurance that participants were academically capable of committing to their educational goals. It was different from the affirming words and actions of relatives, parents and grandparents, or closely connected people, teachers, and counselors.

But affirmation by the Foundation was also a positive influence on participants' families. Families shared participants' desire to win a comprehensive college scholarship. Consequently receiving the Foundation's scholarship was a fulfillment of families' hopes and dreams.

It was always just one of those dreams. My family was like you're going to go to school and you're going to get a full-ride scholarship. – Franklin, Senior, Kingston

She (mom) opened it (award letter) and she started crying and carrying on and so did I. It was a shock pretty much. We had no, we didn't, I didn't think I was going to get it. My parents thought I would but I didn't think I would. – Holly, Junior, Genesee

Because it (scholarship) just really relieved my parents. It's just an incredible gift. – Derrick, Senior, Kingston

The Foundation honored, celebrated, and recognized participants' scholarship awards with a full-page newspaper ad in the Foundation's city paper. The public recognition impacted participants and enhanced their self-confidence. Many participants mentioned the newspaper ad but none seemed so affected as Franklin, a senior attending the largest university in this study. Franklin carried a folder to our meeting with the ad safely tucked inside. We spent a good deal of time going over the photos as Franklin shared what he knew, if anything, about others pictured with him. Amanda mentioned the newspaper ad by saying, "Our pictures were in a big newspaper layout when we first got the scholarship." And Holly commented on the significant impact the ad had to her.

I was the only one from my high school. And like wow, one of twenty-five people who are going to get this awesome scholarship. I just felt privileged. – Holly, Junior, Genesee

Along with public recognition participants' capabilities were affirmed by the Foundation trusting them with mid-semester cash stipends. Participants were surprised to

learn they would be responsible for choosing how to spend and account for their college related expenses.

It takes a bit to just kind of get into being that regimented with what you do with their money. They (Foundation) had you keep strict records of what you were doing, but those are just good life skills to learn anyway. – Derrick, Senior, Kingston

The Foundation formed a relationship with scholarship awardees by connecting them to a Foundation advisor who was available by phone, email, or in person.

Participants spoke about the link to the Foundation and personal contact with the advisor.

Greta like many participants talked about the requirement to check in with the Foundation advisor. Greta spoke positively about the requirement by saying, “I mean it’s nice to talk to her anyways.” Participants said the advisor provided a continuous source of affirmation and was devoted to strengthening and encouraging their personal commitment to achieve. Chameen explained this by saying,

They’re always there for support if you need it. It’s up to you whether or not you go out and get it. They (Foundation) definitely work with you whenever they can. – Chameen, Junior, Kingston

Participants were grateful for the Foundation’s financial assistance but also grateful that the Foundation’s grade requirement was moderate. Some participants were challenged by the academic rigor of college courses. Amanda was one who said, “Some classes are really much harder than I thought they would be.” Many participants experienced an adjustment period concerning the amount of time and study required to succeed in college classes. The Foundation used a personal approach to assist participants on matters of academics and grades.

I had a C+ in that class and for me I’ve never had a C+ before. I’ve called them about grades a couple times and she’s like, “Holly, you’re doing really well. Don’t worry about, you know, one class.” -- Holly, Junior, Genesee

The Foundation acted in ways that asserted its commitment to participants' achievement. The words and actions by the Foundation advisor affirmed participants' academic capabilities to persist toward their college goal. Other students who had no such support might not have been able to withstand the adjustment to college, as did participants because of continued affirmation by the Foundation. Participants received personal attention by the Foundation advisor who offered individual help and solutions to participants' unique issues.

My grades weren't what I wanted. I had to go to the Foundation and actually meet with her (advisor). She wanted to make sure I knew what I wanted to do and if I didn't know to go get a counselor to help me figure that out, you know, sit down and talk to me. – Kenny, Junior, Banning

Like freshman year I did really, really bad. I failed a class, withdrew from one class and I ended up with like a 1.9 G.P.A She (foundation advisor) actually introduced me to a couple kids that are on the scholarship too and they did pretty bad their first semesters. Well, I had to go down to a job, uh, a career fair with one of them. He was a pretty nice guy. I met him for a day and I haven't seen him since then. She arranged it for me so I could talk to him about it and see how he had like worked his way through it and stuff like that. I was kinda glad that they (Foundation) actually have a like a little bit of leeway where they give you a chance to get them (grades) back up. – Ian, Sophomore, Banning

Participants overwhelmingly had high regard and respect for the Foundation and felt affirmed by the advisor's personal, positive acts and statements.

They're not out to take it (scholarship) away from you basically. – Amanda, Freshman, Kingston

If you get a bad grade or something like they understand, okay, like yeah, it happens. They're like "Call us and let us know so we're not surprised." I feel like they really want us to like succeed, you know? – Blair, Freshman, Kingston

The Foundation and particularly the Foundation advisor affirmed participants' capabilities to succeed in college. During participants' lives they experienced positive statements, acts and expressions of support from parents, grandparents, and teachers and

counselors. The Foundation emerged as a supporting theme to *Experiences of Affirmation* because its assurance enhanced participants' self-confidence and helped confirm their academic capabilities. Affirmation by the Foundation was the final phase in building participants' commitment to pursue four-year degrees. Parents and grandparents assisted in developing the basic design fundamentals, teachers and counselors framed the structure and the Foundation completed the exterior and brought needed services. But it was participants who uniquely embellished the design by applying academic ability and self-confidence to the commitment to pursue four-year degrees.

Self. The supporting theme *Self* describes an internal feeling of assurance that stirred participants to think they could and should go to college. Most participants were confident about their academic capabilities and achievements.

I was really confident about myself academically. I was born that way. –
Chameen, Junior, Kingston

Participants' academic skills and self-confidence had been affirmed during their pre-college school years. They had earned high grades, which increased their self-confidence. They spoke casually about academics implying they were not complicated or problematic. Participants did not attribute their knowledge base to assistance from any one person or other academic experiences.

It was just for some reason (high) school wasn't a huge (academic) challenge. –
Blair, Freshman, Kingston

I was always the kid everybody asked for help cause I was always pretty much one of the smart kids. – Ian, Sophomore, Banning

Participants were positively influenced by their own self-affirming thoughts and actions. Both Franklin and Greta had adjusted well to the rigors of college academics.

They were self-assured that they could maintain high grades and nonchalant about needing help or tutoring in the future.

I'm pretty good with my studies on my own. – Franklin, Senior, Kingston

I didn't really have a problem with homework (in college). – Greta, Sophomore, Genesee

Participants made solid statements about their convictions to academically achieve. They did not speak about others who may have helped them construct trust in their conviction to succeed in college.

I've always had that kind of drive to just to do well. – Holly, Junior, Genesee

My standards for myself have always been at least a 3.00, I don't see a 2.50 as me achieving as much as I should. – Kenny, Junior, Banning

Participants' self-praise was a positive sign that they believed in themselves. But it was curious that participants said little to acknowledge their internal sense of self-assurance might have been a product of experiences of affirmation during their lives. I believe positive validation, statements, and acts of affirmation from parents, grandparents, teachers and counselors, and the Foundation instilled and enhanced self-confidence that reinforced participants' belief in their goals to succeed in college academics. Participants viewed themselves as the "smart kids" in high school who gave help to other students. As high school students they were rewarded for positive academic performance and perhaps in their voices I heard reminiscing for the type of external recognition of their academic achievements they had been given as pre-college students.

Through participants' voices I learned the connection of affirmation to participants' commitment to pursue four-year degrees. Over the course of their lives they had been told or shown that they were academically above average and should use their

talents wisely. *Experiences of Affirmation* from parents was the keystone in promoting participants' self-confidence. Parents, mothers and fathers, praised participants and verbalized a general belief in their ability to perform well in school. More than half of the participants were raised in single parent homes, but this did not hinder participants from developing the self-confidence necessary to succeed in school. Parents also encouraged or allowed them to become involved in activities outside the classroom, which promoted broader experiences of affirmation from sources like coaches and pastors.

The majority of participants mentioned their grandparents as influential in helping them feel they had superior academic capabilities. Some participants said their grandparents promoted affiliation with organizations that nourished the spirit. They felt they mattered to their grandparents and that the acts and words of grandparents fostered their sense of dignity and importance.

Affirming experiences from teachers and counselors helped participants recognize their academic potential. Teachers and counselors encouraged their academic growth, which inspired participants to seek and sustain academic success. Participants' self-confidence was bolstered by personal attention and recognition from their high school teachers and counselors. By the time they reached high school participants had experienced sufficient levels of affirmation from many sources that they gained the strength to affirm themselves. They spoke with pride of their achievements and high academic standings. They attributed their success to their intelligence and commitment to succeed.

Once in college participants discovered they needed to make adjustments to the new role as college student. The ability to affirm themselves was an asset to participants

in confronting this new role. The past affirming actions and words of parents, grandparents, teachers and counselors contributed to their abilities to do so. The continued affirmation from the Foundation and other sources such as family helped them confront the new role and deal with the issues that would lie ahead in the pursuit of their four-year degrees.

Cautious Engagement

Cautious Engagement emerged as a theme through participants' voices describing the guarded manner in which they embraced the college experience. It described participants' approach to choices, attitudes, and actions about and in college. Through their words I realized they were careful in how they acted, and how they expressed their attitudes and beliefs. Participants sought to avoid negative consequences by applying conservative, prudent behavior in their decisions about and in college. I chose this theme because it shows the importance participants placed on earning four-year degrees, and their corresponding precautions to avoid derailing that goal. I chose it because participants described how they carefully stepped into college and remained watchful about engaging and experiencing college. I chose this theme because participants expressed that it wasn't necessary to fit into place in college to accomplish their goal but was essential they avoid reckless behavior that might discourage their momentum.

Participants applied for college scholarships and admission because they felt academically confident. Although they felt they were prepared to enroll in four-year universities and were also encouraged by others to do so, they were cautious in their method of selecting a college and interactions with faculty and students once in college.

Cautious Engagement is presented through the supporting themes of (a) choosing the

familiar, (b) academic interaction, and (c) social interaction. The supporting theme *choosing the familiar* described how participants made the initial choices about colleges and degrees particularly how their choices were reminiscent of their lives before college. Participants wanted interactions with college faculty and advisors to be similar to what they had known as high school students. Likewise, in college they wanted social interaction to be with people who were familiar to them. Or some wished for clubs and organizations to welcome them as had been done in their familiar high school past.

Choosing the familiar. Participants had a strong desire to go to college but were careful about selecting where they would go and what they would study. Choosing the Familiar emerged as a supporting theme of *Cautious Engagement* because it explains why participants remained geographically close to their family and friends, stayed within financially familiar boundaries, and selected practical college majors.

Because of their low-income financial status, participants had begun the college application process well in advance of application deadlines. They successfully accomplished the time consuming processes of applying for financial aid and completing scholarship applications. Seeking Federal financial assistance and assistance above Federal PELL entitlements such as scholarships required participants' active, thoughtful involvement. Because participants believed they were capable of seeking four-year degrees, they were persistent throughout the time-consuming scholarship application process.

I was in the college-planning center of my high school, I was in there every week, every week looking for new scholarships. -- Chameen, Junior, Kingston

I can't even remember how many scholarship applications I filled out. It was horrible; it was like every other day it was a new college application or a new scholarship. -- Blair, Freshman, Kingston

Navigating the process included the essential step of selecting a higher education institution. Where they went full speed into seeking and earning financial resources, it seemed participants took a more cautious pace in selecting a college. Participants cautiously engaged the decision and in the end chose what was familiar over bold relocations, and colleges they felt were too far from home and too costly.

Participants' decisions were driven by a desire to be near familiar surroundings. They were wary of leaving their known environments.

I'm very family oriented so I couldn't imagine going out of state from my parents. Like out here in State University Genesee that's far enough for me. I don't want to go any further (laughs). – Holly, Junior, Genesee

Participants were concerned that they would be disconnected from familiar support systems if they attended distant colleges. They did not talk about wanting to connect to new support systems. Rather they were troubled about being too far from their known systems and being able to quickly access those familiar people who had affirmed their capabilities.

Mainly it (choosing State University Banning) was to stay around my family. Um, my family has been major support for me, especially my mom. – Marissa, Freshman, Banning

I didn't want to stay in [hometown] and I figured this (State University Kingston) was far enough away from home, but not too close, or not too far. I can get there fast enough. – Amanda, Freshman, Kingston

When participants did consider leaving familiar surroundings, they did so again with the desire to be around people who were known to them. Nearly all participants who seriously considered enrolling in geographically distant universities did so because they would have family close by.

When I wanted to go to college I thought about going out-of-state. So I thought about going to USC in California. I thought about going to Texas, I have family

there. I have family in California. I thought about going to Florida, I have family there. --Chameen, Junior, Kingston

Perhaps, it can be argued participants' decisions to choose the familiar was not out of the ordinary from any college freshman. But these college freshmen had adequate financial resources through a comprehensive scholarship. Holly's words demonstrate that it is unlikely that even as upper class ranked students they would have chosen any differently.

So if I were to go to Arizona or Minnesota (for graduate school) I'll have family there that I could associate with. --Holly, Junior, Genesee

Holly's words demonstrate the interesting nature of choosing the familiar when she talks about her future plans for graduate school. Choosing a graduate school based on program reputation appears to be of less importance than being among familiar faces.

Most participants in this study attended universities within 200 miles of their hometowns, and their comprehensive scholarships allowed them to live in the residence halls of the universities they attended. A few participants chose to attend their hometown universities and did not live in residence halls but rather collected rent stipends from their scholarship. Marissa explains why she preferred living off campus.

I live in the neighborhood where I grew up which is definitely my comfort zone of being kind of home and being around everything I have grown up with. My roommate is my sister's best friend. It's just, its just home. I mean there's no other way to say it. -- Marissa, Freshman, Banning

When participants entered college, they entered a new role as college student. Some of the desire to remain close to familiar surroundings was likely rooted in participants' nostalgic longing for their past lives as high school students.

Sometimes you know you just need their (parents) support or you just need to go home and eat some good food. -- Lisa, Junior, Banning

But Ian, a participant who chose to attend his hometown university, was emphatic about choosing familiar surrounds and his lack of desire to engage people or activities outside his familiar surroundings.

I live at my mom's house. I'd rather just sit back and live at home and not go live somewhere else where I really don't know anybody or whatever. – Ian, Sophomore, Banning

Some participants considered attending geographically distant colleges but were cautious about assuming a financial burden they considered too great for a person of their financial condition. Derrick's words show that he quickly dismissed the notion of attending a particular university not because he lacked qualifications but because he was cautious about exploring financial options and processes in an unfamiliar place. Derrick's comment also demonstrated how participants' low-income status kept them financially conservative in their college selection.

I looked around just a little bit over on the East Coast, like at Boston University, obviously, lots of money to go there. You know, because I obviously couldn't afford it. – Derrick, Senior, Kingston

Perhaps the most revealing words about cautiously engaging the unfamiliar came from Ethan when he talked about his low-income status. It was obvious that Ethan hoped winning a comprehensive scholarship would allow him greater opportunities in selecting a university. The reality of his low-income status, however, made him cautious about enrolling in a university that might be a financial stretch for a person of his socio-economic standing. In the end, Ethan chose the familiar and felt relieved that because of his scholarship he could focus on his education and live in a way that was new to him and his family.

I applied to Harvard and Yale and I was pretty sure that I was going to be able to get accepted there. I got a 34 on my ACT. I'm like, you know, I'm going to go

Ivy League and go into English or whatever and kick butt there. But then I just got so fed up really with the bureaucratic stuff about the money. I just, I told myself, you know what, I'm going to take the easy way out. I'm going to apply in [homestate], go to State University Kingston and know that I have the money to go to college and not have to worry about that. Yeah it may be the cop out, but I don't want to have all of these worries. -- Ethan, Sophomore, Kingston

Participants were not only careful about selecting the university they would attend but approached the process of selecting a college major with equal care. They were guided by practicality in selecting majors that would lead to their employment goals. Because participants viewed college as the path to improving their economic standing, they were conservative about choosing majors they felt or knew had greater employment potential than ones unfamiliar or generally perceived as having a low probability for employment. Concern about employability was prevalent in most participants as witnessed through the voices of Amanda, Marissa, Janeeta, and Greta.

My major is business administration but I really don't know what I want to do with it. I just figure it's a pretty general major to have, and I didn't really know exactly what I wanted to do. And I'm thinking maybe if I don't get a job that I really want, I'll go to travel school and then I'd have the business background to run my own travel agency. -- Amanda, Freshman, Kingston

Um, a lot of people just do the pre-professional program, but I would rather go ahead with four years of under grad and get a degree. That way no matter where I go I at least have something, you know, something to fall back on. -- Marissa, Freshman, Banning

I'm majoring in emergency medical services. Well, actually you know I wanted to be a doctor (laughs) an OB/GYN. But I figure if that doesn't work out I'll have something to fall back on. -- Janeeta, Junior, Carlton

Because I've been thinking, if I really do want to be a teacher, or I've just never thought about anything else, so, you know the obvious choice is teaching, because that's what everybody picks. -- Greta, Sophomore, Genesee

Most participants selected college majors that were likely to lead to employment and practical careers. Perhaps a more relevant consideration than practicality is the notion

that most participants chose college majors that would lead to careers in “helping” fields. Though I felt their choices were cautious, there conceivably may be a relationship between college degrees likely to lead to employment and opportunity for employment in “helping” fields. There is also the chance that participants were simply selecting majors in response to the popular public perspective of the time that schools should be preparing students for jobs in the 21st Century.

It cannot be concluded, however, that all participants cautiously selected college majors purposefully seeking familiar practical careers. Ethan’s more liberal, less financially focused college major shadowed participants’ mainstream thought.

I’m actually a theater major, but I was an English major. I’ve always liked theater and always loved movies and acting. I just realized you know I’m tired of holding back and so why not just go out and try it. I guess I was a little scared of commitment too when I first started. So I didn’t want to just throw myself into something whereas with an English major I could say I don’t know what I want to do yet, you know. -- Ethan, Sophomore, Kingston

As seen in Ethan’s words not all participants chose college majors associated with what they hoped would be secure careers. Still it is safe to say that participants cautiously engaged college choices about where to go and what to study. Generally they chose the familiar because they wanted to maintain geographically close ties to family and remain within familiar financial boundaries.

Academic interaction. The supporting theme *Academic Interaction* demonstrates that once in college participants were cautious about academic interaction with other students, faculty, and advisors. They had chosen four-year colleges and college majors that seemed familiar, but their voices revealed that the academic confidence they talked about having in high school had lessened. They became guarded about general classroom interaction and academic related interaction.

During high school participants had considered themselves good students who interacted positively with fellow students, teachers, and counselors. Conversely, once in college participants became cautious about classroom interaction. They were hesitant about speaking out in class and drawing attention to themselves.

I'm somewhat quiet in the point that instead of always participating in a big discussion I'd like to sit back and hear everybody's point instead of sitting there and trying to think about what I want to say. – Marissa, Freshman, Banning

Marissa's comment exemplifies the cautious attitude most participants held about speaking out in college classes. It was peculiar behavior given the many examples they shared of past involvement in and out of their high school classrooms.

Participants were guarded about interacting in their classes because some worried about the consequences of being incorrect.

I personally don't discuss that much in class, but it's nice to hear other people. I'm just too shy. I'm just always scared I've got the wrong answer, or will say something somebody won't like. I mean, because most of my classes I didn't know anybody in the class so I'm not open to talking to people I don't know. – Noah, Junior, Carlton

I try to stay out of it (class discussion). Like lots of times I don't know for sure if what I want to say is right so I won't say it. I'm not going to say stuff I don't know about. You just can't chance it. I'm not going to make myself look foolish like that. – Greta, Sophomore, Genesee

Noah's and Greta's lack of self-confidence was curious given they had attended college for at least two years. Even more curious was participants' lack of connection to classmates despite being in their second and third years in college.

Participants were on guard against being judged by others. They wanted to make progress toward the goal of earning four-year degrees and did not wish to be discouraged from this goal. As a result, participants did not want their capabilities called into question and thus became cautious about offering their perspectives in their college classrooms.

I don't really tell my opinion because I'm not going to, I'm not trying to change anybody's opinion, I'm just trying to say mine. And like, people get mad and they get all defensive and it's like, its not that big of a deal, I'm just telling you, just trying to help you. – Amanda, Freshman, Kingston

Being cautious about class participation protected them from feelings of concern about their appropriate fit for the college they had chosen. Most participants would not risk being the first to speak up and were too cautious to engage their classmates and try to get to know them.

I'm the type of person who if you don't really come up to me and talk to me, I don't really say much. We had an English class and no one wanted to discuss the book (about a black girl) because I was there. I was the only black person in class. I had never been the only black person in anything. It (class discussions) were awkward. – Janeeta, Junior, Carlton

Janeeta was self-conscious about the barrier race caused between her and her classmates. It was not so much that Janeeta felt she had to fit in, but she did not want to be always on guard to her lack of fit. As she says, "I mean, I'm smart. I can get good grades (laughs). But I figure why give up and just run away, you know. I'm like, I'm good enough to be here amongst these people." Even though Janeeta said she was good enough, she remained cautious about speaking up and risking what other students might say or think about her opinions.

Many participants spoke about stereotypes and the misconceptions they felt other students held. Janeeta said she wanted her classmates to discuss their feelings and perhaps address and learn from misconceptions. However, she did not say she would herself speak out in class. Conversely, Derrick wanted greater caution exhibited on all sides of classroom discussions. He felt discussions became too personal and that students should have offered their points of view more carefully.

Nothing is taboo (in my English class). People don't always use the most politically correct terms either. I think people definitely feel the freedom to express their views and their takes on life and they're willing to fight over it at times. I think I try and choose my words more carefully than some, but yeah. Just because it can be offensive unnecessarily, I think. I mean, just to use like the stereotype of a certain culture. You can just kind of callously talk about things that should be more carefully talked about, I think. – Derrick, Senior, Kingston

Derrick's words showed that participants were cautious to engage in academic interaction that might threaten the beliefs they had in themselves. Participants had a goal and desire to earn four-year degrees and were cautious about engaging others in ways that might discourage them from their goal.

Conversely, Chameen's attitude shadows other participants' views about avoiding engagement in classroom discussions. Chameen was less cautious than other participants about engaging in classroom discussions. She felt that she should speak up and provide firsthand information to her class about race and the fallacies caused by stereotyping. She described her feelings about speaking up and expressing her opinions.

I've definitely met a lot of people (in my classes) that have a lot of stereotypes and think a certain way about black people. I feel like I have definitely said all black people aren't that way. People have a mindset about different things and I feel like I kind of cleared things up for some people. Why sit there and have her (student) think, why not just tell her the truth so she knows, so she's not ignorant to the fact and not say stupid things around people. Let her know so that she doesn't offend someone else. – Chameen, Junior, Kingston

Interestingly, Chameen's attitude may not have been that much different from other participants but simply that others were more cautious and less inclined to call attention to them. Participants like Amanda confirmed Chameen's viewpoint about stereotypes. Amanda said that among college students at her university there was, "Not a lot of diversity, some people are, I guess, ignorant or closed minded." The student population was mostly white at all four universities attended by the participants in this

study. And the majority of participants in this study are themselves white but nearly all participants talked about their distaste for stereotypes including stereotyping on race. However, they rarely confronted stereotypes in or outside the classroom. Perhaps they feared being judged harshly for an opinion that in the end would not bring about change. As Derrick said, "I think there's kind of this person who somewhat has a closed mind, it's only the way that they see it and there's no other way." It was unexpected that participants would be so cautious in revealing their thoughts given their past status as "good high school students" who were academically involved, "involved in many activities," and respected by teachers and fellow students. Had participants been more willing to engage other students in their college classes, they may have found allies who also opposed students' closed-minded attitudes.

But while participants did not want attention drawn to them in classroom discussions, they did want attention from their college advisors and faculty. Participants were frustrated by what they viewed as impersonal treatment from college advisors and faculty. They were accustomed to their high school role where their counselors knew them by name. They had difficulty adjusting to the lack of identity in their new college student role. Derrick talked about being advised by a group of counselors rather than one specific counselor and explained he felt no personal connection to any of them and had little confidence that they cared about his goal to complete a four-year degree.

Every semester I went and talked with someone in the advising office but its very impersonal. Like you know, you go and they say who are you and where are you, what are you doing? And you have to kind of re-explain your whole, this is what I'm trying to do, what do I need to do next. You kind of have to fend for yourself.
– Derrick, Freshman, Kingston

In high school participants had actively engaged and connected with their counselors. But in college, most like Derrick were cautious about seeking out logical sources of support to verify information they questioned from their advisors. Surprisingly in college they took few proactive steps to seek academic interaction with their counselors and somehow believed help should come to them rather than they go to it.

I would have really appreciated some sort of plan like this is how many credits you need to graduate and you need them situated out this way. And here's how many hours you should probably be taking each semester and what you should be doing if you want to graduate. Something like that would have been much more productive. – Franklin, Senior, Kingston

Some participants made cautious attempts to connect to their academic counselors but became timid if the initial effort was not what they had anticipated.

My first advisor wasn't that great. There was no real connection between us. I guess its partly my fault because I didn't go to her and ask more questions. But you know, I think if I had a little more of a push in the right direction as far as classes go I would have been almost done. – Janeeta, Junior, Carlton

Participants were aware that their Foundation scholarship was available for only four years. Because of this they wanted to be prudent, thoughtful, and careful in their decisions about devising a four-year academic plan.

I'm not impressed with the advising, even just class schedule advising in the business college. I hope to fill out some complaint forms. [My scholarship] only covers four years, which is a big reason, which is why I really wanted to plan it from day one to know exactly what I needed to do to get this (degree). – Derrick, Senior, Kingston

Participants were anxious and worried that they would take unneeded classes that would affect the number of years required to complete their degrees and graduate. And although they said they wanted academic plans, most were cautious or more to the point indifferent about making appointments with advisors. Instead several participants placed blame on their advisors for their academic problems. Participants had a particularly

difficult time accepting responsibility in the area of advising. They described their lives as high school students as people who interacted with their counselors, and although they said their counselors watched out for them and pressed them to stay on track, they also said that they actively engaged and worked together in projects with their counselors. In their lives as college students they were far more cautious about engaging advisors. By their admission participants liked their high school counselors because the counselors knew their unique stories in terms of both personal and academic information. In their role as college students participants felt uneasy about information from their college advisors, because they felt their advisors did not know them, and therefore, the advice was not suitable or able to lead them to their academic goals. Where high school counselors gave them recipe cards showing where to locate the ingredients, college advisors handed them complex formulas with pages of indecipherable equations.

Ian was suspicious that his advisor was trying to spoil his hopes of earning a four-year degree by placing him incorrectly in college classes that he was not ready to take. However, Ian took no initiative to rectify the problem by seeking other assistance or working out a schedule he felt was suited to his abilities.

Everyone thinks my counselor is trying to get me to flunk out or something cause like I've been taking junior and senior level classes since second semester in my major. – Ian, Sophomore, Banning

But not all participants were dissatisfied with college advisors. Kenny felt his advisor was helping him achieve his goals. Kenny, however, talked about a bad experience he had with his first advisor. He was cautious about engaging his first advisor in solving his problems, and it was not until the Foundation recommended that he make a

slight change in his college major that he found advisors who he felt wanted to help him and help other students.

My first advisor he was a professor. I guess he was pretty much hands off, low guidance. He didn't really say much, not a real personable guy but he was smart and knew a lot about the subject (discipline) but not a lot about advising. My advisors now have been very helpful. They have become very involved within my major, within the student organization; they understand what I am looking for and everything. – Kenny, Senior, Banning

Participants were cautious and passive about engaging in academic interaction with college advisors as well as college faculty. Participants conservative approach was surprising and unexpected given their past feelings and connections to their high school teachers. Some participants were put off by large class sizes and others felt professors did not welcome their questions.

If instructors know you, you should be surprised. Your social security number that's my real name. If they take the time to know more than your social security number you've done something special. – Franklin, Senior, Kingston

I didn't like it (State University Kingston). Maybe I didn't mind the size. It was just how teachers, you know you'd go up and ask for help and they wouldn't even know you were in their class. – Greta, Sophomore, Genesee

I used to ask questions. I remember one time I had a biology teacher and I didn't understand anything that was going on. I asked if he could please explain it to me. He said, "Well can you come to my office?" I didn't have time. And then he got so angry at me and its like he wanted to cuss me out. And he was like, "Don't waste my time if you can't make the time." -- Janeeta, Junior, Carlton

Participants had a difficult time in the new role of college students. Despite their high academic standing in high school they had difficulty adapting to the rigors of the college curriculum. Janeeta's description of her biology instructor demonstrates the barriers participants placed between themselves and their instructors because of participants' difficulties adapting to the additional time demands of college study. They were cautious about making moves to get to know college faculty, which heightened their

sense of loss of individuality. Adjusting to the loss of identity was worsened by feelings of inferiority.

Some teachers act like you're not going to know what they're talking about or you're not going to know what they are saying. – Amanda, Freshman, Kingston

Not all participants felt inferior or felt they were made to feel inferior but clearly participants felt unsure of themselves in the new role of college students. But still as seen in the words of Kenny and Janeeta they were cautious to engage and interact academically with their instructors.

I guess I just wanted guidance and just pushing that I was studying properly. Maybe, you know, not so much from him (my advisor) but help from the professors. Some of the stuff was very overwhelming at first, and the curriculum that a freshman is required to take. – Kenny, Senior, Banning

I had one class, it was MicroEconomics and I had the wrong book the whole semester and I didn't realize it until the final. – Janeeta, Junior, Carlton

There was cognition by some participants that they were progressing toward their goals to earn four-year degrees. There was acknowledgment that college faculty could be engaged and that participants should exercise proactive interest in academic interaction.

Like some people from high school, like they dropped out or whatever like after the first semester and I'm like "Well, its not that different" you know. I guess, like, bigger classes and more diversity in like your ages and everything but other than that, you know. I guess like I always had good professors that like cared, you know, because like a lot of people I guess had professors that just, you know, were kind of just there. They didn't really care about the student or whatever and so. – Lisa, Sophomore, Banning

There's just like a bunch of group work for school alone that, you know, always take part in the study groups which would really help. – Marissa, Freshman, Banning

There's lots and lots of group activities, group projects, group you know, just interaction even if it's just a little report or something. I've done a lot of that, especially in the business college. I think they're (faculty) realizing how important that is and stressing it. – Derrick, Senior, Kingston

The teacher and the students talk back and forth. Like he puts us in groups and you had to divide stuff out and do discussions and answer questions in class, so it's pretty much like you meet a lot of people and stuff. – Ian, Sophomore, Banning

And then in my Black Studies class the teacher assigned a group like the first day of class. She was like, “Everybody get together, and this is your group for the rest of the semester.” -- Marissa, Freshman, Banning

Most participants came to the understanding that academic interaction in college helped them get the grades they felt they needed and wanted. But they acknowledged their connectedness to high school was far greater than college academic interaction and was typically prompted by others rather than self initiated. Participants' reluctance to interact academically created a curious shadow pattern of how they differed from the persons they were when they entered college.

Participants had a strong desire to succeed in college. They had anticipated they would be as academically successful in college as they had been in high school. Some were; others struggled. Most were cautious about engaging college faculty for assistance. Even when they feared failure they were cautious about engaging and asking faculty for help. Rather they remained confident that they could overcome any academic problem on their own. Ian explains, “I don't like getting help from people very much. I was always the kid (in high school) everybody asked for help.”

Participants had a solid sense of self and were academically self-confident. Still they did not use this confidence to engage their instructors about class work. They were cautious about engaging other students in classroom discussions, and this caution carried forward to engaging and interacting outside the classroom.

Social interaction. The supporting theme *Social Interaction* explains participants' apprehension at socially engaging their new lives as college students. Participants were

cautious about social interaction and engaging in activities outside the classroom. They were hesitant to step out and make the initial contact or introductions.

I'm usually not like the first person to be like, "Hi, don't I know you?" Like you know how some people just walk up to you? -- Lisa, Junior, Banning

I don't think it's (State University Banning) the most friendly place. Most of them (students) walk by on campus and they're looking at the ground and they don't say hi unless you do. -- Kenny, Junior, Banning

Some wanted information to come to them rather than they go to it. When it didn't they felt left out and to a small degree overlooked. Interestingly most didn't mind being different from other students with regard to involvement outside the classroom.

I probably would have been more interested in it (club membership) if I'd known more about it earlier. But the level of information that's disseminated is very little. If you don't go looking for it and you'd have to know where it all is. -- Franklin, Senior, Kingston

They were cautious about engaging others and preferred the familiarity of family and high school friends. Although they had been fully involved in activities during high school, they rarely joined or attended campus organizations that might have bridged a connection from their familiar past activities to similar college activities. Instead they remained cautious about socializing outside of what and whom they knew.

I'd rather just sit back and just not get really too involved. I'm not about getting to know them (students) and hanging out with them. I don't want to change my friend base because I have a lot of friends from high school that I hang out with still. -- Ian, Sophomore, Banning

I live in the dorms with two high school friends and we always go out together. We're always together plus we live together. -- Lisa, Junior, Banning

Participants received a stipend each semester through their scholarships to assist with college related expenses. The Foundation also encouraged them to work only in the summer thus allowing time to focus on academics and the college experience. The

stipend did indeed help sustain them financially but did little to encourage them to explore college social life. Many participants chose to travel home to socialize with family.

I travel back to (home town) quite a bit. My dad comes and picks me up. Yeah, pretty much every other weekend. Oh, I usually go (to movies) with my brother, his girlfriend, my cousin, and my little brother. -- Franklin, Senior, Kingston

I'm in APU, African People's Union, like a club. We planned a formal and Funkfest which was like a '70s kind of dance thing. I guess the Funkfest was fun, I didn't go, because I was out of town. Yeah, I was at home. – Amanda, Freshman, Kingston

Amanda's decision to travel home for the weekend rather than attend an on-campus "fun" event underscores the caution participants had in socially engaging other students. And even though Amanda knew people in the campus organization, she demonstrated the caution most participants showed at not feeling any belonging to campus organizations.

When invited by roommates or co-workers, participants would most likely join the activities planned by others. But participants were cautious about taking time away from studying to participate in activities they did not connect with or viewed as meaningless.

I just haven't been able to find the time to do organizations and haven't really found any I really want to be a part of here. – Marissa, Freshman, Banning

It's not like I didn't want to be social but because I study so much, I'm concerned that if I'm involved in a lot of activities it's gonna take away from my study time, and I'd much rather have more study time than more social time. Like my friends are, you know, big parties and like to go to, you know, keggers or whatever and I'm not into all that. – Holly, Junior, Genesee

I'm dedicated to what I'm doing. I don't want to be wasting my time. I could easily be just going out to parties all the time and enjoying everything but I'm here to work for school. This is what I came here for. – Franklin, Senior, Kingston

Marissa's, Holly's, and Franklin's words show the degree of obligation they felt toward achieving their college goals. They felt obligated to devote their time to the goals they talked about in their scholarship applications.

In their new roles as college students participants did not become as socially involved, as they had been in high school. Most were cautious about engaging in activities where alcohol was predominant. They did not speak of how they handled high school instances of drinking but with their level of high school involvement had surely chosen other events. Participants did not reveal why they did not proactively seek similar college organizations other than to claim time management issues.

One college area that might have opened an avenue for college socializing was living in the residence halls. However, nearly all participants had initial issues with their on-campus living arrangements, which might have contributed to their hesitance for later and continued social interaction.

Participants made adjustments as they cautiously engaged their new college student lives of living away from home. Living in the resident halls with "randomly paired" roommates was vastly different from their old lives with their families. They were not unlike many hundreds and thousands of college freshmen who each year enter colleges around the country and learn to cope and adjust to the new environment. Participants' descriptions of situations with their roommates ranged from "awful" to "not the best situation." Participants were not comfortable making waves about their new environments. They were cautious about confronting roommates with concerns and problems of their living arrangements. If they did decide to take action concerning problems with roommates, they did so with great caution and as demonstrated by

Amanda, Chameen, and Kenny the outcome usually had them moving out rather than reaching resolve with their roommate.

We didn't "fight, fight" but one of the girls, like, you're not supposed to have pets and she had little pet mice. We were just like take them please. And you don't want to be mean and start trouble but you know, I uh, I moved out. – Amanda, Freshman, Kingston

I've had lots of roommates; I've had five roommates already. This year I moved into my own room and I pay the difference between a single and a double. They (Foundation) pay the cost of a double and I pay the difference. I just decided I didn't want a roommate anymore. – Chameen, Junior, Kingston

My freshman year I lived in the dorms on campus. I had three roommates. I guess one of them was, really worked hard at school and the other two didn't at all. I moved out spring break my freshman year and moved back home and had better grades. – Kenny, Senior, Banning

Participants were uncomfortable in their living arrangements. But they were cautious about confronting the situation. They had set out to succeed in college and earn four-year degrees; therefore, they endured their living conditions as best they could. Noah, like many other participants, knew his living conditions could have been improved sooner had he been less cautious about engaging the issues.

He (roommate) just, he drank a lot and had people over and I mean, I let it go on too far. And then I did say stop having people over and drinking. But it wasn't fun. I couldn't get anything done. He dropped out of school in the second semester. – Noah, Junior, Carlton

Despite Noah's personal beliefs about the use of alcohol he remained tolerant of his roommate's irresponsible indulgences. Noah's lenience toward his roommate shows how guarded participants were to keep attention away from them so as not to call attention to how different they felt from other students on their college campuses.

Like residence hall living, membership in the Greek system could have provided a common avenue of social interaction for these college students. Participants encountered

negative experiences in their initial introductions and meetings with sorority and fraternity members. For many the initial contact made them shy away from membership and cautiously engage fraternity and sorority members throughout their years in college.

I rushed but I dropped it after a couple weeks because it wasn't for me. I couldn't think of any advantages. I was paying a lot of money. I'm not going to say its (sorority) wrong because people like it but for me I wasn't going to say Monday I have to wear this and I have to smile this way. – Greta, Sophomore, Genesee

I'm glad I didn't rush now that I know more about the system. It just seems very cliquish. Nothing against Greek houses but its just not for me. I didn't want to know all people wearing the same party T-shirt. – Derrick, Senior, Kingston

There's lots of sorority girls there [in my dorm]. It is very cliquish even more so than high school. – Chameen, Junior, Kingston

I'm really not in the sorority fraternity thing. I kind of thought about it [rushing] briefly and then I met some of the girls and I just don't think its really my thing. I'm not a big partier and that seemed like a basis of a lot of it and that's just not my scene. – Marissa, Freshman, Banning

We're just kind of two different people. She's (roommate) in a sorority so she's really busy with that a lot. Like outside of having to live with her I don't think I probably would really have talked to her in the first place. – Blair, Freshman, Kingston

Participants consistently explained their lack of interest in the Greek system because it required them to conform in ways that did not interest them. But they also seemed cautious about memberships in the Greek system because of the risk of feeling as if they did not belong.

Although nearly all participants felt they would not fit or be welcome in the Greek system, one participant spoke in favor of the Greek system. Kenny's experience shadows other participants' negative attitudes towards sororities and fraternities. During high school Kenny had enjoyed involvement outside the classroom as an athletic trainer. He explained that he had not had leadership positions in high school organizations but went

on to become the president of his college fraternity. He said he found great camaraderie in his college fraternity. But Kenny admitted that he had not had any particular interest in joining a fraternity and joined mostly from the urging of a “really good friend.” Kenny went on to describe his friend as, “Very outgoing. You’d never tell by talking to him, you know that he was a smart guy. He’s a brain.”

He (former roommate) joined (fraternity) our freshman year and he basically had a lot of influence over me and got me to join the following year. I have a lot of friends outside my fraternity but I would say its provided me with a lot of experiences that I wouldn’t have had anywhere else. – Kenny, Senior, Banning

Kenny, like Derrick, found a campus based organization that offered him a great sense of belonging. Derrick had been president of many high school clubs but chose a college organization not for leadership experience but rather a campus organization that helped him connect with his spiritual needs and supported his beliefs.

I’m involved heavily in a Christian organization here on campus. I’ve gone on a few trips with them and I play bass guitar in worship. – Derrick, Senior, Kingston

But other than Kenny and Derrick participants were cautious about socially interacting and engaging experiences outside the classroom. Most were focused on pursuing their goals of attaining four-year degrees and were not concerned about fitting into a typical college student role. However, there were a few participants who did want to be part of the typical college scene. Because of this it would be incorrect to say that all participants shied away from meeting new people or spending time in activities outside the classroom. Amanda talked about “Some girls on our floor, they always study. They're never out. I mean, I still want to go out and have fun.” Understandably, as traditional age college students away from home for the first time, some wanted to “just go to have fun and dance.”

Because they wanted college friends and wanted to be included, they made adjustments and accepted their new friends as individuals who lacked knowledge of life outside their own environments. But participants soon discovered their new friends did not share their beliefs and values.

My roommate, she's really cool and everything. She makes comments about homosexuals and it just kind of bothers me. Not like anybody is around that's homosexual but you know, what if she said that and somebody was around there and that would make them feel uncomfortable. And like, people just need to know to accept people for who they are. Because I know people who are homosexual, I'm friends with them so of course I wouldn't want to hurt their feelings and wouldn't want anybody else to hurt their feelings. I just want people to get along.
– Amanda, Freshman, Kingston

In order to fit in with their new college friends participants compromised and rationalized their friends' behaviors. Some made efforts to educate their college friends but accepted that the behaviors would change only in the participant's presence or most times not at all.

There's a lot of, since they (classmates) are, and I don't blame them it's just how they were raised. There is a lot of racial remarks and I come out and tell people, because my brother is Hispanic, and I have a black uncle and just my friends. I have you know Black and Mexican friends. And they're (classmates) from small, you know towns of 1,000 or less and they just make remarks. And, even if I didn't have family or friends it's just the way I was raised. I just come out and tell people so people have stopped around me. It's not, I'm not going to not be friends with them or not talk to them, because I know it's just where they are from and how they were raised. But I think that is wrong how they talk about and you know comments and phrases they use. – Greta, Sophomore, Genesee

Most participants did not join in the college scene to the degree of Amanda and Greta. They remained careful in connecting to other students. And although some participants talked about feelings of indifference at hearing or seeing other students' actions toward people whom participants cared about, it was evident that participants winced inwardly at "ignorant" comments by their new college friends. Participants had

made the decision to come to college to achieve their goal of four-year degrees. Because of this they remained focused on that goal, but their words showed they felt they were on the periphery of the college social experience. Franklin talked about his experience as a minority race person of color on a mid-western university campus.

There's still always, they don't treat me exactly like they treat everybody else, but it's close enough that I don't bother to care. -- Franklin, Senior, Kingston

Amanda's words also conveyed similar emotion when she said, "We mostly hang out with mostly Caucasian people and like sometimes I feel out of place. It kind of makes me feel uncomfortable but if other people aren't saying stuff like directly then I kind of let it go."

Because they were cautious in their social interaction outside the classroom, participants were limited in how and with whom they spent time.

My friend Jason, he's in a fraternity and so usually he'd be doing stuff Saturday night. I could go with him but I don't always want to because sometimes there's drinking going on and I don't drink. -- Ethan, Freshman, Kingston

I'm not really into judging people or being around people who judge people on unimportant things like material things. Those aren't the kind of people I want to be around. -- Marissa, Freshman, Banning

I've been to parties that I should not have gone to. Just because I didn't fit in because I was black. I definitely got like dirty looks and mean stares. -- Chameen, Junior, Kingston

It was curious that participants who said they had been well thought of in high school were not better suited to balance the pursuit of their degrees with social interactions. But a key to their single-minded pursuit can also be seen in their cautious engagement toward meaningful romantic relationships.

Participants were clear in their desire to achieve four-year degrees. They wanted degrees because they saw higher education as the path to improve their socioeconomic

standing. They were cautious about forming relationships that might slow their progress toward that goal.

It's, love isn't like something that needs to be pushed. It can wait. If it's right it'll wait, you know. I mean, if, if it's supposed to work out they're not going to be here tomorrow and if you don't marry them they're gone, you know. It'll grow, and if it doesn't grow together then it wasn't supposed to work out. I just, even though I want to have a family it's just, it's not necessarily in my mind right now, it's kinda on the back burner I guess until career and everything is ready for it. I think I want to be set, you know, and have everything stabilized before I get married and have kids. – Marissa, Freshman, Banning

Marissa was clearly cautious about entering into social relationships that had the potential to delay her college goal. Franklin's words also showed that he was very careful about how he spent his time. He had not dated in college, and it is unclear whether he was "looking" for someone from familiar surroundings of his past or if he was being cautious to avoid a relationship that might affect his degree focus. By his admission he was "very focused" on academics and perhaps was careful to initiate a relationship because he lacked experience in dating in the college environment because he spent so much time studying. He had few connections to other students so in turn had nowhere to go for advice about the college dating scene.

Well, when I look for somebody I might want to date, it's just, just doesn't seem like the people around here are what I'm looking for. – Franklin, Senior, Kingston

Even participants who had formed meaningful romantic relationships were quick to point out that they intended to complete their four-year degrees before making marriage plans.

We're going to get married but not for a few years down the line, you know. And like, I want to go somewhere bigger. I want to go somewhere where there's more of a need for good teachers. – Chameen, Junior, Kingston

Participants were cautious as they engaged the college experience. They were guarded in their choices, attitudes, and actions. From the onset they chose what was familiar. They did so because it was important to them to complete four-year degrees. They willingly employed judicious behavior in order get to college, stay in college, and have the opportunity to reach their degree goals.

Although they had excelled in high school, they were not proactive about initiating academic interactions with their instructors and classmates. They guarded against expressing opinions that would call attention to themselves and in turn make them feel less intelligent than others. They had come to college because they had experienced affirmation of their capabilities to do so. Once in college they guarded against feelings of inferiority that might slow their journey to achieving four-year degrees.

Participants for the most part distanced themselves from college related social interactions. They were focused on pursuing college degrees and accordingly cautious about joining college activities that might disrupt that pursuit. Devoting time to study took priority over activities and over entering meaningful relationships. In some ways they were like other college students, but because of their scholarship opportunities and the possibility to improve their socioeconomic standing by earning four-year degrees they might not have otherwise been able to earn, they spent little time finding students with whom they might connect. Participants in the upper grade ranks recognized that they were not so different from other college students. Upper grade students had come to a deeper understanding overtime of their connection to the college experience but certainly felt no less pressure to achieve the goal of earning a four-year degree.

Vulnerability

The theme of Vulnerability surfaced as participants spoke of the desire to complete four-year degrees, and the feelings of susceptibility to self-criticism and criticism by others about achieving that goal. They worried about future penalties for themselves if they were unable to meet their college goals. They worried about the financial liabilities their own families, spouses, and children would face in the future if they did not meet their college goals. They felt vulnerable to losing the opportunity for future financial security and losing the respect and admiration of their families. I chose the theme Vulnerability because it illustrated the depth of participants' feelings about wanting to succeed. They felt academically capable of pursuing four-year degrees and because of this opened themselves to the vulnerable position of competing for scholarship assistance. Once they secured scholarship funding, participants, their families, and the Foundation expected they would achieve the kind of academic success in college that they had known in high school. Two supporting themes emerged from the voices of the participants. Participants experienced vulnerability through (a) self-expectations and (b) expectations by others. I will explain these supporting themes and summarize the theme of Vulnerability.

Self expectations. Self-expectation was anticipation of what participants felt they could or should achieve. They expected to be accepted into college, win scholarship assistance above federal PELL entitlements, and complete four-year degrees. And though they felt they would be accepted into universities, their financially at-risk status made them vulnerable to finding financial resources once they were accepted to enroll and meet the goal of completing four-year degrees.

Participants' decision to attend college was not last minute or whimsical. Most had determined by their junior year in high school that they wanted and needed to go to college, but there was recognition of the vulnerability and liability of not having the monetary resources to attend college. Ian had wanted to go to college since he was a freshman in high school but admits,

Like through high school I didn't think about how much I'd have to pay for it (college) and stuff like that until like towards the end (of high school) I started filling out applications and I was like, Oh geez. – Ian, Sophomore, Banning

Janeeta had also made the decision early in high school that she would pursue a medical degree. She realized she did not have the financial resources to fund her college education and had concerns over what she would do if she could not go to college. Janeeta worried she was, "Never going to go to school because we (my family) might not be able to pay for it. I'm not going to be able to be a doctor if I can't go to college. I'm just going to be sitting around doing nothing."

Although participants were academically prepared for college, they were not prepared for the elaborate and time-consuming process of finding financial assistance above Pell entitlements. From their voices I learned participants were academically confident, but they revealed a sense of vulnerability to the long ordeal of seeking financial assistance. Blair's words summarize the difficulties of applying for financial assistance and capture her feelings of struggle to complete the lengthy application process.

I filled out; oh I can't even remember how many scholarship applications. Like it was horrible. It was just kinda lucky that I got this scholarship, because I think without it, it would have been hard. It hadn't really clicked, but I had talked to them (parents) after that (winning), and they're like, "If you wouldn't have gotten that scholarship, you probably would have been paying for most of your school." So, I was like, oh, thank God I got this scholarship, because I have no money.

And my family hadn't really put away anything for us to go to school. I have a younger sister too. – Blair, Freshman, Kingston

The process of seeking scholarships was itself one that increased participants' feelings of vulnerability and possible rejection and made them more susceptible to criticism.

I missed a couple full rides that I was pretty sure I was coming close to, or maybe could have gotten. And I'm just, they (high school counselors) were trying to kind of console me. – Franklin, Senior, Kingston

Marissa also expressed frustration at the scholarship application process. Because of their financial at-risk status, it was necessary for participants to seek financial assistance above Federal Pell aid but the accompanying vulnerability to waiting and being unsure of selection committee outcomes was difficult to face.

I think there was like six or seven finalists, and they picked three people and I wasn't one of them, and I just, I got really discouraged from that. My mom tried to tell me, you know, just let it roll off, you can't get everything. Some scholarships you never even hear back from. You apply and they never reject or, you know, even accept you so those are just kind of hanging over your head. – Marissa, Freshman, Banning

Marissa's words showed participants' feelings of vulnerability to systems and processes they could not control. The vulnerability of being from a low-income family upset participants' self-confidence and made them susceptible to criticism.

Although participants encountered complexities and barriers, they were not immobilized by the process but rather persevered and expected that they would somehow obtain financial aid. They discovered that most avenues available to financially at risk students made them vulnerable to increased penalties if they did not meet their expectations. Accepting federal assistance required grade checks; scholarships made them vulnerable to donor expectations; and loans obligated them to future debt.

Participants saw loans as the least favorable avenue to financial assistance. The negative attitude toward college loans may have been part of their cultural capital and a practice discouraged by their parents. According to French sociologist Pierre Bourdieu each economic class develops an associated "class culture" involving ways of seeing the social world and ways of participating within that world. Seeing and participating are specific to, and develop out of, each class' experiences in the social world. For participants cultural capital was the knowledge of how to accomplish tasks within the confines of socio-economic status. Participants knew other students of lower socio-economic status who attended college on loans, but participants were wary of themselves taking loans. Amanda represented the majority attitude with her words,

I don't want to be paying the loans off for the rest of my life. I don't really have the money. My brother actually has lots of loans. He's taken them every year. – Amanda, Freshman, Kingston

Ethan also spoke about the liability of student loans because his father had “just gotten out of his student loan debt from 22 years ago.” Derrick and Holly were the only participants who said they would have been willing to take out loans if it meant they otherwise would not have gone to college. Both, however, conveyed that they had filed many scholarship applications. Holly said, “I still would have come here, and I would have just gotten loans and paid for it that way.”

Participants explored avenues of financial assistance and determined scholarships were most appropriate and within the guide of their cultural capital. They had learned about the Foundation's scholarship from their high school counselors or some like Noah heard about it from acquaintances who were also of lower socio-economic standing.

The only reason I knew about the scholarship at all was because I knew a lady involved in the church and the school, ah, where I went to grade school. Her

daughter had got it, so that's the only reason I knew about it. And actually the counselors at Prep didn't know about it at all. Probably because most kids going there don't have a need. They couldn't meet the criteria anyway, because of the need criteria. I mean, some would, but they didn't, they didn't even know about it, so yeah. So, it's a good thing I had that (laughs) lady. -- Noah, Junior, Carlton

Without scholarships participants would have been vulnerable to failing to achieve their college goals. Participants had a self-expectation that they would receive a college scholarship. More specifically, participants needed some type of comprehensive scholarship commitment. They felt academically capable of pursuing four-year degrees and worthy candidates for this particular Foundation scholarship. Marissa and Chameen talked about how their combination of academic and financial need made them the right fit for the Foundation's scholarship criteria.

I guess the scholarship, when you look at scholarships you think, you know, you always think I'm the one that needs the money the most for school, these people (other applicants) don't, and you really don't know other peoples' situations, but that's what you always think. I was very involved in high school in everything and my grades were good. I just, the school aspect (scholarship criteria) definitely fit and the financial aspect fit. -- Marissa, Freshman, Banning

And I think I was something like the top, in the 16th percent or something like that. And so I don't remember there being a GPA requirement. I remember them asking what my GPA was on the application. Financial need, that was definitely a need. My mom makes like \$16,000 a year. And so I mean, I worked partly. I worked through high school. -- Chameen, Junior, Kingston

Marissa and Chameen had confidence in their academic abilities, but their expectations to pursue four-year degrees were contingent on the expectations that they were academically superior to other scholarship applicants. Their low-income status and knowledge of the extent of their financial need was a source of vulnerability that made them question others' needs and merits.

Because of their high academic standings they felt they had a chance of winning some type of scholarship even if it were not the Foundation's comprehensive scholarship.

But participants were hopeful that they would be one of the twenty-five students to receive the Foundation's scholarship. Feeling they fit the scholarship criteria reduced their feelings of vulnerability, but the scholarship application process and waiting to hear were a vulnerability roller coaster ride where some days vulnerability was high and others low.

Even though participants felt they were the most deserving, they were humble about winning the award and truly grateful for what it did for their families. Holly's words demonstrated the caution most participants felt at thinking they might be selected. Holly expressed her feelings by saying, "I didn't think I was going to get it (scholarship)." Marissa also was skeptical that she would be chosen. She talked about receiving a letter in the mail from the Foundation that turned out to be her scholarship award letter. Marissa explained, "I got it and I was like, oh, this is probably my rejection letter. And my mom was like, 'Just open it'." Holly's and Marissa's words represented the humble perspective participants had in being selected.

Conversely, I interpreted Ethan's words as prideful. He is a bright articulate young man. When he spoke he would sometimes run his hands through his hair. He was a complex young person who was vulnerable to his family's financial status. It was difficult to interpret Ethan's feelings, but he seemed ashamed to tell me his family's financial story but at the same time relieved to have an understanding unbiased listener. In the course of our conversation I learned that he lacked confidence and felt vulnerable in many aspects of his life. However, he was sure and confident about his academic abilities and how they would affect his chance to win the Foundation's scholarship.

Um, well, I figured I would actually (chuckles). I, looking back I feel bad for being so cocky, but I knew that, I knew that I would get the (scholarship). I just

knew. Because, like I said, there had been 3 to 5 students every year from my high school that got it. I was second in my class. – Ethan, Freshman, Kingston

Participants wanted to win scholarships so they could go to college. They had a self-expectation that earning a college degree would improve their socio-economic standing. They had grown up with very little material or monetary wealth and saw a college degree as a way to change their situation. They believed college degrees assured their future financial security. Amanda described one reason she chose to go to college by saying, “People always tell you, if you have a degree you're probably going to get a better job.” And Noah further explained that, “It’s (college) just what you have to do I think anymore if you want a decent job.”

Participants had experienced what it was like to be poor. Their desire to earn four-year degrees was not only from the need for a good career but was also tied to the vulnerability they felt as a person of low-income status. Their firsthand family experiences affected their thoughts about the future penalties they would endure if they, like most of their parents, did not pursue four-year degrees. Without a degree participants felt they would be vulnerable to the criticism of others because they hadn’t achieved the goal of a college degree and more than criticism felt concern for the continued and future liabilities of being a low-income person. During their interviews with me participants spoke about “not having much while growing up.” As they relayed their stories of growing up in low-income families, I realized their lack of monetary resources made them feel vulnerable to potential criticism. However, participants in this study were positive, optimistic young people and thus shared their vulnerabilities of growing up in low-income families in accepting, constructive voices. I sensed some bitterness and blame towards their parents, but those words were rarely spoken. Instead the liabilities of

growing up with parents of low-income status were communicated through simple statements about material items or experiences they did not have and may have wanted.

Many participants lived in low-income neighbors and attended neighborhood high schools. They felt vulnerable to criticisms about the quality of their education because of the public's perception of schools in low-income neighborhoods. Ethan talked about his high school and his recognition concerning its academic reputation.

I wouldn't have chosen to go there academically but as far as (city name) public schools went, even though we were the worst, in one of the worst demographics, there might have been another one (high school) that was in a slightly poorer area of town, the faculty really pulled together. But my friend Kevin he felt like he didn't get into MIT because he went to (high school name). During his interview the guy (judge) laughed at him and said, "We've never had anyone from (high school name) try to apply before." -- Ethan, Freshman, Kingston

Ian was another participant who spoke about going to public high school when he would have perhaps preferred staying in his private parochial school. Ian has had particularly serious problems in maintaining a college GPA. He lives at home, he does not work, and he uses his scholarship housing money on items for himself and to be with his high school friends. He sat across from me slouched in his chair and explained his suspicion that he had to enroll in public high school because his family could no longer afford private school. He protested that all was well with his parents' decision to send him to public school. However, his demeanor portrayed a young man who wonders how his life might have been different had his family had the money for him to stay in private school?

I went to a Catholic grade school. I didn't really want to, my parents I don't know. I don't know if it was the money that was involved or nothing, but I didn't really want to go to Catholic (school) either way so I just ended up going to public high school which turned out to be good for me, so, I don't know. -- Ian, Sophomore, Banning

Not all participants talked about living in low-income neighborhoods. But some talked about living in less than ideal situations. Noah said that, “We had lived with my dad. And then first grade we, my mom and I moved out. We were staying at my aunt and uncle’s, and my grandma lived there and we ended up staying there a long time.” Janeeta also talked about her negative housing experience. Janeeta relayed, “I just knew that my dad wanted me to come stay with him to go to school, and actually it was they (he and his wife) wanted me to be there so he could stop paying child support. So, (laughs) when I get there it was the worst situation I could ever possibly imagine. I lost so much weight. Like all of high school I was like 140 pounds and I’m almost 6 foot.”

Despite some participants’ experiences with unfavorable family living conditions and the accompanying feelings of vulnerability, participants consistently talked about at least one, if not both, of their parents as hard working individuals who supported and cared for them and made it possible for them to take part in school activities that promoted their desire to achieve. But many participants worked 30 hour a week jobs while attending high school to help their families make ends meet.

I worked through school 30 hours a week. Then my mom picked me up (after work) because I didn’t have a car. I didn’t get a car until I graduated (high school). (I got it) from my grandparents. – Greta, Sophomore, Genesee

In high school I worked 30 hours a week and went to school. And I mean, it was stressful but to have money to do things to make my car payment, it was, it was crucial at the time. Um, even, I mean I helped mom pay bills sometimes, not a lot, but you know, when she needed it. – Marissa, Freshman, Banning

Greta was not the only participant who did not have a vehicle during high school. Franklin as a college senior still does not have a vehicle. He admits he does not like to walk so stays very close to campus and his dorm room. He does not know many students in his dorm, so if he needs something from off campus, he must place himself in the

vulnerable position of asking for a ride. He is more comfortable with his family and says, “I don’t have a car. My dad drives here maybe every other week to pick me up for family dinners.” Amanda also did not have a car but was able to share an old family station wagon with her older sister. Perhaps it is commonplace that high school students not have vehicles in areas of the country where there is efficient mass transportation. However, participants in this study live in the Midwest where families commonly have more vehicles than drivers.

Perhaps much of their motivation to attend college initiated from their vulnerability to criticism and hurt at being recognized for having little in the way of material wealth. Janeeta expressed embarrassment at being so impoverished that she did not have proper church clothes. Janeeta said, “I went to church in a shirt that wasn’t even finished. I had to put the shirt together with straight pins, and I was so embarrassed.” Marissa also felt susceptible to criticism when she explained, “I know in high school we always had to sacrifice like material things cause we couldn’t afford it. You have some people that are loaded and get whatever they want. Um, and my friends tended to be on that side which always made it hard in high school.”

Participants had a self-expectation that they would be financially better off than their parents. Participants’ quest to complete four-year degrees grew from the desire to improve their financial situations. They felt they could not continue to endure a financially at-risk life status. Janeeta expressed through her firsthand family experiences what the future penalties would be if she did not complete her degree.

Seeing that not having a degree didn’t really get you anywhere but the bare minimum, you know. And when I was little growing up we didn’t have much and it was like I wanted a better life than that because I couldn’t do it. My mom, she’s

a strong-willed person and I take a lot from her. I just wanted more. I see my mom struggle and I didn't want that for myself. – Janeeta, Junior, Carlton

Holly echoed Janeeta's words concerning growing up in a family that lacked monetary resources. Holly shared that she wanted to go to college to, "Maybe be a little better off than my parents because they always struggled." She went on to discuss her thoughts about the future and her own children.

I remember growing up. It was always a struggle, and it's like I don't want to put my kids through that. I mean, as kids you don't really realize the effect it has on you, but when you, when you grow up you *really* realize how different life was but I don't know. I've just always thought, and my parents have always wanted me to be more well off than they were so. – Holly, Junior, Genesee

The desire to earn four-year degrees was an expectation each had placed on him or her self. And although this was a self-imposed expectation, it was rooted in the complex experience of living in a low-income family. Participants viewed college degrees as the means to improve their socioeconomic standing. It was their opinion that attaining a four-year degree would put them on a path to greater financial standing. Participants did not want to be financially vulnerable for the rest of lives. Greta related the penalty for failing to earn a degree as having "her situation being the same as her mom's and I didn't want that." Noah had similar feelings and hesitantly pointed out that you pursue a degree, "If you don't want to, if I don't want to be like my dad." For these reasons participants felt they could not miss the opportunity to go to college because they would risk losing future financial security.

Another participant self-expectation was that they would make their parents proud. They felt a deep sense of obligation to their parents for their support and love. They had seen their families' financial struggles and their parents work harder so they could have material items the family usually could not afford.

She (mom) has made so many sacrifices her whole life for me and my sister that I think financially helping her out later in life would be a big thing. For her to see me succeed after everything she has been through, just for that sole purpose, I think it would be a major pay back for her. – Marissa, Freshman

Participants were also grateful to their families for cooperating in the lengthy college scholarship process that required they hand over personal tax and financial records. Without this information participants would not have been able to apply for need-based scholarships or for federal financial aid. Ethan talked about the scholarship process by saying, “You know, they (Foundation) wanted all this financial information on you, but my dad takes care of that so I just asked him.”

Participants were elated to learn that the lengthy scholarship process paid off and they would be Foundation scholars. They were family oriented and emotionally connected to their families. Participants recognized their families were affected by them winning or losing the scholarship. Derrick’s words explained how participants saw their own monetary assistance to the family as a way they could make their families proud.

Because it (winning the scholarship) just really relieved my parents. It's just an incredible thing. – Derrick, Senior, Kingston

Lisa, the second oldest daughter in a family of nine children, spoke with a true sure sense of why she wanted to earn a four-year degree.

I’ll just get done and be successful, (laughs). You know, graduating, getting a job, (pause) making everybody proud, my parents and my family. – Lisa, Junior, Banning

The supporting theme self-expectation described anticipation of what participants felt they could or should achieve. They expected to be accepted into college, win scholarship assistance above federal PELL entitlements, and complete four-year degrees. They viewed higher education, as the path to greater financial standing that would allow

them to be a little better off than their parents. Their low-income standing made them financially vulnerable to failing to meet their expectations of achieving four-year degrees. Because of this they endured the time-consuming scholarship application process. The uncertainty of winning a scholarship brought about feelings of vulnerability about their academic abilities and threatened their sense of self-concept. The possibility of not earning a scholarship exposed them to criticism from others that they may not have been as academically capable as they had proclaimed.

Expectations by others. Expectations by others are the expectancy, eagerness, and beliefs of parents, the Foundation, and teachers and counselor about participants' ability to succeed in college. Their expectation increased participants' feelings of vulnerability to criticism and penalties that might occur if they don't meet their college goals.

Participants' past high school performance proved that they could attain good grades so it was not unusual that others expected participants would continue to succeed in college.

Parents expected their sons and daughters would be *as* successful in college as they were in high school. They held solid attitudes about their children's academic capabilities and potential to achieve in college. Franklin's family believed he was bright and capable and because of this had always expected that he would go to college. Even though Franklin protested that his family did not expect he would earn a scholarship and go to college, his demeanor revealed that they indeed expected it would occur. Franklin explains his family's anticipation of his college success by saying,

This (winning a college scholarship) is kind of what was, I'm not going to say, "expected," but it was always just one of those (family) dreams. It's like you're going to go to school. – Franklin, Senior, Kingston

Family comments like those experienced by Franklin increased participants' feeling about pressure from their families' expectations. Pressure from parents and the Foundation as well as participants self-expectations kept them very diligent and focused on college. Most participants' talked about their dedication to their studies and achieving their goal of a college degree. Derrick said, "Class is my number one priority. I've always just taken my academics very seriously." Holly also expressed her need to manage her time and devote time to her studies.

I haven't really been in a lot of activities because all I do is study (laughs). I'm concerned that if I'm involved in a lot of activities it's going to take away from my study time and I'd much rather have more study time than more social time. It's like my friends say, "Come out Holly," and I'm like, "Ahhh, I can't. I need to study. I have a test tomorrow." I study a lot (laughs) so that's pretty much all I do. I eat, go to class, study, sleep. – Holly, Junior, Genesee

Holly's words demonstrate her concern for what she must do to achieve her goal.

And Franklin also talked about spending time and focus on earning a four-year degree.

I'm so dedicated to what I'm doing. I do want to learn these things. I don't want to be wasting my time. I could easily be just going out to parties all the time and enjoying everything, but I'm here to work for school. This is what I came here for. – Franklin, Senior, Kingston

Most participants treated the college experience in a manner of exclusivity. They were narrowly focused on how to best spend their time. Marissa was particularly structured in how she spent her time and why she was going to college. Marissa stated, "I don't really come to school and like check out people and like look for people to date. I come to school to work." The vulnerability to criticism of failing made participants somewhat inflexible and reluctant to experience other aspects of college. Most participants felt as Marissa did about why they were in college. The hopeful expectations

of their families made participants vulnerable to potential criticism if they should not be able to achieve their college goals. And accordingly they focused on reaching their goals.

Participants who were the first in their family to enroll in college felt their families held particularly high expectations that they succeed. Ian struggled with grades his first semester. He was proud to be attending a university but expressed vulnerability to family expectations and fear of what his family would think if he failed to achieve a four-year degree.

I was really really mad at myself my first semester and then like after that I was like well you gotta do better or else you're gonna end up losing it (scholarship). And if I would've lost it, I don't know. Pretty much I got my whole family looking at me because I'm like the only one, I have one other person, my cousin, that's actually went to college. – Ian, Sophomore, Banning

Franklin was the only participant in this study who said the words *my parents expected* but words from other participants demonstrated that the expectation of success in college was more than a self-expectation. The majority of these participants were the first in their families to attend college and overcome the barriers first generation students often encounter in accessing higher education. These students had navigated the lengthy application, scholarship, and college enrollment process. They commonly made statements about expectations. For example Janeeta said, “I wanted to be a doctor and (I thought) I’m not going to be able to be a doctor if I can’t go to college.” She went on to say, “But, you know, it wasn’t expected because *no one* in my family has ever been to college.” But as I considered the words *it wasn’t expected* I came to see there indeed was an expectation. Participants in this study were academically capable young people. Completing a four-year degree was their self-expectation, but their own goals to succeed somehow became family goals and family expectations. I was further assured of family

expectation as I considered Blair's words about her parents. Many participants spoke in similar terms around the topic of winning the scholarship and knowing they would be able to attend college for four years. Blair's words were similar to other participants' when she said, "I think my parents were more thrilled than I was."

Participants clearly felt pressured by family expectations that they would succeed in college. They felt an obligation to their families to take advantage of their scholarship opportunities. They had spent months seeking financial assistance and most parents had contributed to the process. The obligation increased their vulnerability to the liabilities of failing.

Participants also felt vulnerable to the expectations of the Foundation. The Foundation expected the scholars would achieve baccalaureate degrees. Beyond that expectation the Foundation had merely procedural requirements of the participants. But in accepting their scholarships participants risked vulnerability to criticism and liability to penalties of loss of future financial stability.

Participants had described winning the scholarship with words like "gift" and "blessing." But the penalty in not completing their degrees would bring them criticism and a reality that they had failed to secure their financial futures. Amanda talked about the support she was receiving from the Foundation and recognized that they were encouraging her to succeed. Amanda appreciated the support of the Foundation and specifically the Foundation advisor and said, "It would be a shame to lose it (scholarship)." Amanda's feelings were very much in the minds of the participants and without doubt participants felt they needed to succeed in college or their "blessing" would become their "shame."

The Foundation's procedural lists of expectations were steps that helped participants construct tools they could use in the future to move out of the financially at-risk system. The Foundation entrusted participants with cash stipends each semester to spend on necessary education related items. The Foundation expected the scholar participants to keep detailed accounting of how they spent their semester stipend allocations. It was a process according to Derrick that took,

A bit to just kind of get into being that regimented with what you do with their money. You know, adjustments all around. You just had this whole life change adjustment and then you have the keeping up with the scholarship adjustment. And you have to keep very strict, you know, keep every receipt of everything you ever buy. The biggest adjustment was just learning how to keep all my receipts, keeping it all inventories and doing all that and that on top of college, you know, just the whole experience was an adjustment. – Derrick, Senior, Kingston

The Foundation was aware that most participants had little experience with financial record keeping. But the Foundation advisor was always available to help them learn the process. Because their families had limited financial resources, most participants needed and spent the entire stipend. Chameen even requested and was given increased funding. And Ethan was allowed to purchase, "The one-hundred fifty dollar Sony model, digital recorder with the computer program and everything on it." He hoped to earn enough money at his summer job to purchase a computer. Although the Foundation discouraged participants from working while in college, some had jobs that helped them with extras. Others used their Foundation stipends and got by on bare necessities. Holly was one participant who was so accustomed to doing without that she said, "I always give a lot (of stipend money) back. I don't go out and buy all this fancy stuff." Marissa's words portray participants' obligation to honor the expectations of the Foundation and use the stipend as it was intended.

I'm pretty good at like that's scholarship money, that's for bills, and you know, food and everything. I have, you know, I have a little bit of my extra money and I work in the summer so I save up and I don't really need to touch their money for unapproved expenses. – Marissa, Freshman, Banning

The Foundation Advisor was participants' financial advisor as well as their support in dealing with threats to their progress in attaining their degrees. Participants felt the advisor cared about them and was in tune with them as individuals. Chameen expressed a commonly held view of the Foundation and the Foundation advisor.

I would say in my opinion it's the best scholarship out there. They're always there for support if you need it. It's up to you whether or not you go out and get it. They definitely work with you whenever they can. You can't beat a scholarship that gives you a stipend in the middle of the semester when you're really broke, like there's no money coming in. That really, really helps out. – Chameen, Junior, Kingston

Greta also had high regard for the Foundation advisor and did not think the Foundation expectations were out of line. Greta explained her feelings about occasional calls to check in with the advisor, "They're the ones paying for it (college education). I mean it's nice to talk to her anyway." Blair also spoke about the Foundation support, the grade expectation, as she understood it, and the positive reinforcement the Foundation advisor gave her.

They don't have like you don't have to keep a certain GPA, but they just kind of expect you to do good. And then if you, like they explained to us, like if you get a bad grade or something, like they understand, okay like yeah it happens, and they're just like, "Call us and let us know, so we're not surprised." I mean they're very lenient, like I feel like they really want us to, like succeed. – Blair, Freshman, Kingston

But participants recognized their vulnerability to meeting the Foundation's expectation that they would complete their degrees. Several participants had specific issues of faltering grades that threatened their potential for success in college. But because participants were required to report low grades, the Foundation advisor was able

to make timely suggestions and encourage proactive steps to keep participants on track to succeed. Kenny had been a good student in high school and was therefore stunned by the difficulties he encountered in his first year of college.

Um, I had a lot of difficulty with the curriculum the first year. My grades weren't what I wanted. As, as, to the Foundation they wanted to see better grades out of me. I had to go to the Foundation and actually meet with her (advisor) and sometimes I guess they (meetings) were over the phone. She was always, I guess, pushing me to find out what I wanted to do in school. She wanted to make sure I knew what I wanted to do and if I didn't know to go get a counselor to help me figure that out. Go have an adviser, you know, sit down and talk to me. – Kenny, Senior, Banning

There were other instances of supportive intervention by the Foundation advisor. Chameen had struggled with C's in the fall of her sophomore year and was required to make monthly progress reports to the Foundation Advisor. Chameen explains, "I call and talk about how my classes are going and how my grades look, it kind of keeps me on my toes." Ian was seriously close to academic suspension in his first year in college. He explains the situation and how the Foundation Advisor helped him.

I got put on academic probation. I was hoping I wouldn't (lose my scholarship). I was kinda glad that they (Foundation) actually have a like a little bit of leeway where they give you a chance to get them back up and stuff like that. Because she (Foundation Advisor) actually introduced me to a couple kids that are on the scholarship too and they did pretty bad their first semesters and then they switched majors and started doing good from then. – Ian, Sophomore, Banning

Even participants who maintained good grades in college felt vulnerable to the Foundation's expectation that they would succeed in college. The scholarship awarded was four consecutive years, excluding summers. This time constraint put pressure on students to get through their coursework and graduate in four years or take on the responsibility for their tuition, fees, and costs beyond the fourth year. Because she did not

know how she could take on such a financial burden Blair pressured herself to finish in four years.

I have to be done in four years, because the scholarship runs out in four years. This is going to keep me on track. I have to keep good grades for it and I have to get done in four years. -- Blair, Freshman, Kingston

Derrick a senior who would graduate in the upcoming spring semester explained how vulnerability to the Foundation's expectation pressured him to remain focused on completing his degree.

They only cover four, which is a big reason, which is why I really wanted to plan it from day one to know exactly what I needed to do to get this. – Derrick, Senior, Kingston

The Foundation advisor built a relationship with participants and as a result participants had greater feelings of obligation and vulnerability to potential criticism. First they felt obligated to complete the degree because the Foundation was giving them a great deal of money.

I mean, (pause) the award itself financially over the course of four years it is a *ton* of money. I mean, I was just trying to just imagine how many years it would have taken me to pay off student loans for that amount. – Kenny, Senior (not graduating), Banning

They were vulnerable to penalty of the obligation to do well. The Foundation had selected them over many other applicants. Now they were being asked to keep good grades and by their own admission the grade expectation was lower than other scholarship expectations they had heard about from friends. Chameen represents the attitude of participants about getting poor grades.

I felt bad, like I didn't want to disappoint them at all, I didn't want to disappoint the people at the Foundation because they'd given me this great opportunity where I really all I have to do is concentrate mostly on my schoolwork. – Chameen, Junior, Kingston

They were vulnerable to the knowledge that the penalty for not completing their degree was a lost opportunity that would affect the remainder of their lives. Participants had a self-expectation that earning a degree would secure their financial futures. They knew the Foundation had that same expectation for them.

I think I am (working harder). It's like you got to work harder to keep it. It'd be a shame to lose it. That doesn't make sense. I mean, someone's paying for you to go to school and all you got to do is just try hard and explain it to them. If you just completely lose it, that's just sad. I probably wouldn't go to school; it'd be completely different. – Amanda, Freshman, Kingston

Participants were vulnerable to the Foundation because participants had been selected over many, many other students. In their scholarship applications participants had explained that they were the most worthy, the brightest candidates, and the most likely to succeed. Now they felt vulnerable to live up to those expectations and carry through on their claims.

Participants felt vulnerable to meet their self-expectation, family expectations, and Foundation's expectations. This vulnerability made them susceptible to criticism and liable to potential penalty. A few participants' expressed feelings of vulnerability to expectations of others like their teachers and those who had provided them scholarship references.

I think it's kinda like they (former teachers) have these expectations. Like they know I'm a good student. I graduated with a 4.0, you know for all four years, so they're they know I was a leader. Like they know how I was in high school, so I kinda feel like I have to succeed almost, because I know like with my sister still being in school, she tells me, "Sometimes they ask me how you're doing, and I tell them that's good." She's got all the same teachers, you know. – Blair, Freshman, Kingston

Participants' words showed their feelings of susceptibility to criticism and liability to future penalties at not meeting their self-expectations and expectations by

others. From the start as they labored to secure financial assistance above Pell grant funding, they opened themselves to the vulnerability of criticism that they might not be as academically capable as they and others thought. Once in college they were vulnerable to expectations from all around them. They knew their parents wanted what was best for them but also wanted them to come away from a rare scholarship opportunity with a baccalaureate degree in hand. Participants were vulnerable to the expectations of their high school counselors and teachers. Participants recognized that other students would need the recommendations of this group in the future but moreover felt connected to their high school teachers and counselors and wanted to demonstrate they could achieve the goals they set out for themselves. Participants felt pressured by the Foundation's expectation that they would maintain the grades that had won them their scholarships and ultimately earn four-year degrees.

From the start of the process these financially at-risk participants were susceptible to pressures from expectations that may not have been true for other students of wealthier socioeconomic standing. Despite vulnerabilities participants' entered college and journeyed into a new environment toward the hope of earning four-year degrees and changing their financially at-risk status.

Transformation

Transformation emerged as the final theme in this study. Through participants' stories I realized the lived campus experience had altered their thoughts about themselves and others. They had committed to seeking four-year degrees, and in that journey they encountered people and situations previously unknown or unacknowledged by them.

They were transformed by the lived campus experience and altered many of their thoughts and actions based on what they saw and whom they met.

I chose *Transformation* as a theme because it described how participants were changed into people open to new thoughts and ideas about the present and the future. I also chose this theme because it conveyed an optimistic view of why participants chose to earn four-year degrees, and how they learned life-changing lessons through the process. The term *transformation* was used because it described how participants changed during their lived campus experience. It was not intended to imply a total “state of being transformed” as defined by philosophical literature.

Participants’ *Transformation* was described through the supporting themes of (a) being judged, and (b) discovering new perspectives. The supporting themes communicated participants’ experiences in their new college environments.

Being judged. Being Judged was part of the process participants went through in being transformed and changed. The participants described painful incidents that brought about transformation and therefore were precursors to transformation. The supporting theme *Being Judged* described situations with other students that caused participants to worry about being different from others. The supporting theme also explained how participants came to know their own biases.

I identified three ways the participants felt they were being judged. These included being judged on (a) socioeconomic status, (b) race and ethnicity, and (c) sexual orientation. Participants were taken back and even discouraged by negative comments from other students about socioeconomic standing, race, ethnicity, and sexual orientation. Participants disliked situations where they encountered these comments and behaviors.

But I also uncovered evidence that participants judged other students. I present judging by participants as a shadow pattern to the supporting theme.

Participants felt they were disapproved of for their socioeconomic status.

Foundation support allowed participants to attend universities they probably would not have been able to afford. But at these universities they felt other students “judged” them based on socioeconomic standing. Marissa explained that she felt the students around her valued material items more than she did.

I’m not really into judging people or being around people who judge people on unimportant things like material things. Those aren’t the kind of people I want to be around. – Marissa, Freshman, Banning

Marissa did not specify what words or actions let her know she was being judge.

Perhaps she had experienced incidents similar to Janeeta. Janeeta relayed an incident of feeling judged by a student who made a thoughtless comment about her being on a low-income scholarship.

At times, people say to me “Well, you’re only here because you’re on scholarship.” – Janeeta, Junior, Carlton

Feelings of being judged did not always come from hearing derogatory comments or being spoken *to* but sometimes at being spoken around. Greta spoke of how she felt students in sororities judged her for not being of a higher socioeconomic status. She lived in a dorm whose residents were mainly sorority sisters. She felt she was being judged because she was not being invited to their functions or included in their conversations.

I don’t know if I would be here if I was in a different dorm. I think a lot had to do with the people (in my first dorm) it just was a whole different lifestyle for me. Not that I can’t make friends or associate with those people it was just. (They talked about) money and what their interests were, you know what their sorority was doing that weekend. – Greta, Sophomore, Genesee

Marissa's, Janeeta's, and Greta's words are examples of how comments about socioeconomic status made them feel marginalized. Being marginalized caused them to want to isolate themselves from other "closed-minded" students. Participants were apprehensive about what other students might say and were concerned they might be hurt by other students' attitudes and words. Some participants consequently tried to avoid contact with others whom they felt might speak or act callously toward them.

Participants felt that college students on their campuses judged others based on race and ethnicity. Stereotypical comments caused participants to feel discomfort and anger. Franklin, Greta, and Chameen shared examples of stereotypical comments they heard from other students. Franklin said, "I had one roommate call me 'boy'. I'm sure I'm the first black person he ever met." Greta also talked about students using stereotypical ethnic slurs.

There are a lot of racial remarks (on campus). They call it Mexington (nearby town), because they (workers) (are at) a meat packing plant. I don't really think that's funny. Oh, when you knock on someone's door and run, they call it "Nigger knocking." I don't think that's funny either. – Greta, Sophomore, Genesee

As detrimental as it was for participants to feel isolated and "talked around," it had to be less painful than insensitive unjust comments based on lack of knowledge and stereotypes.

And you know, a kid in my program, my class said (laughs), "Oh, did you get one of them all black scholarships? You know, the kind that we can't get. Damn affirmative action." -- Janeeta, Junior, Carlton

Not all participants encountered racial and ethnic stereotypes, but most mentioned witnessing stereotypes of one sort or another and acknowledging how they brought hurt to themselves or others. Interestingly, Chameen commented on what she had identified as the source of stereotypical comments by saying,

People definitely stereotype a lot more here than I would have ever expected. I've noticed that people turn to television for what they don't know or what they don't understand. – Chameen, Junior, Kingston

Chameen's words demonstrate that she wanted to learn and understand other students. In her lived campus experience she was perhaps evaluating the perceptions of other students against her own.

Participants' voices illustrate that they interpreted thoughtless remarks as feelings of being judged. Although they did not say it, I believe when participants talked about others being hurt by college students' stereotypical comments, they were indeed hiding their own feelings of hurt.

The lack of ethnic diversity on campuses influenced participants' feelings about belonging. Amanda explains, "There's not a lot of diversity on campus. Some people, I guess are ignorant or closed-minded. I just really feel out of place here." Her comments show that although participants wanted to be on university campuses working toward four-year degrees, they felt out of place and isolated.

Participants felt that students on their campuses judged other students' sexual orientation. No participant revealed a non-heterosexual orientation, but said that students talked, laughed, and judged other students who were open about non-heterosexual orientation. Participants felt comments about being outside the dominant mainstream orientation made others feel out of place and not accepted. Amanda says,

My roommate never said anything to me about being not white you know, being mixed or whatever. They (roommates) always make comments about homosexuals and stuff. And it just kind of bothers me. – Amanda, Freshman, Kingston

Franklin's voice particularly illustrates the college attitude toward homosexuals.

There is definitely an undercurrent against gays and lesbians (on campus). And we have a few reporters in [college paper] that would write editorials and they were gay. Stuff people say about them is pretty bad. I'm just not into that at all. I don't think it's funny. I just cannot, I just don't like it at all. -- Franklin, Senior, Kingston

Participants held a heightened awareness that other students on their campuses judged those who did not fit into the majority mainstream college student mold. This made them uneasy and concerned that they would be judged.

A shadow pattern came to light from the supporting theme *Being Judged*. In the lived campus experience there was the shadow experience of participants judging others. Participants expected respectful treatment from other students. They also expected that students would be serious about their college studies. When participants found this was not the case, they judged other students based on behavior in these areas.

Participants anticipated other students would treat them with respect. They were bothered by thoughtless discourteous comments. They were accustomed to being polite in nearly all situations. Derrick's attitude about respect for others was representative of most participants' thoughts.

Sometimes I can just have a three-minute conversation with a person and say, all right, that's enough. But I wouldn't ever say that, you know, but you think it and yeah, just learning how to deal with that. -- Derrick, Senior, Kingston

Derrick's statement shows that he could be judgmental but would not display it in an offensive manner. I believe participants' low-income status made them accustomed to containing judgmental feelings and playing the role of gracious listeners.

Ian also judged other students by what he determined was offensive thoughtless behavior.

There's a couple kids I've talked to here (on campus) and if I see them somewhere else they just like won't talk to you. It's just like, are you too good for

me and stuff like that. If you don't have like the common courtesy to say hi or something, then I don't know. It's just rude. – Ian, Sophomore, Banning

Ian's voice demonstrated participants' thoughts about discourteous behaviors. Judging others was a shadow of being judged and being made to feel insignificant.

Along with judging other students for their lack of respect, participants also judged other students according to their commitment to serious study. Participants were committed to their goals of completing four-year degrees. Consequently they devoted time to activities that would positively enhance their potential to achieve baccalaureate degrees.

Holly's words conveyed what she and many other participants felt should be their focus in as low-income students attending universities through private foundation scholarships. Holly said, "That's pretty much all I do. I eat; go to class, study, sleep. That's about all I do."

She went on to talk about her friendships with students who spent their time in other ways.

I couldn't really find any roommates because a lot of my friends are, are big partiers. I'm not but I'm friends with them but I don't go out and party with them a lot, so I'm like I don't really know who to live with because all my friends drink a lot and I don't. – Holly, Junior, Genesee

Holly's words showed that she judged that her friends were not suitable to live with her because they partied in college. Marissa's words clarified that participants judged and felt that other students who partied would not succeed in college.

Like, a lot of people do just party but they're not necessarily going to get anywhere. – Marissa, Freshman, Banning

Marissa, like other participants, judged that students would not achieve their academic goals if they spent time in socializing and revelry. Franklin clearly believed that students were not serious and simply wasting time when they partied.

I don't want to be wasting my time. I could easily be just going out to parties all the time and enjoying everything, but I'm here to work for school. This is what I came here for. – Franklin, Senior, Kingston

I could go with him (roommate), but I don't always want to, because sometimes there's drinking going on and I don't drink. Sometimes just the atmosphere of stuff that's going on just isn't something that really attracts me. -- Ethan, Freshman, Kingston

It was curious that these young participants judged other students who partied, as people who did not have academic goals. A few participants shared that their families had encountered serious problems as a result of alcoholism. And Noah had firsthand experience with a roommate who, “drank a lot and had people over and dropped out of school in the second semester.” But most other participants judged and associated partying with a lack of desire for academic success. The pressures and expectations that they would succeed made them wary of taking time away from study and critical of those who did. Judging others was a shadow pattern in the theme of Transformation. It was a means of self-preservation and method of protecting their own growth.

The supporting theme *being judged* was the precursor to transformation. Being judged led to changes in thinking. New perspectives resulted from the lived campus experience and the keen awareness of biases. From the experience in this new environment came an acknowledgement that judging others was a “closed-minded” act that they could not change in others but could guard against in themselves. They had experienced growth and wanted to savor and protect this new advantage that had come to them. Participants had come into the experience as courteous yet skeptical listeners.

Through their opportunity they increased in understanding their attitudes, biases, and judgments. As they became acquainted with students and events in universities they may not have otherwise attended, they altered their thoughts, actions and attitudes about how and whom they judged. Participants confronted the negative effects of their attitudes about judging and being judged in their lived campus experience and discovered they could preserve what they had learned by applying a new point of view.

Discovering new perspectives. Encounters in their new environment caused participants to have new opinions and viewpoints. The supporting theme *Discovering New Perspectives* explains how participants adjusted to their new roles as college students and changed their perceptions based on their experiences. Participants were transformed by the opportunity to view life from a new vantage point. New perspectives emerged from participants' encounters with other students, college organizations, the Foundation, and self-awareness.

Although participants were discouraged by negative hurtful comments from other students, they remained focused on the commitment to pursue their four-year degree goals.

Because participants chose to stay in college, they could not always avoid encounters with other students in the lived campus experience. Instead participants became somewhat acquainted with other students, mostly on a peripheral level and as Chameen described they became, "Associates, I wouldn't say they're my friends." Through their association participants discovered they more readily understood the "ignorance" they saw in other students. Participants learned that family behaviors and

environments influenced their classmates. Encounters with other students caused participants to reflect on family beliefs as well as geographic surroundings.

Greta grew up in a diverse urban neighborhood and was now living in a rural homogeneous community. Through encounters with her college classmates she recognized how family background influenced beliefs and views of diverse peoples.

There is a lot of racial remarks. I don't blame them it's just how they were raised. I'm not going to not be friends with them or not talk to them, because I know it's just where they are from and how they were raised – Greta, Sophomore, Genesee

Greta gained a new perspective by realizing how upbringing influenced thoughts and behaviors. Although she did not like hearing other students use derogatory words she discovered that she could connect as a fellow student. She realized in some ways they were like her; they understood what it meant to work hard. She says, “They know hard work, because a lot of them are from small farming communities, and they are just more down to earth.”

Marissa also gained a new perspective through encounters with students in her on-campus study group.

Um, there is a girl in my chemistry class now that from the first day we had lab together we just totally hit it off. I mean, we work the same way, we think the same way. We were sitting there working through the lab and we were like speaking in half sentences knowing where the other one was going. Um, she is, um, she has just been really good in all aspects. She has been a person I can turn to if, you know, I just need someone to talk to, someone I can study with, someone that's kind of going through the same things school wise as I am so she knows the stresses of studying four hours. Um, she's very smart and she studies a lot. She is a hard worker. – Marissa, Freshman, Banning

Through this and similar encounters she realized there were other students who shared her desire to academically succeed. She found compatibility with students that she thought would not share her desire to work hard and earn good grades.

Participants found new perspectives from encounters with students in the residence halls. Even though Chameen had five different roommates in three years, she still believed she gained and benefited from encounters and experiences living in the residence halls. She stayed in the residence halls because they contributed to her success.

I got another roommate and she was a lot of fun. We hung out together but she was messy. I think if I didn't live in the dorms, I wouldn't go to class every day. I think I wouldn't come to class every day if I lived off campus. – Chameen, Junior, Kingston

Derrick also gained a new perspective by living in the residence halls. He realized that even though he had difficulties with his first roommate he had formed close personal relationships and connections to other students and the campus experience.

I had a good time in the dorms. I met (pause), my first roommate wasn't the greatest situation. He was just a strange guy. But I met a really good guy and we're still, we lived together for three years after that. We even moved off campus too. We play racquetball twice a week even still. Yeah, great guy. So I had a good time in the dorms. – Derrick, Senior, Kingston

In addition to encounters with students participants gained new perspectives from encounters in college organizations. Notably there were few participants who were willing to engage in organizations that took time away from their academic pursuits, but the few who did experienced a transformation in their thoughts about themselves and others.

Personally, I guess my views were very narrow. I have always been very rules only person. The fraternity related conferences opened my eyes to the fact that you have to learn to compromise and work for the betterment of everybody. I think that really gave me the chance to realize that my potential would be if I changed by attitudes and listened to everybody else's opinions. – Kenny, Senior, Banning

Kenny gained new perspectives by his fraternity experience. He was transformed and made to realize his leadership potential and the importance of compromise. This

transformation would likely not have occurred had he not had the opportunity to attend college and experience connections to other students through a college organization.

An encounter with campus based Christian organizations was where one participant found he could openly share his spiritual beliefs and connect with other students.

I'm involved heavily in Compass, a Christian organization here on campus. I've gone on a few trips with them. I play bass guitar in worship and I've done that for a few years. I'm on leadership teams. – Derrick, Senior, Kingston

Most participants were not proactive about engaging other students or campus organizations. However, there were instances where participants decided to become more involved in that aspect of college and came away with new and changed attitudes.

New perspectives grew out of association with the foundation and the foundation advisor. Foundation support produced a positive attitude and optimism about the present. Franklin spoke about the relief from money worries that his scholarship provided. "It's nice I don't have to worry about anything. When the student bills come in the mail, I just get to throw them away." And Derrick offered a perspective of the future potential for change that resulted from his encounters with the Foundation. "(My scholarship) was incredible. I mean it was wonderful because just to graduate relatively debt-free, I mean its amazing."

Amanda summed up the feelings held by participants about the positive changes that had occurred because of encounters with the Foundation.

It really, it sounds really corny, but it changed my life. If I didn't get it, I wasn't going to go to school. I'd be working, I wouldn't have as many people as I've met, I wouldn't have learned the things that I've learned. It changed my outlook too, because you feel that nothing good ever happens and then the good finally happens to me. – Amanda, Freshman, Kingston

Participants' voices showed that encounters with the Foundation were encouraging. They improved participants' perspectives of the future. By relieving participants' financial worries the Foundation promoted a commitment to participants' academic goals and helped transform their feelings about their ability to succeed.

Changed perspectives also occurred through participants' self-determination and awareness. Many experienced intuitive realizations concerning what they had accomplished. Through self-awareness Franklin realized his privileged status as a low-income person who had received an opportunity to attend a university on a comprehensive scholarship. He had come to college with a sense of entitlement based on his good academic standing. But his campus experience had changed his thinking about scholarship criteria. He spoke about his brother by saying, "I have a younger brother who's 19. He was in school here. He didn't get scholarships like me so, he had to drop out. He's working full time, 12-hour shifts. He's trying to get back here." Franklin went on to describe his changed perspective by saying,

I do think desire should be taken more into account than it usually is (in scholarship decisions) because somebody that gets good grades, like I said, somebody got this scholarship and I know they didn't finish school. Then there's somebody who does want to go to school (college) and maybe aren't that great a student they definitely couldn't get a scholarship but if they could would use it to the full potential. – Franklin, Senior, Kingston

Participants had been transformed by the lived experience to a realization that they had gained skills and abilities that could be shared with others. They wanted to give back and serve others in a way of perhaps passing on their good fortune. Chameen gained a sense of self-awareness of how she could be a role model for students.

I just was thinking it would be nice to have an impact on people. I could create more of a change in younger students at a younger age where they enjoy learning, enjoy school so by the time they get to high school they don't have such a

negative outlook. I want to teach in a public school like inner city and be a good roll model. – Chameen, Junior, Kingston

Chameen talked about her future career as a teacher and how she could help others who struggled with financial barriers have good experiences in school. She said she would “love to be able to give somebody the same good feeling” she had gotten from her teachers encouraging her academic capabilities. Completing her degree meant she would have that opportunity. Greta shared Chameen’s feelings and desire to give back and serve. She had a new perspective about where and how she could serve others.

[I want to teach] students that just don’t have perfect lives where everyone has a two-parent family, the dog, and is white middle class. I think too many people already do (want to teach there). – Greta, Sophomore, Genesee

Ethan wanted to give back through missionary work. He said,

I would like to get to a position like the Foundation where I could do a missionary student abroad type thing. It’s an amazing opportunity for a high school student. That’s one of my things that I would love to do with my life and also be able to provide the funding for poor kids that have the drive and want to do something like that. – Ethan, Freshman, Kingston

From his impoverished background Ethan recognized that others needed experiences like his own. His self-awareness was heightened by the lived experience, and he was transformed to a person concerned about serving.

Participants were transformed and became aware of the uniqueness within them. Where they had found themselves average, now they could see around others who were wealthier than they, and they felt good about what they gained and what they saw.

I’m taking a Spanish history class right now, which is really, really hard. But its very good stuff and good to learn small facts that a lot of other people don’t know. – Derrick, Senior, Kingston

I would consider myself average except that’s going to be changed for me. Now I’m going to know two languages and have an above average knowledge on a certain area. Greta, Sophomore, Genesee

Participants' encounters with self and self-awareness revealed surprising thoughts about themselves. In her freshman year Chameen had met other students and felt like she needed to have money in order to maintain a connection to the other students.

You want to do the things that the people around you are doing. And the people around me were going out on weekends, they're going shopping every other week and were going out to eat and I didn't have the funds for this. And so I wanted to do what they were doing. And so I'm like, I need a job. And so I went and got a job. And I worked, but it was hard. It was a lot harder than I thought. At one point I didn't have any money. It was like I quit my job in November, so by, like, February or so I didn't really have any more money, and my friends were just kind of like, well, we'll pay for you, it's no big deal we want you to come. And so I don't know if we would have gotten the bonding at first, so it made it so it wasn't so hard for me later. I don't know if that would have happened. But I feel like if they were going to judge me based on that, then I may not have needed to be friends with them at that time. – Chameen, Junior, Kingston

Chameen's voice demonstrated how she had changed during the lived campus experience. She gained new intuitions and like many other participants began to modify and convert her thoughts and feelings about herself.

By observing and encountering others in the lived campus experience participants changed their views about others and themselves. Participants' thoughts were transformed about how and why others formed opinions, which caused them to change some of their own conclusions. They gained a new perspective and new confidence that they had potential to change and succeed and move from the low-income status they had known all their lives.

The theme of Transformation described a process of change that occurred during the lived campus experience of low-income students attending universities through financial assistance from a Foundation scholarship. Transformation occurred through the supporting themes of *Being Judged* and *Discovering New Perspectives*.

Being Judged was about the painful incidents in which participants felt they were marginalized for their socioeconomic status, their race, and their ethnicity. These feelings were previous to the development of new perspectives. A shadow pattern developed in which the participants judged others for their rude behavior and lack of seriousness toward academics.

Discovering New Perspectives emerged from participants understanding the lived campus experiences. This was accomplished through encounters with other students, campus organizations, the Foundation, and encounters with self. Participants were changed by a heightened awareness and appreciation of viewpoints they had not previously known or considered. Transformation was about personal growth and understanding.

Summary

The themes that emerged from this study provided a vivid picture of the lived campus experience of low-income students attending universities through scholarships above Pell entitlements from a private foundation. Participants' rich descriptions tell readers about the journey of the lived campus experience, which can be difficult for persons outside the experience to comprehend. The lived campus experience of low-income participants in this study is summarized in the themes of *Experiences of Affirmation, Cautious Engagement, Vulnerability, and Transformation*. *Experiences of Affirmation* included the supporting themes of (a) parents, (b) grandparents, (c) teachers and counselors, (d) the Foundation, and (e) self. Participants' stories of the lived experience were unexpectedly rich in the stories of their lives before college. Participants' desire to academically achieve was a result of experiences of affirmation

and caring support from their families, teachers, counselors, and the Foundation. Encouragement through positive statements, acts, and expressions of support from these various people enhanced participants' self-confidence. Participants felt affirmed and assured that they could achieve and succeed in college. But their families' lower socioeconomic standings meant they faced financial struggle and monetary barriers in securing resources to enroll in college. Nevertheless, through encouragement from others and self-affirming confidence they were steadfast in seeking financial resources to pay for college. They were pleased and affirmed by their good fortune at winning the Foundation scholarship. It relieved a financial barrier and presented an opportunity to enroll in universities they may not have otherwise been able to afford.

The theme *Cautious Engagement* revealed the supporting themes of (a) choosing the familiar, (b) academic interaction, and (c) social interaction. This theme explains that even with the advantage and opportunity of a comprehensive scholarship participants were cautious in selecting universities that would pose no further financial burdens for their families nor relocate them far from people who were sources of affirmation and supporters of their capabilities to achieve their college goals. Once in college they remained cautious about expressing their attitudes and beliefs and cautious about interacting with faculty and other students. Participants had difficulty adjusting to impersonal and sometimes abrupt encounters with faculty and because of this were cautious about engaging them with questions in and outside the classroom. They were reluctant to interact in the classroom because it would call attention to themselves and potentially have faculty and other students discover they were less financially well off. They were cautious outside the classroom about reaching out to join unfamiliar campus

organizations and hesitant about engaging in the additional expenses of fraternity and sorority membership. The desire to improve their low-income standing kept them cautious about engaging people or activities that might derail their good fortunate, their opportunity to seek four-year degrees, and the possibility to improve their low-income standing. They were cautious about socially engaging fraternity and sorority members because participants viewed them as vastly different and too quick to judge others by material wealth. However, amidst the cautious behavior they continued to be affirmed by the Foundation and enjoyed the availability of the Foundation Advisor as a personal confidante and academic supporter. But along with feelings of support came feelings of vulnerability to the expectations of the Foundation.

The theme of *Vulnerability* was described through the supporting themes of (a) self-expectations and (b) expectations by others. Despite the financial security provided through their scholarships they remained vulnerable to the physical and psychological financial barriers they had known throughout their lives'. They were vulnerable to the self-expectation that they would not only accomplish four-year degrees but would do so before their scholarships expired. The consequence of not completing degrees in four years would cause them to once again search for financial resources to stay in college or be susceptible to losing the opportunity they had been given.

Participants also felt vulnerable to their self-expectations and the expectations of others that they would complete degrees. Likewise they felt they were vulnerable to losing the opportunity for future financial security and the respect and admiration of their families. They felt susceptible to criticism from their teachers and counselors who had recommended them for their scholarships. Participants were aware of the financial

struggles of others particularly their siblings and relatives whom they knew would rely on recommendations from some of the very teachers and counselors who had given participants written references. They felt vulnerable to live up to claims about their academic accomplishments so their teachers and counselors would be willing to recommend future students. Consequently, participants remained focused on their academic goals and avoided straying from academics as their number one priority. They recognized their Foundation scholarships presented an opportunity for change they might otherwise not have nor have again.

The final theme of *Transformation* included the supporting themes of (a) being judged and (b) discovering new perspectives. By observing others and spending time in the lived campus experience participants changed how they viewed other students' bias and judging. Participants' thoughts were transformed about how and why others formed opinions and about changing some of their own conclusions.

Participants wanted to have less financial struggle than their parents. They chose college as a means to change their lives and improve their low-income standing and felt achieving four-year degrees would set that change in motion. Surprisingly they discovered their lives had been transformed in more than just a monetary sense by attending universities. The lived campus experience had altered their thoughts and actions about more than their socioeconomic standing. The lived campus experience had transformed them to persons open to new thoughts and ideas about the present and the future. This was accomplished through encounters with other students, campus organizations, the Foundation, and encounters with self. Participants were changed by a

heightened awareness and appreciation of viewpoints they had not previously known or considered.

Finally, the lived experience can be described as a life changing transformation filled with anticipation for new possibilities. Among the possibilities was a desire to cultivate their personal and career potential but to also remember their lives before college and give possibilities to others like them. They had experienced affirmation from a variety of people and could see more clearly from their new vantage point that they, and others, would classify their lived campus experience as a once in a lifetime opportunity.

However, their journey was not complete and until such time their feelings of optimism about achieving their hopes and dreams were encompassed by a sense of fragility. In the lived campus experience participants were in a *Fragile Bond* to the factors and circumstances that could see them successfully through to reach their degree goals. Participants felt their connections to success in the lived campus experience could be easily damaged by their actions and the actions of others.

Essence

The essence of this study on the lived campus experience of low-income students pursuing baccalaureate degrees through private foundation scholarship assistance was a *Fragile Bond*. Through participants' words I learned that the essence of the study was a *Fragile Bond* to the lived campus experience. And although it seemed a contradiction of terms, I chose *Fragile Bond* because it described the delicate union between the participants and the support strands that connected them to successfully meeting their expectations for achieving four-year degrees. Fragile bond demonstrated participants' perceptions of the delicate merger of themselves as low-income students, large

impersonal universities, other students from varied socioeconomic backgrounds, and a brief circumstance of financial stability. *Fragile Bond* also showed the contradiction of participants' financial strength and self-confident strength to achieve their academic goals versus weakening of support strands that threatened their potential to succeed in the lived campus experience.

Their scholarships provided a financial relief that allowed them to attend colleges they may not have otherwise attended as well as providing cash stipends for college related purchases they may not have otherwise been able to afford. But their scholarships did not create an impenetrable shield in the lived campus experience. Succeeding in college required careful handling of the fragile connection to a college life they may not have otherwise known. Participants were conscious of the precarious circumstances of their experience as low-income students in universities they probably would not have attended with out comprehensive scholarships from the Foundation. They recognized these bonds could be destroyed and so too their chance for completing a four-year degree.

There was fragility in their relationship with the Foundation, the university, the faculty, and their peers. Participants were dependent on the favor of others to continue a financial solvency to remain in college. They had a duty of obligation to their families as well as to themselves. This created a delicate strand in the fragile bond to people who anticipated their success. Participants had to rely on their own capacities to keep the strands functional. Breaking a strand could negate the work they and others had done to get them to this place they so expected they could and should be.

The essence, the *Fragile Bond*, of the lived campus experience kept participants mindful that without diligent attention their plans to complete college degrees could

easily evaporate or be destroyed by their lack of caution or lack of attention to their Grade Point Averages. The positive *Experiences of Affirmation* that encompassed them could be diluted by their lack of success. They were aware of the fragility and accordingly chose *Cautious Engagement* as a safeguard against detractions from their goal. And the *Vulnerability* that accompanied them in their lived campus experience produced knowledge that theirs was a precarious connection to the potential for academic success. To be successful participants had to balance the so-called carefree college student life with the burden of liability to others.

Despite the *Fragile Bond* the themes of the study indicate that participants were changed by the lived campus experience. Evidence of *Transformation* was abundant in participants' good words of wanting to return opportunity to others through "helping people in the same way they were helped" and channeling their good fortune by reaching a hand back to those behind them. The essence of the lived campus experience as told by low-income students attending universities through private foundation scholarships was a *Fragile Bond* connecting them to growth and success and achieving their academic goals.

CHAPTER 5: SUMMARY AND RECOMMENDATIONS

Introduction

Through this study I examined the lived campus experiences of low-income students pursuing baccalaureate degrees through private foundation scholarship assistance. I looked at the lived campus experience from the perspective of low-income students who accessed higher education with financial assistance above the Federal funding sources that are designed to improve access and philosophically support higher education for the masses.

The research questions for this study were:

1. What is the lived campus experience of low-income students pursuing baccalaureate degrees through private foundation scholarship assistance?
2. How do they participate in academic and social life on campus?
3. How did foundation funding affect the student's choice of academic institution?
4. How did other factors or conditions in the students' lives contribute to decisions to pursue post-secondary education?

Interview data were collected from 14 low-income participants who received scholarships from a private foundation. These scholarships funded tuition, fees, books, room, board, and mid-semester cash stipends. In order to better understand the lived experience the interviews were held in the participants' everyday college campus environment.

These lived campus experiences were summarized in themes that emerged from the analysis of participants' words and stories. The four major themes were *Experiences of Affirmation*, *Cautious Engagement*, *Vulnerability*, and *Transformation*. The four themes demonstrated the commonalities of the participants' experiences, yet each participant shared a unique perspective of the journey toward becoming a university student. By listening to childhood stories and teenage years, their perspectives on the process of seeking and securing financial assistance, and their encounters in the new college environment, I was able to discover common feelings of trepidation, accomplishment, and satisfaction.

Connection to the Literature

The study's themes are interpreted and presented in relationship to the literature.

Literature relating to the theme Experiences of Affirmation. Participants' positive academic self-confidence was affirmed by parents, grandparents, high school teachers and counselors, the Foundation, and self. Affirming words and actions prompted participants to enter universities they may not have attended absent affirmation and substantial scholarship assistance. The relationship to the literature is shown in student success and corporate philanthropy to higher education.

Literature from Schlossberg, Lynch, and Chickering (1989) shows student success is dependent on the degree to which students think they matter. The theory states that if students believe, whether right or wrong, that they matter to someone else, that they are the objects of someone else's attention, and that others care about and appreciate them, they are far more likely to persist and succeed in college. Participants felt they mattered to their support system of parents, grandparents, high school teachers and counselors.

Experiences of Affirmation from these people played a significant role in participants' commitment to enroll in college and persist once in college. The finding is consistent with the literature on Mattering versus Marginality (Schlossberg et al., 1989). Participants persisted toward their goals because they were affirmed and felt they mattered.

Schlossberg, Lynch, and Chickering (1989) go on to say that if students feel ignored and not accepted, they will feel marginal and, are less likely to succeed in college. Having these affirming experiences helped participants compensate for feeling different and out of the mainstream.

Conversely, many participants felt they were not accepted on their campuses and did not matter to their teachers and fellow students. However, they still were able to make significant progress toward attaining their four-year degrees. Participants compensated for feelings of not mattering by relying on those who affirmed their capabilities. They often traveled home to see their parents and remained connected to them through phone conversations. When at home they socialized with their siblings, friends, and family. They sought assistance from former high school teachers and counselors for personal references and recommendations. They stayed connected to the Foundation advisor for academic encouragement and guidance. Thus, it appears that in addition to the campus community providing students with the feeling that they matter there are sources outside the campus that help students feel they matter. These outside sources helped participants overcome the feelings of non-acceptance that could have hindered their academic achievements.

Tinto (1975) presents a similar theory that students' goal commitments are determined by the degree to which they become integrated into the academic life of the

institution. While these participants limited their interactions with faculty, tutors, and on-campus services typically associated with academic life, they remained committed to attaining their four-year degrees. They chose a method of academic integration different from Tinto's Student Integration Model (1975). Participants used past academic affirmations, and, their positive high school academic performance to self-affirm that they were integrated adequately to their college academic life. Some joined study groups if required by the instructor or encouraged by the Foundation advisor but for the most part they worked alone. They had been good students in high school and trusted that success as they retained a sense of aloofness from campus academic life. While these participants limited their interaction with the campus academic life, they were committed to attaining four-year degrees.

In addition Tinto (1975) hypothesized that a student's institutional commitment is shaped by the degree to which the student becomes integrated into the social life of the institution. Consistent with the literature these participants showed little commitment to the institution perhaps because they rarely were involved in campus social life. They remained involved with their parents, grandparents, high school teachers, and counselors but spent little time in college activities. No participant spoke about connectedness to his or her university.

Literature concerning philanthropic giving was consistent with the findings concerning *Experiences of Affirmation*. Literature on need-based foundation giving shows it is designed to help low-income families become more financially and academically informed. The Foundation in this study continually affirmed participants through its supportive processes. Participants cared about the Foundation and hence

respected their requests and expectations for their success. Participants felt honored to be Foundation scholars and pleased the Foundation publicly recognized their selection through a full-page newspaper announcement. Participants' academic life was integrated with the Foundation's financial and emotional support and processes. For instance, the Foundation provided participants with mid semester stipends for college related purchases which allowed participants to manage and account for their expenses. Participants relied on the Foundation advisor for assistance in learning appropriate record keeping. This financial responsibility was new to participants because their own cultural capital was limited concerning knowledge of financial diversity. The Foundation's stipends given directly to participants is consistent with other philanthropists and their attempts to help low-income families learn how to manage money and recognize how to build assets (Ford Foundation, 2001).

Along with literature illustrating foundations helping low-income families learn financial management is literature depicting their efforts to help low-income families improve workforce skills. Literature on philanthropic giving by corporations and their associated private foundations indicated these organizations contributed toward education as a means of increasing a diverse education populace that would eventually increase diversity in the workforce (Philanthropically always, 1997). Public information concerning this private Foundation demonstrates its intent in affirming participants was consistent with the literature on contributions and support for higher education as a means of developing the nation's workforce. Specifically the goal to include people who may not have been able to attain careers absent financial assistance for education and training was paramount in this Foundation's mission.

Another supportive process the Foundation used was to enroll participants in a community college study skills class prior to fall university enrollment. Literature shows that most low-income students come to college academically unprepared (Higher Education Policy, 1997). Requiring the study skills class was consistent with intervention program literature like College Summit (McGroarty, 2000) that offers early intervention to low-income students to teach them study skills needed for college and give them information on the college application process that is not otherwise readily available. Most literature assumes low-income students have limited academic success in high school. However, this study found low-income participants academically prepared to enter college. As a result, they felt they did not need academic preparation before enrolling in their respective four-year universities. They explained that they would not have been selected as scholars had they not received good grades in high school and been able to successfully navigate the financial aid and admission processes. However, participants might have seen greater benefit to the required study skills class had they been more receptive to the content and known more about the rigors of college academics. Most participants' grades dropped in college from what they were accustomed to in high school. They attributed this to a need to spend more time studying and noted they needed to study more in college than high school. Most did not think about applying effective study strategies from their study skills classes to their college coursework; they simply felt they needed to study more to get better grades in college. *Experiences of Affirmation* demonstrated divergence from the literature in that this group of low-income students was academically prepared for college

This study expands the findings in both areas of social acceptance and integration into academic life. This study shows that for these participants *Experiences of Affirmation* prior to college and continued support from parents, grandparents, high school teachers and counselors, and the Foundation during college helped participants persevere through feelings of lack of fitting in while still making progress toward their goals of attaining four-year degrees. This expands the literature on social acceptance to include acceptance by those outside the university to compensate for feelings of not belonging to the mainstream. And the findings also expand the literature on student integration (Tinto, 1975) to show that students can commit to an academic goal without fully integrating to a typical academic life of interaction with faculty. For these participants integration to campus academic life was a method they created. It was different from tradition but nonetheless focused on commitment to academic goals.

Literature relating to the theme Cautious Engagement. *Cautious Engagement* illustrated participants' guarded approach to becoming involved in campus interactions both academically and socially. I present here two thoughts relevant to the literature concerning participants' hesitance to engage the university community. One relates to the literature on changing life roles; the other relates to literature on changing socioeconomic status. One demonstrates a reluctance to change from the role of high school student to university student; the other demonstrates an eagerness to change socioeconomic status.

According to Briggs (1995) students get used to their life roles and often go into new life situations with unfinished past feelings. They feel anxious when they need to move forward to assume a new identity in a new environment (Briggs, 1995). As Vickio (1990) indicates, very often university students find it difficult to say goodbye to their

past life roles. According to Tinto (1986), a major reason behind this sense of loss is that students treasure their prior social relationships.

My findings are consistent with the literature; these participants were reluctant to separate from past life roles. They had treasured their high school experiences because they were identified as good students and members of well-known high school clubs and teams. Consistent with the literature participants felt anxious about moving forward so remained entrenched with past high school friends or brought their high school friends and relatives to college with them.

My findings do expand the literature by including treasured social relationships with parents. Participants were cautious about selecting universities they felt would be too far from their parents and to give up past life roles that entwined them in relationships with their parents. Consequently many participants found social interaction with their families more enjoyable than on-campus interactions.

Fassinger and Schlossberg (1992) suggest that an effective coping process is to gradually adjust to new identities. They point out that students' main psychological challenges occur when coping with the feeling of loss when they leave their perceived identity, when moving out of a situation, and when accepting a new identity as they move into a situation. Tinto (1986) demonstrates that students feel loss during the period when they are not yet able to connect themselves to the new community by making friends, acquaintances, and getting to know people on the university campus. Participants experienced feelings of being uneasy about disconnecting from the past to enter unknown university communities. Most participants implemented coping processes (Fassinger & Schlossberg, 1992). Similar to Tinto's (1986) results most participants formed at least

one on-campus friendship. Some were not newly developed friendships but rather continued friendships from high school or friendships with relatives who were attending participants' universities. Some participants did form new friendships with students they had not previously known on the university campus. Participants did not have a large group of friends but did have at least one on-campus friendships that helped them adjust to the new identity of college student. This finding notes that one friend may be sufficient for some students to adjust to their new identity and feel engaged in the university community.

West (1996) studied university students' lives through biographical and narrative research and found that the transition to the role of a university student connotes the process of replacing the person's older identity with the new one. According to West (1996) such an adjustment involves formal and informal learning experiences (e.g., learning from the classroom, fellow students, and other aspects of the university system). Students expose and adapt themselves to significant changes, and they compose new lives along the way. An important aspect that mediates the level of role adjustment seems to be students' sense of connectedness and belonging to the higher education environment.

West's (1996) and Tinto's (1986) finding concerning adjusting and adapting are inconsistent with my findings, which indicate participants transitioned to their new roles but did so with trepidation. Participants were exposed to significant changes but were not particularly well adjusted to their roles as college students. Participants were cautious about engaging fellow students and faculty in formal and informal ways but with affirmation from their parents and the Foundation advisor connected to their academic

environment. Consequently, I agree that the findings are consistent with the literature in that new roles emerged as participants transitioned from old roles. This occurred when participants learned from the classroom, other students, and the university. However, participants were cautious about engaging these and some transitions remained slow to come to fulfillment.

Other research indicates that perceived social support is considered as one of the key factors during the transition to university life (Cosden & McNamara, 1997). Social support from campus organizations and instructors are associated with students' formation of their self-concept in the new learning environment. The more satisfaction students feel about the social support they have, the more confident and positive they feel about their identity adjustment, and the more active they become in coping (Zea & Jarama, 1995), and cope more effectively in their role transition process (Lamothe & Currie, 1995).

My finding in *Cautious Engagement* demonstrate that participants did not have the social support on campus needed to transition to university life. A participant's role transition process and identity adjustment did not come from social support of campus organizations and instructors but rather from support from their Foundation advisor or in some cases students whom they met in their classes or dorms. They did not experience positive relationships with instructors.

The literature held that close friendships and social acceptance on campus seemed necessary to facilitate students' sense of identity in the new learning context (Panori & Wong, 1995) otherwise students may be unable to establish a healthy sense of belonging. If their social relations are deficient, psychological difficulties such as senses of

loneliness and isolation are likely to occur. Not only could such difficulties cause maladjustment to students' academic and social lives, but they could also jeopardize a person's psychological sense of well-being (Johnson, Rose, & Russell, 1992).

My findings show that participants did not feel particularly accepted on their campuses. This is not to say they had no connections on campus. Most had at least one friend whether from campus or from another campus. Those who did not relied on their families or a significant other to provide friendship and ease isolation. As the literature indicates limited feelings of acceptance produced limited feelings of belonging. It was only through connections to their families, the Foundation advisor, or a campus friend or roommate that they coped with feelings of isolation. However, feelings of lack of belonging should not be interpreted as lack of academic ability to belong on a university campus. Indeed, it was participants' strong sense of academic confidence that made them believe they belonged at a university. They often expressed belief that their academic abilities were equal to or greater than those of their classmates.

Further, I emphasize that participants pursued four-year degrees because they were eager to change their socioeconomic standing. They were cautious about acting in ways that might jeopardize that degree pursuit or engage with people who could hamper their progress. College was their vehicle out of lower socioeconomic standing, and a way of being a little better off than their parents. They chose to remain within a small circle of belonging and limit the risks of losing what they had so far accomplished. They could have explored options for a larger sense of on campus belonging. But they worried the exploration might pull them from their pursuit and increase the risks of losing the

opportunity to change their futures. Participants chose a cautious frame of belonging in their quest for a greater goal.

Fischer, Hout, Jankowski, Lucas, Swidler, and Voss (1996) discuss the link between higher education and the expansion of opportunity. They believe that earning a four-year-college degree levels out family advantage and disadvantage in a way that increases access. They go on to explain that among college graduates there is no connection between the occupational status of their parents and their own.

Findings from the theme *Cautious Engagement* are consistent with the literature that participants chose their course of action within the university environment because they wished to have better occupations than their parents. Literature further supports participants' feelings about four-year degrees supporting a philosophy that education beyond high school advances the student's sense of self as well as enhancing opportunities. One such opportunity is that of social mobility. Labaree (1997) describes social mobility as providing students with the educational credential needed to get ahead in the existing socioeconomic structure. Participants held a strong desire to earn a credential that would allow them the opportunity to advance their socioeconomic standing. My findings are consistent with literature regarding social mobility.

Interestingly, most participants reasoned they should cautiously engage on-campus activities because they needed to devote their time to studying. Several participants, however, spent time at jobs outside the campus and did so despite the Foundation's comprehensive support and urging that participants work only in the summer. Literature related to participants' desire to hold jobs during college comes from Terenzini (1995) who asserts that while many students work during their college years,

first-generation students work out of necessity and tend to spend more time working and less time studying than their classmates. The majority of these participants were first-generation college students. Consistent with the literature the participants who worked were the most likely to encounter academic difficulties. Most attributed their difficulties to the rigors of college courses compared to what they had known as high school students and increased time required to actually understand the content. Academic difficulties may have been a greater threat to participants' achieving their academic goals to earn four-year degrees than the investment of time and greater attempts to engage college instructors and advisors.

The finding of *Cautious Engagement* related to literature on changing life roles and changing socioeconomic status. These participants had a desire to remain geographically close to their parents who were treasured sources of social relations that participants wished to maintain. The study also adds to the literature concerning students' need for a sense of belonging in order to persist and overcome feelings of isolation. Here this study demonstrated that students are able to persist through feelings of not belonging if they feel they are on campus to pursue greater goals.

My study raises questions concerning the importance of social support from faculty in helping students' transition from previous life roles. Findings in this study showed that participants were dissatisfied with interactions with faculty and advisors. Yet participants adequately transitioned to new roles as college students. This study indicates students who are academically competent and who have adequate support from parents or Foundation advisors can successfully transition to college student roles. It also raises

awareness concerning the myth about all low-income students being low achievers and academically unprepared.

Literature relating to the theme of Vulnerability. Participants were vulnerable to others' expectations and their self-expectations to earn four-year degrees. Their vulnerability began before entering college and was tied to financial vulnerability and vulnerability to loss of positive self-image. My findings illustrated that participants sought to reduce their financial vulnerability through higher education, using federal assistance toward higher education costs, and avoiding student loans.

The literature is consistent with these participants' views of higher education as a means to reduce financial vulnerability. Participants' stories showed that throughout their lives their families' lower socioeconomic status had influenced their thoughts and actions. They felt vulnerable to the struggle and limitations they had experienced growing up. Participants viewed higher education as a means to decrease their vulnerability and financially at-risk status. Their reasoning was consistent with the literature concerning higher education and its capacity to eliminate extreme standards of living differences (Thayer, 1997). Participants, their families, high school teachers, and counselors shared St. John's (1994) view of college degrees as good investments for students. Certainly participants felt vulnerable to the cycle that held them in their low-income status. They looked to higher education to break the cycle and believed that education was not only for one's self, but for one's family (Lobo, 2001). Accordingly participants talked about graduating from college and having financial resources to help their nuclear, extended, and future families.

But the cost of many four-year universities seemed beyond these low-income participants. As they explored attending four-year universities, participants discovered first-hand that the majority of four-year institutions were too costly for low-income students to attend without putting their families in serious financial inconvenience (Burd, 2002). Several considered community colleges because they felt community colleges were affordable alternatives to four-year universities (Townsend & Twombly, 2001). They realized they needed financial assistance to attend four-year universities.

They applied for federal PELL aid but soon discovered that it would not cover the costs for even their in-state flagship land grant university. Participants were vulnerable to the cost of higher education and the inability to fund their education through Pell aid alone. The literature consistently demonstrated that even after years of provisions from legislation and presidential administrations the public support of higher education has not eliminated the financial barrier for low-income students who want to attend college (NCES Pearson, 2001; McKeown, 2001). The realities of Pell limitations for these participants are consistent with the literature and Alexander's (2001) complaint that the primary objective of federal direct student aid has not been met because the funding does not ensure that lower income students are not relegated to the lowest cost institutions. Literature consistently demonstrates that the gap between student aid and the cost of attendance continues to grow and the result has been as Davis (2001) points out a low probability that giving \$500 grants to students who need \$5,000 in additional aid to cover their expenses will cause many to enroll. Participants needed dollars beyond PELL grants to attend universities. Participants were indeed vulnerable to lack of financial resources

and had to seek additional options of financial assistance. Participants were eligible for federal loans but rarely considered loans as one of their options.

Participants were reluctant to take out student loans even though they were eligible for them. Their reluctance to accumulate debt to obtain future credentials was consistent with the literature concerning low-income students' unwillingness to borrow money (Fenske et al., 1997) despite their lack of financial options. Participants were influenced by their families' beliefs and the beliefs of others in low-income environments that loans would only continue their financial vulnerability by creating loan payments far into the future leaving them in no position to save for their own children's future education. This lack of willingness to take out loans was consistent with the literature (Baum, 1996) and perhaps extends the literature by participants' firsthand experiences of their own parents having just completed years of student loan payments.

Participants chose to apply for scholarship assistance rather than loan assistance. The scholarship process increased their vulnerability to criticism from others that they might not be academically capable of winning a scholarship. However, participants' adamancy to pursue scholarship assistance over loans may expand the literature on student Ability to Pay models. Cabrera's (1987) research concerns how ability to pay affects student persistence toward degree goals. My findings indicate that students seek specific funding sources and make decisions to pursue degrees or persist toward degrees by their ability to gain one type of funding over another. Persistence in college is not only dependent on ability to pay but ability to obtain appropriate financial assistance. For these low-income participants loans were not considered an acceptable source of funding to persist in college.

But financial vulnerability created by their families' low-income status was not participants only source of vulnerability. Applying for scholarships increased their vulnerability to feelings of rejection that threatened to damage the positive images they held of themselves and their positive feelings of academic self-confidence.

Vulnerability to feelings of rejection at failing to succeed academically can be explained in part by theories of student development. One applicable theory is Kohlberg's (1970) Moral Development theory that conjectured society was generally at his *Conventional* level of moral thinking. The *Conventional* level has two stages with the first named *Good Boy* and characterized by an attitude, which seeks to do what will gain approval of others and the second stage named *Authority and Social-order Maintaining*, which is oriented to abiding by the law and responding to the obligations of duty. My findings are consistent with the literature that participants experienced some feelings of vulnerability because their development stage was one where they acted out of duty to their families, their teachers, and the Foundation.

In general, the finding of *Vulnerability* was highly consistent with the literature concerning financial vulnerability of low-income students. It may expand the literature by showing participants' firsthand experiences with their parents' college loans as reasoning to consider loans an unacceptable form of financial assistance.

Literature relating to Transformation. The finding of *Transformation* was concerned with changes that participants experienced as they journeyed the lived campus experience. They experienced transformative change from negative and positive encounters with other students, faculty, the university, and themselves. They experienced encounters where they viewed they were being judged for their socioeconomic standing,

race, or ethnicity. But in the process of living the campus experience they discovered new perspectives about their thoughts and feelings.

Development theorists offer insight into participants' feelings of being judged and themselves judging others. According to Perry's Intellectual and Ethical Development Theory (1970), the great majority of college freshmen arrive in an intellectual and ethical position he called Dualism. The Dualism category of development shows that students seize upon structure and organization to help them make sense of their learning. They see the world as a place of absolutes such as right and wrong. Students present judgments and evaluations as if they were self-evident, without need for substantiation.

Astin's (1975) Student Involvement Theory also lends understanding to why participants felt they were being judged. The theory of student development explored factors affecting persistence and found that every significant effect could be rationalized in terms of the involvement concept; that is, every positive factor was likely to increase student involvement in the undergraduate experience, whereas every negative factor was likely to reduce involvement.

The literature is consistent with my findings. Participants encountered negative factors that reduced campus involvement. They were affected by encounters with other students. Their seeming disinterest in fraternities and sororities grew from negative factors resulting from meeting members of Greek societies. Their on-campus involvement was discouraged by other negative experiences but none subdued participants' enthusiasm for college involvement, as did encounters with fraternity and sorority members.

My findings from the theme of *Transformation* are consistent with literature concerning Perry's categories of cognitive and ethical development demonstrating that participants were in a developmental stage that encouraged judging. Literature from Astin is also consistent with the finding of *Transformation* because participants felt judged by negative factors in the college experience that reduced their desire to interact with students and faculty.

Other literature is helpful in understanding participants' beliefs about *Transformation's* supporting themes of Judging and Being Judged. Gilligan's theory of Moral Development said that some people based ethical decisions on principles of justice, equality, impartiality, and rights. This is the justice perspective. But others base their decisions on a care perspective, where the need to preserve relationships and minimize hurt takes precedence over considerations of justice and rights. The care perspective places special significance on attachment and compassion. According to Gilligan (1982) the moral injunction not to act unfairly toward others, and not to turn away from someone in need, capture these different concerns. Here the literature supports the finding of the theme of *Transformation* by referencing participants' desire to minimize hurt for themselves and others like them by applying a caring perspective in their thoughts and decisions. Participants felt students were unfairly judged because they were out of the mainstream or of lower socioeconomic status or of minority races and ethnicities. Their response was a commitment to compassion for themselves and others they viewed as outside the mainstream of campus thoughts and actions. However, most participants were guarded about speaking up when other students showed lack of compassion for those not in the campus mainstream. Participants may have wanted to

avoid argumentation because it was a part of their current stage of moral development (Kohlberg, 1970) or because they did not wish to draw attention to themselves.

Additionally, categories of Perry's Intellectual and Ethical Development (1970) model help explain that participants' development was such that although they felt judged they would not publicly disagree with others who were less caring than they. The Multiplicity category states that students recognize that there are multiple perspectives to problems but they are unable to adequately evaluate each perspective. Literature is consistent with the finding of *Transformation* and the actions of participants to avoid arguments in both academic and social campus life. Participants experiencing this stage of development were beginning to acknowledge differences and apply understanding to why they and others acted as they did.

Judging and being judged were precursors to the new perspectives of *Transformation*. While participants' development could be associated with Perry's theory of Intellectual and Ethical Development, there were many indications that their transformative changes were also rooted in theories of psychosocial development. Chickering's Psychosocial Theory (1969) furthers the explanation of students' thoughts and actions and shows that students' feelings and changes occurred in less staged ways than presented by other theorists. Chickering's vectors of development are characterized as recursive with development occurring in more than one vector at a time. Participants in this study evidenced development at various vectors of *managing emotions, developing autonomy, establishing identity, freeing interpersonal relationships, and developing purpose*.

My findings relating to the theme of *Transformation* are consistent with literature on psychosocial theory (Chickering, 1969) and ethical development theory (Perry, 1970). Participants acted out of duty to themselves, their families, and the Foundation. Consistent with the literature, encounters with others and with themselves in the lived campus experience encouraged new perspectives and transformative change. Participants demonstrated they had a new capacity for detachment, looking at the big picture, thinking about their own thinking, and evaluating their own ideas as well as those of others. Perry (1970) explained this as the Relativism perspective where students consider their ideas as well as the ideas of others. Participants in this study showed they had been transformed by the lived campus experience or showed potential for transformation that would or could occur with relative consistency to the literature.

My finding of *Transformation* in the area of student success and persistence, however, can expand the literature. Literature from Astin's theory (1999) shows that student involvement refers to the investment of physical and psychological energy in various objects. The object may be highly generalized (the student experience) or highly specific (preparing for a chemistry examination). The amount of student learning and personal development associated with any educational program is directly proportional to the quality and quantity of student involvement in that program.

Here the literature can be expanded by the findings of this study on the theme of *Transformation*. Although theorists present involvement as a key ingredient to student persistence they do not fully recognize students' views and understandings of involvement. Participants in this study viewed themselves as making significant progress toward learning and development even though their quantity of traditional student

involvement was limited. My findings demonstrate that the highly generalized object in Astin's theory may not necessarily have to be an on-campus object. It may be involvement or an object that is off-campus such as work or church relationships with others who are going through or have gone through similar university experiences. It may be an object from past involvement in high school relationships. These promote personal change and are equally as encouraging as the involvement concept in advancing student persistence in college.

The literature is consistent with the finding of the theme *Transformation* concerned with intellectual, moral, and psychosocial development. But the finding of *Transformation* expands the literature on student involvement and integration by reporting positive steps toward success can be gained from less on-campus involvement than purported by literature in this area.

The findings of this study were in the themes *Experiences of Affirmation*, *Cautious Engagement*, *Vulnerability*, and *Transformation*. My findings of *Experiences of Affirmation* were consistent with literature concerning student success. However, the literature can be expanded to show that students are able to succeed even though they may not feel accepted by the campus community when they have sources outside the campus like families and foundations that encourage and affirm them. Literature is also expanded in the area of students' goal commitment. Participants committed to an academic goal despite limited integration to campus academic life. My findings demonstrate participants were adequately integrated to academic life through their own study processes rather than traditional academic integration.

The findings of *Cautious Engagement* were consistent with the literature concerning changing life roles from high school to college student. However, my findings extend the literature by emphasizing parents as sources of treasured social relationships that students are cautious to leave behind as they transition to new roles as college students. My findings may also expand the literature concerning coping with the new environment by forming friendships and connections. My findings show that students may be cautious about engaging new people; however, they are able to cope when they have only one on-campus friend or significant other rather than many as suggested by current literature. This study raises questions in the literature about the importance of social support from faculty in helping students' transition from previous life roles. Participants in this study were dissatisfied with interactions with the faculty but used affirmations from others and their own desire to work toward a greater goal as aids in transitioning to new life roles.

The findings of *Vulnerability* were consistent with the literature concerning financial vulnerability and vulnerability to loss of positive self-image. This theme was consistent with the literature about higher education as a means to reduce financial vulnerability and enhance self-image. The literature might be expanded by participants' firsthand experiences of their parents' college loans as reasoning to consider loans an unacceptable form of financial assistance.

The findings of *Transformation* were consistent with literature concerning changes participants experienced as they encountered the new college environment. A notable consistency with the literature was involvement with on campus activities and participants' feelings of being judged. The effect of negative encounters was consistent

with the literature with regard to participants' encounters with Greek societies and the ensuing disinterest by participants in fraternity and sorority membership. Negative encounters with students from fraternities and sororities reduced participants desire for involvement in campus life.

The literature on the finding of *Transformation* is less consistent about the relationship of amount of student learning and personal development associated with any educational program and student involvement in that program. Participants viewed themselves as making considerable progress toward learning and development in their programs even though their quantity of on-campus involvement was limited. Literature should be expanded to demonstrate that off campus involvement such as work or church relationships with others going through or those who had gone through similar academic experiences promoted personal change and provided equally encouraging sources for program persistence and satisfaction.

Applicability of the Findings

Findings from this study are useful to those seeking access to higher education and financial assistance options. My findings have further applicability for college faculty and staff, low-income students, and private foundations.

Applicability for college faculty and staff. As an educator I was struck by participants' feelings of frustration at not being able to connect with their instructors and professors. As a faculty member, I rationalized this was an unavoidable reality of large lecture hall classes. I reasoned it was obvious that large numbers of students made it difficult to learn names and develop academic relationships. But through the words of the participants, I realized simply defending and rationalizing my academic position would

not make solutions. Participants' voices recommended solutions known to all educators that perhaps were not applied in participants' learning environments.

Participants wanted guidance in learning how to learn. They wanted their professors to "check on them" and provide feedback about comprehension of the material. And although participants protested about working in groups my findings show their academic success was due in part to support from others. This suggests that support from classmates could promote learning for all students and suggests that those faculties who cannot provide intermittent feedback should, at a minimum, suggest study groups or better yet form and require groups. Cooperative experiences for participants in this study were most effective when applied to specific tasks assigned by their professors.

As an educator I was struck by participants' displeasure with university advisors. Participants, again, wanted a connection to a person who understood their unique goals. Participants felt advisors did not know them and had not given them an academic plan. Participants expressed a desire to take responsibility for their own destiny and felt they needed a hard copy of a plan. Findings from my study show that participants wanted support from their professors but were not able to make significant steps on their own. College advisors could promote interaction with faculty by encouraging students to make appointments with faculty. If students have no class specific questions, they can be encouraged to inquire about careers in the field they are studying. Lastly, the findings in my study show, participants lacked involvement both academically and socially. But lack of social involvement was less of a threat to their success than was lack of academic involvement. If this is to be the case, advisors can best serve students by connecting and

encouraging them toward academic involvement rather than on-campus social experiences.

Applicability for low-income students. As an academic advisor and college club advisor I was struck by participants' lack of willingness to look for on-campus groups similar to those they belonged to in high school. Low-income students planning to attend universities should talk with trusted high school teachers and counselors about similarities of high school and college activities. Findings from my study show that low-income students might also benefit from suggestions from high school teachers and counselors on how to approach others in college who are different and how to cope with feelings of being different.

Lastly, findings from my study have applicability for low-income students who want to pursue four-year degrees but haven't the financial resources to do so. Participants felt that applying for scholarships was an arduous process. Even so, they believed it was something that all low-income high school students could handle, and do particularly with assistance from their individual support systems.

Applicability for foundations. As a volunteer fundraiser the Foundation's generosity struck me. I was struck by the significant personal gift given so graciously to each participant. More than that I was struck by the Foundation's support for democracy and mass higher education, which nurtures it. I viewed their generosity as a beacon signaling that educational inequity has not gone unnoticed. But Foundations alone cannot financially support the growing numbers of low-income students hoping to earn four-year degrees. They can, however, influence governing bodies and future legislation. They can

encourage continued federal direct student aid and because of rising tuitions should promote increased aid.

Foundations are affected by the economy and tend to pull back from new gifts during economic downturns. Difficult financial times can cause board members to question past and future decisions. Difficult financial times can also cause board members to question degree choices made by scholarship awardees. Foundation employees can help board members understand that scholarship recipients are often motivated by a desire to reach back a hand for those who have not experienced their same good fortune. Need-based scholarship recipients may choose service degrees with less earning potential than professional degrees because they view service careers as a way of aiding and giving back to others.

Foundations make an impact on the lives of those they help. Their support influences transformative change not only for scholarship recipients but the extended world of family, friends, teachers, and counselors. Participants' words expressed the strength of a foundation's gift to "change lives."

Responding to the Research Questions

The research study was guided by questions about the lived campus experience. The following paragraphs present the responses that emerged through data analysis.

The main research question was, "What is the lived campus experience of low-income students pursuing baccalaureate degrees through private foundation scholarship assistance?" Participants' responses indicated the lived campus experience blended *Experiences of Affirmation, Cautious Engagement, Vulnerability, and Transformation* to form an essence that I described as a *Fragile Bond*. The essence of the lived campus

experience demonstrated participants' perceptions of the delicate merger of themselves as low-income students, large impersonal universities, other students from varied backgrounds, and a brief circumstance of financial stability. The essence of the lived campus experience was illustrated by the fragility of the union of participants and the factors that connected them to successfully meeting their expectations for achieving four-year degrees.

The *Fragile Bond* was the susceptibility participants felt about the potential damage to any part of the union. Pressure to succeed was all around them and came from those who affirmed them: their parents, grandparents, teachers and counselors, and the Foundation. Participants were wary of damaging the union and vulnerable to the expectations of those who affirmed them as well as their self-expectations that they would succeed. They were cautious to engage the academic and social life of the campus. They felt the connection to their college peers, college faculty, and the university were all liable to break. These were viewed as tenuous relationships dependent upon participants' abilities to succeed.

The fragility of the union was not a result of lack of commitment. Both the participants and the Foundation were committed to the roles they would play in meeting the expectation to complete four-year degrees. They trusted the other to do their part. But the union required participants' constant management and care. And despite their willingness to maintain the union they felt they controlled only a portion of the factors of their success. There was fragility in participants' relationships to academic success in the lived campus experience.

Participants addressed the question, “How do students participate in academic and social life on campus?” Participants’ responses demonstrated they *Cautiously Engaged* the academic and social campus life. They were committed to pursuing four-year degrees and accordingly reluctant to participate in activities that would not contribute to that goal. Foundation support was an encouraging affirmation of participants’ potential to succeed but also a pressure in their personal lives that required consistent focus to prevent failing at a goal that so many, their parents, grandparents, teachers, counselors, and coaches had supported.

Participants responded to the question, “How did foundation funding affect the students’ choice of academic institution?” Participants’ responses indicated that the Foundation’s financial support allowed them to attend universities they may not have otherwise been able to afford. However, participants chose to stay relatively close to home to be near those who had affirmed their academic abilities and potential to succeed in college. Even so participants were able to experience resident hall living and experiences they may not have had without the Foundation’s comprehensive scholarships.

The final research question was, “How did other factors or conditions in the students’ lives contribute to decisions to pursue a post-secondary education?” Participants had achieved academic success throughout their school years and been appropriately affirmed for doing so by their parents, grandparents, teachers and counselors and themselves. They pursued four-year degrees because they felt higher education was a means to improve their socioeconomic standing. They were influenced by their lives in low-income families, which may have motivated some participants

toward pursuing service degrees rather than professional degrees. The Foundation's assistance in their pursuit of post-secondary degrees influenced participants' desire to give back to others through their future careers.

Recommendations for Further Study

Findings from my study demonstrated a need for further research. I suggest two topics that could expand my study.

First, research is needed to explore the importance of social academic support facilitated by faculty. Such a study would explore how faculties create an environment for student attachment within a classroom.

Next, there is a need to study participants by grade rank categories. Findings could be considered by grade categories for freshman, sophomore, junior, and senior participants as well as considered in total as was done in this study.

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