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College Completion: The Experiences of Low-income College Students in a Student Support Services Program

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Abstract

Despite a college degree being a prerequisite for economic and social mobility, many low-income students graduate at far lower rates than students from wealthier families. Existing research suggests that low-income students are more likely to attend college less prepared to succeed once they get there, experience financial challenges, have difficult navigating the complex higher education system, and have multiple obligations outside of their academic responsibilities, resulting in low completion rates. Much of the previous literature is rooted in in a deficit framework suggesting that low-income students are lacking or deficient if they are not academically successful. This study departs from the deficit paradigm by investigating how low-income students participating in a Student Support Services program at a Hispanic Serving Institution leverage their funds of knowledge and social capital to persist and graduate college.

Findings suggest that low-income students have diverse needs and use a combination of relationships with family, peers, professional staff, and faculty to gain the knowledge, skills, and experiences that helped them overcome their barriers in college. Moreover, those who leave college should not be viewed negatively. As demonstrated by the participants who stopped out during their college career, they did not give up but left college temporarily to resolve the issues that kept them from staying enrolled, and those who did not return understand the importance of graduating and plan to return to college. As colleges and universities search to find ways to increase college completion, the findings from this study will add to our theoretical understanding of successful practices that keep low-income students on a college completion path rather than highlighting student deficits.

Keywords: college completion, funds of knowledge, low-income, social capital, student support services

Dedication

This dissertation is dedicated to Sherry, Bryan, and Brianna.
You have been my support every step of the way.
I love you.

To my parents Milly and Aslim Saiboo,
We did it!

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No one succeeds alone. “My village of support,” I thank you.

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CHAPTER I

INTRODUCTION AND BACKGROUND

The lagging graduation outcomes for low-income students are a growing concern, given the public and private benefits associated with obtaining postsecondary credentials. Not only can earning a college degree foster socioeconomic mobility (Baum et al., 2013; Perna, 2005), but it can also ensure economic prosperity for future generations, as well as their communities and society at large (Urahn et al., 2012). On average, college graduates can potentially earn double the annual earnings of individuals with only a high school diploma. According to the Bureau of Labor Statistics (2018), college graduates earned $62,296 compared with $37,960 for high school graduates. This wage gap can lead college graduates to accumulate almost $1 million dollars more in lifetime earnings than those with only a high school diploma (Long & Riley, 2007).

Despite the well-documented benefits of earning a college degree, disparities in college completion rates between those from low-income families and those from wealthier families continue to grow. Individuals from low-income families enroll in postsecondary institutions at lower rates, have higher dropout rates, and are less likely to complete a college degree than those from middle and upper income backgrounds (Cahalan & Perna, 2015; Engle & Tinto, 2008; Stinebrickner & Stinebrickner, 2014; Titus, 2006; Walpole, 2003). Engle and Tinto (2008) found that low-income students were four times more likely to leave college after their first year, and only 34% of low-income students earned bachelor's degrees in 6 years compared with 66% of their more affluent counterparts.

The disparities in college completion rates among these groups have continued to increase. In 1989–90, 15% of students from the lowest socioeconomic status (SES) quartile

attended postsecondary institutions compared with 40% of top quartile college goers, and 51% of students from higher-income quartile completed in 5 years compared with 24% of low-income students (Terenzini et al., 2001). However, gaps in college completion rates are even greater than previously reported (Bailey & Dynarski, 2011; Cahalan & Perna, 2015). Postsecondary attainment rates for families in the bottom quartile improved incrementally from 5% to 9% for individuals born in the 1980s compared to the 1960s, a 4% increase (Bailey & Dynarski, 2011), while attainment rates increased significantly by 18% for families in the top income quartile (Bailey & Dynarski, 2011). Further, Cahalan and Perna (2015) found that since 1970, bachelor's degree attainment rose more than 35% for families in the highest income quartile; attainment rates were 66 percentage points higher for students from high-income families (Cahalan & Perna, 2015). Given the fact that the gap in completion rates (Cahalan & Perna, 2015) between low and wealthier students has widened over the decades (Baum et al., 2013), additional research is needed to investigate the challenges faced by low-income college students and devise policy solutions that could close the educational attainment gap.

Problem Statement

As a higher level of attainment is necessary for individuals to improve their quality of life (Baum et al., 2013; Perna, 2005), participation rates in higher education for students from low-income families have increased but are not reflected in college completion. This does not indicate that socioeconomic status is the sole indicator of graduation outcomes, but nevertheless, it is a key factor (Condition of Education, 2017). After controlling for race, gender, and academic preparation, Terenzini et al. (2001) found that SES is a defining factor that influences educational outcomes. Although nationally the 6-year graduation rate for first-time full-time students falls just below 60% (Condition of Education, 2017), this data does not equally represent completion rates among students from low-SES families because they are far less

likely to graduate college than wealthier peers. Cahalan and Perna (2015) found that by age 24, only 9% of students from low-income backgrounds earned bachelor's degrees compared to 77% of students from affluent families.

The sobering statistics surrounding postsecondary outcomes for students from low-income backgrounds has spurred researchers to explore the low educational attainment rates associated with this group. For example, Terenzini et al. (2001) found that students from low-SES families tend to be academically underprepared for college level work, tested lower on college entrance exams, and were exposed to less rigorous high school curriculum. Further, low-income students are more likely to attend 2-year and less selective 4-year institutions, which tend to have a poor history of serving students from low-income families (Engle & O'Brien, 2007; Hoxby & Avery, 2012; Nichols, 2015). This also holds true for high-achieving low-income students. Hoxby and Avery (2012) found that low-income college goers who scored in the top 10% of standardized college placement exams do not apply to selective colleges or universities at the rates of high-achieving wealthier students.

Previous studies have documented the impact of family income on low-income students' educational attainment and their risk of leaving college without a degree (Bailey & Dynarski, 2011; Cahalan & Perna, 2015). Low-income students are academically underprepared, experience financial challenges, and have multiple obligations outside of school (Engle & O'Brien, 2007; Engle & Tinto, 2008; Terenzini et al., 2001). However, despite the set of challenges these students face, many overcome their disadvantageous circumstances and persist through college. How are these students able to succeed when so many from low-income backgrounds fail to earn a college degree? What factors contributed to their success?

Specifically, what kinds of supports aid students from low-income families to overcome academic and nonacademic challenges in their pursuit of obtaining a college degree?

Extant research indicates that academic performance and completion rates are related to students' financial challenges. Students from low-income families do not have access to the same financial resources as their wealthier counterparts. These resources can provide a student with opportunities to attend private schooling, educational resources, and extracurricular activities (Yeung & Conely, 2008)—opportunities that have shown to be critical factors in the success of wealthier students. Even after job loss, wealthier families' saved resources help them withstand economic downturn (Elliott, 2013). This may be directly associated with college completion given the fact that wealthier students are able to mitigate their financial troubles and persist, whereas low-income students are more inclined to engage in behaviors that are counterproductive to graduating (such as working full-time and taking courses part-time) (Morduch & Schneider, 2017). These can have serious consequences since they can negatively affect academic motivation and participation in on-campus activities, delay graduation, increase student debt, and limit the amount of time dedicated to academics, which can lead to leaving college prior to degree completion (Engle & O'Brien, 2007; Engle & Tinto, 2008; Scott-Clayton et al., 2014; Terenzini et al., 2001).

The current body of research attributes the gap in college completion between students from low-income families and those from wealthier backgrounds to academic preparation, financial challenges, and institutional culture (Engle & O'Brien, 2007; Engle & Tinto, 2008; Gladieux & Perna, 2005). To address the host of issues, colleges and universities have implemented a rich range of comprehensive support programs dedicated to increase low-income students' college attainment by providing academic and financial support, and assistance

navigating the campus community. Higher education institutions have used Summer Bridge and First Year Experience programs to help academically underprepared students strengthen academic competency and increase their understanding of university life (Connolly et al., 2017; Wachen et al., 2016). These programs have been useful in improving academic skills and raising first-year grade point averages (Engle & Tinto, 2008; Strayhorn, 2011). Additionally, Student Support Services (SSS) programs have shown success in increasing graduation rates among low-income students. Engle and Tinto (2008) found that when compared to peers not enrolled in support programs, SSS participants were 12% more likely to remain enrolled, earn more credits, and attain a higher cumulative grade point average, all contributing to higher rates of attainment (Engle & O'Brien, 2007; Terenzini et al., 2001). Moreover, Zeiser and Chan (2015) found that SSS participants at 4-year institutions attained a 93% first-year retention rate and 48% 6-year graduation rate. Both benchmarks were higher than for students who shared similar demographics but did not receive services, a 79% retention rate and 40% completion rate respectively.

Brief History of TRiO

The Higher Education Act (HEA) of 1965, signed into law by President Lyndon B. Johnson, eliminated financial barriers to pursuing postsecondary education for all students by providing funding in the form of grants, loans, and work study (Cervantes et al., 2005). In addition to financial assistance, the HEA created support programs to help underserved students gain access to and succeed in postsecondary institutions. The Upward Bound College Prep and Educational Talent Search programs prepare middle and high school students for access to postsecondary institutions and target high school dropouts to return and complete their high school diploma (Dortch, 2016). The Student Support Services programs aim to foster college persistence and graduation by providing a number of support services such as financial aid

counseling, academic counseling, and tutoring for low-income students, first-generation students, and students with disabilities. Since the inception of the original three programs, an additional six programs are housed under the TRiO umbrella.

The TRiO initiative has been instrumental in assisting low-income, first-generation, and other disadvantaged populations to gain access to and succeed in higher education (Chaney; 2010; Council for Opportunity in Education, n.d.). To date, TRiO programs have assisted 2 million students to graduate from college and served around 800,000 students at more than 1000 college campuses across the nation (Council for Opportunity in Education, n.d.; U.S. Department of Education, 2016). Their success can be attributed to precollege outreach programs that prepare high school students for college, and the plethora of services they provide to underrepresented students when they enter and stay in college. These services include tutoring, academic and career counseling, and workshops that encompass numerous topics (Cervantes et al., 2005; Chaney, 2010; Engle & Tinto, 2008; Haskins & Rouse, 2013; Swail & Perna, 2002).

Previous research shows success programs have contributed to students earning higher GPAs, accumulating more credits, and staying in college (Cabrera et al., 2013; Castleman & Long, 2016; Wachen et al., 2016). Although colleges and universities dedicate resources to these programs, students continue to stop out or drop out. As such, early performance may not be a true indicator of college completion, and therefore institutions need to provide support services throughout a student's college career. SSS programs are comprehensive in nature and promote successful progress throughout a student's college career. Individuals who received services experienced higher rates of completion compared to those with similar demographics who did not receive services (Chaney, 2010; Zeiser & Chan, 2015). However, as much of the research on student support services programs utilized a quantitative research design that used national data

sets, little is known about the experiences of low-income students participating in SSS programs. Also, previous SSS studies did not analyze individual program components but rather examined them collectively and focused on financial and academic indicators. As a result, this approach failed to provide the whole picture regarding why students leave college by looking closely at the multifaceted factors such as family responsibilities, personal issues, lack of resources, and navigating the college system (Bettinger et al., 2013; Perna, 2015; Witkow et al., 2015). Consequently, we know little about how low-income students in SSS programs navigated through their challenges to graduate college. Thus, this study utilized a qualitative design to explore the college experiences of low-income SSS students and how they persist, complete, or leave prior to college completion. Further, this study also contributed to the extant literature by exploring the nuanced experiences of those who graduated (completer), were near graduation (continuer), left and returned (returner), and left prior to earning a degree (dropout). This contribution will lead to improved student outcomes given that the research findings highlight the services that work for this group of students, and the supports crucial to increasing college graduation.

Purpose of Study and Research Questions

The growing college graduation gap between low-income students and those from wealthier backgrounds continues to be an issue of concern in higher education. Existing research suggests that differences in college completion rates are related to both academic and nonacademic issues. Low-income students are less prepared academically, experience financial challenges, and have multiple responsibilities outside of school (Engle & Tinto, 2008). In order to enable low-income students to succeed in college, Student Support Services programs have long been offered to provide academic and financial support as well as mentoring and career counseling services (Cervantes et al., 2005; Zeiser & Chan, 2015). Despite the well-documented

success of SSS programs in terms of academic performance, retention rates, and graduation rates for low-income students, little existing research identifies the challenges experienced by low-income students and explains how they overcome a myriad of obstacles to earn a college degree.

The purpose of this study was to explore how low-income students participating in an SSS program at a Hispanic Serving Institution leverage their funds of knowledge and social capital on their college completion path. This study contributes to the exiting literature on low-income students' experiences and college outcomes in three primary ways. First, my inquiry utilized the concepts of funds of knowledge and social capital to examine the experiences of low-income students across four subgroups (completers, continuers, returners, and dropouts). The four subgroups at one time were on a college completion path. However, along the way when they came to a fork in the road, something happened which caused some to leave college prior to earning a degree while others persisted and graduated. What occurred in their lives that influenced their decision? The extant literature has included one or two of the subgroups in their research. In an attempt to provide a full picture of low-income students on their college completion path, my study fills the gap in literature by exploring the experiences of low-income students who confronted their challenges to graduate and are at least in their junior year of college, and the experiences of those who left college prior to degree completion and either returned or did not return.

Second, much of the SSS literature is quantitative in nature. While the existing quantitative research provides important evidence on student success, there is need for qualitative research on SSS programs to better understand why some low-income students are successful and why some leave prior to college completion. Obtaining this missing piece of data is crucial in the college completion puzzle for low-income students. Additionally, the abundance

of SSS research is done in aggregate and has shown to be successful aiding college completion of low-income students; however, little is known about this group of students and their college experience. My study extends the SSS research by conducting a qualitative study to explore the lived experiences of low-income students in an SSS program with the aim of discovering how and why this group of students continued on their college completion path or left prior to earning a degree.

Third, this study adds theoretical significance to the extant literature. The literature on funds of knowledge (FoK) is limited in terms of college completion. The abundance of FoK literature primarily has focused on K-12 and everyday household knowledge, and recently has been extended to the area of higher education, especially college access. However, FoK can also be acquired outside of the household (Kiyama, 2011). My research extends FoK by going beyond the household and into the campuses of colleges and universities, given that research in this area is scant. My study expands on the current FoK literature and adds new knowledge about how higher education institutions contribute to low-income students' FoK within university space. This study also provides a counternarrative for low-income students, given how they have been described negatively from a deficit framework. Traditional views of social capital describe low-income students as deficient in networks and resources (the reason many fail to graduate college) and wealthier students having greater social capital based on the likelihood of college success (Rios-Aguilar et al., 2011). Deficit thinking lends to the notion of expecting and accepting low achievement on the basis that low-income students possess inadequate access to networks and resources. Low-income students build networks and accumulate resources within their family structure and everyday experiences. However, Bourdieu's social capital theory does not address underrepresented families' networks and how they influence educational attainment

(Rios-Aguilar et al., 2011). In this study, social capital was complemented with FoK to provide a counternarrative to the deficit paradigm. Given the fact that the number of low-income students who complete college is far less in proportion to the number of low-income students who go to college, more research is needed to improve educational outcomes among low-income students. The research questions that guided this inquiry were as follows:

1. What experiences do low-income students in an SSS program perceive as obstacles to college completion?
2. How do low-income students in an SSS program utilize relationships with faculty and family to persist through college?
3. How do students use funds of knowledge in an SSS program to earn a college degree? What differences, if any, exist between persisters and non-persisters?

Theoretical Framework

This study utilized social capital and funds of knowledge as the theoretical framework to explore low-income students' college completion paths. Social capital has been used extensively in existing literature to explore educational outcomes and the well-being of communities (Bourdieu, 1986; Coleman, 1988; Lin, 2001). The concept of social capital refers to the resources within social relations and structures (Bourdieu, 1986; Coleman, 1988). Those with access to networks and resources are bestowed with benefits which can be exchanged for economic capital (Bourdieu, 1986; Lin, 2001). Additionally, the amount of social capital an individual can access depends on the size of the networks and the volume of resources possessed by those in the networks (Dika & Singh, 2002). Therefore, individuals intentionally build relationships in which obligations and connections are converted for personal gain (Portes, 1998). From this perspective, social capital provides a distinct advantage to wealthier families, as they have greater access to resources and networks (Bourdieu, 1986; Lin, 2000).

Social capital highlights the importance of creating and maintaining relationships within vast networks. However, there are gaps within the concept as much of the extant literature suggests that social capital operates from a deficit framework (Rios-Aguilar et al., 2011). Higher education research views underrepresented students as lacking or deficient if they are not academically successful and leave college without a degree (Rios-Aguilar & Kiyama, 2012). To complement the deficit perspective associated with social capital, researchers have turned to the antideficit perspective of funds of knowledge that has been used in educational research to explain disparities among those from various cultural and socioeconomic groups. The funds of knowledge perspective provides a counternarrative that highlights and values the existing resources, knowledge, and skills embedded in students, families, and communities (Rios-Aguilar et al., 2011).

The concept of funds of knowledge (FoK hereafter), introduced first by Wolf (1966), is defined as household resources families utilize for their own well-being. It represents skills and knowledge needed for economic, social, and cultural success (Hogg, 2011) and is based on the notion that there is value in experiential knowledge and life experiences (Gonzalez et al., 2005). The term was developed further by Velez-Ibanez and Greenberg (1992) in their study of Mexican families living in the U.S. borderlands. According to the researchers, FoK focuses on social ties and their transmission as knowledge, skills, information, and cultural values and norms that act as currency (Moll et al., 1990; Velez-Ibanez & Greenberg, 1992). Moll et al. (1992) extended the FoK research by applying the concept to K-12 education. The researchers found that adding students' cultural strengths into the K-12 curriculum enhanced learning, as low-income families have linguistic and cultural resources that can contribute to their children's

educational success (Moll et al., 1992). FoK provides the way to see value in communities' inherent resources and utilizing those resources in the classroom (Gonzalez et al., 2005).

To date, much of the FoK research applies to K-12 and only limited studies investigate the field of higher education. Furthermore, the host of FoK research that explores higher education focuses on college access. This study extended Rios-Aguilar et al.'s (2011) research by utilizing FoK and social capital in the field of higher education, and contributed to the extant literature by exploring the experiences of low-income students in an SSS program and their path to graduation.

Significance

Existing research indicates stark differences in college completion rates between low-income and wealthier students. The widening completion gap is of great concern for low-income students given that they are less likely to earn a degree than their counterparts and reap the benefits tied to a college degree. The significance of my study is multifaceted. First, this study contributed to the theoretical concept of funds of knowledge and social capital. Much of the previous FoK research pertains to K-12 and college access, and the funds of knowledge students take with them when they enter the classroom. Moreover, social capital is centered on a deficit perspective given that it views those that leave college prior to degree completion as lacking. My study departed from the previous research by investigating how FoK influences college graduation and how an SSS program contributes to low-income students' funds of knowledge. Additionally, FoK was used to provide a counternarrative to the deficit perspective associated with social capital. As colleges and universities search to find ways to increase college completion, the findings from this study will add to our theoretical understanding of successful practices that keep low-income students on a college completion path rather than highlighting student deficits.

This study is also significant given it addresses how and why an SSS program is successful in graduating low-income students. Much of the previous SSS literature is quantitative. My study was qualitative in nature and provides an in-depth look at the programs and the conditions that aid low-income students on their path to graduation. Not all students who participate in an SSS program graduate college. In addition to students who are nearing graduation or who have graduated, my study investigated the experiences of SSS students who left college prior to earning a degree. Understanding the unique experiences of the two groups of low-income students is critical to creating innovative practices that will lead to increased graduation outcomes.

A college degree is regarded as an essential achievement to ensure financial prosperity, economic stability, and social mobility. However, millions of college students leave school without earning a degree, resulting in grave concern for students from low-income families. As such, it is critical to identify effective practices that assist low-income students throughout their college experience. This study contributed to the growing literature by speaking to how an SSS program addresses the multifaceted needs of low-income students. Finally, this study has implications for policymakers given that it provides higher education stakeholders with evidence as to what does and does not work. University leaders can use the findings of this study to better understand and support low-income students beyond their first year of college and through to degree completion.

Definition of Key Terms

- Completers: Low-income SSS students who graduated with a bachelor's degree within the past 3 years.

- Continuers: Low-income students who are nearing graduation. These students have a minimum 2.0 cumulative grade point average, earned at least 60 degree credits, and/or have applied for graduation.
- Dropouts: Low-income SSS students who left college for less than three consecutive terms, remain active but are not enrolled, and are not attending another institution, and those who left but are not planning to return to college and complete their degree.
- Funds of Knowledge: Provides an antideficit perspective that emphasizes minority students' strengths regarding culture, familiess and themselves. It is defined as the skills and knowledge needed for economic, social, and cultural success, and focuses on social ties and their transmission to knowledge, skills, information, and cultural values and norms that have been historically accumulated.
- Low-income students: Students from families that have a taxable income for the preceding year which does not exceed 150% of the poverty level amount.
- Returners: Students who left college at one point but returned and were currently enrolled at RSU or have graduated.
- Social capital: Resources that are embedded in the social structures. It can be inherited or acquired through group membership and is dependent on the volume of resources possessed by those in the networks.
- Student Support Services (SSS): A comprehensive federally funded program that was created to improve academic performance, retention in higher education, and degree completion among first-generation students and students with disabilities through academic and social support.

- TRiO: The three niche-oriented programs that developed out of the Economic Opportunity Act of 1964 and the Higher Education Act of 1965. The original three programs under the TRiO umbrella were Upward Bound, College Bound, and Student Support Services. Since its inception, TRiO has grown to total nine programs.
- Zoom: A video conferencing platform used to conduct online face-to-face interviews.

Chapter Summary

One of the most pressing issues facing the nation is to increase college completion among students from low-income backgrounds given that disparities in college graduation continue to grow. The existing research indicates that low-income students leave because of academic and nonacademic reasons. However, despite the challenges faced by this group, low-income students do persist to graduation. How did they do it? This study focused on college completion by investigating the college journey of low-income SSS participants and how they either dealt with their challenges to persist through graduation or left prior to degree completion. Through a narrative qualitative research design, this study used the lens of social capital and funds of knowledge to investigate the stories of low-income students to provide rich descriptions of their college experience.

CHAPTER II

REVIEW OF LITERATURE

Introduction

Despite a college degree being a prerequisite for economic and social mobility, many low-income students graduate at lower rates than their wealthier counterparts. Existing research indicate that this student population's academic challenges play a pivotal role in their low attainment rates. Terenzini et al. (2001) found that low-income students are academically underprepared to do college level work. Low-income students were underrepresented in the upper two quartiles almost 2:1 in reading, mathematics, science, and social sciences (Terenzini et al., 2001). Moreover, at least one third of low-income students need remediation in one subject, one third are deficient in two areas, and a third are three skills deficient (Engle & Tinto, 2008).

Existing research posits that academic performance and completion rates are related to students' financial challenges. Students from low-income families do not have access to the same financial resources as their wealthier counterparts. These resources can provide a child with opportunities to attend private schooling, educational resources, and extracurricular activities (Yeung & Conely, 2008)—opportunities that have shown to be critical factors in the success of wealthier students. For example, resources insulate high-income families during times of financial instability. Even after job loss, wealthier families' stored resources help them withstand economic downturn (Elliott, 2013). Conceptually, this may be directly associated with college completion given that wealthier students are able to mitigate their financial troubles and persist, whereas low-income students are more inclined to engage in behaviors that are counterproductive to graduating (Morduch & Schneider, 2017) such as working full-time and taking courses part-time (Engle & Tinto, 2008). This can have serious consequences: negatively

affecting academic motivation and participation in on-campus activities, delaying graduation, increasing student debt, and limiting the amount of time dedicated to academics (which can lead to dropping out of college) (Engle & O'Brien, 2007; Engle & Tinto, 2008; Scott-Clayton et al., 2014; Terenzini et al., 2001).

It is well documented that college completion rates are lower for students from low-income families as compared to those from wealthier backgrounds. While income influences graduation outcomes across colleges and universities, financial factors are not the sole driver. The existing literature characterizes the gap in achievement as multifaceted, involving academic preparation, financial challenges, and institutional culture (Engle & O'Brien, 2007; Engle & Tinto, 2008; Gladieux & Perna, 2005). To address the host of issues, colleges and universities have implemented a rich range of comprehensive support programs dedicated to increase this group's rates of attainment by providing academic and financial support, and assistance navigating the campus community. Designed to help academically underprepared students succeed in college, higher education institutions have used Summer Bridge and First Year Experience programs to help students strengthen academic competency and increase their understanding of university life. These programs have resulted in improved reading and writing skills, and higher first-year grade point averages (Engle & Tinto, 2008; Strayhorn, 2011). Additionally, Student Support Services programs have also shown great success in increasing college graduation among low-income students. Engle and Tinto (2008) found that when compared to peers not enrolled in support programs, SSS participants were 12% more likely to remain enrolled, earn more credits, and attain a higher cumulative grade point average, all contributing to higher rates of attainment (Engle & O'Brien, 2007; Terenzini et al., 2001). Zeiser and Chan (2015) found that SSS participants at 4-year institutions attained a 93% retention rate

and 48% 6-year graduation rate. Both benchmarks were higher for students who shared similar demographics but did not receive SSS services. Students who needed SSS assistance but did not receive such supports persisted at 79% and had a 40% 6-year graduation rate (Zeiser & Chan, 2015).

In the following sections I provide an analysis of the extant research that promotes academic success and college completion among low-income college students, with a primary focus on need-based grant aid and institutional supports. This review is divided into two sections. I begin with a discussion of attainment among low-income college goers, and the financial and institutional supports that contribute to this group's graduation outcomes. A granular examination of the factors provides a more comprehensive look that offers important insights into the challenges and successes of low-income college students. Lastly, I offer suggestions for future policy and research that aims to produce equitable outcomes for students from low-income backgrounds.

Need-Based Aid and Attainment

A college degree is the gateway to economic prosperity and social mobility. However, large numbers of low-income students do not pursue a college degree, and those who are more likely to be noncompleters than students from middle- and high-income backgrounds (Engle & Tinto, 2008; Stinebrickner & Stinebrickner, 2014). Given the challenges associated with earning postsecondary credentials, federal and state governments have provided financial support to defray the cost of college with the purpose of increasing access, persistence, and college completion by reducing students' need to work, allowing them to dedicate more time to completing course work and becoming engaged in the campus community (Castleman & Long, 2016; Engle & Tinto, 2008; Feeney & Heroff, 2010; Sjoquist & Winters, 2015).

Need-based aid has been shown to reduce financial barriers and increase college access (Bettinger, 2015; Castleman & Long, 2016; Feeney & Heroff, 2010). Deming and Dynarski (2009) found that an additional $1000 of grant aid increased the likelihood of college enrollment by 4 percentage points. However, enrollment does not guarantee increased graduation rates, as the completion gap between students from high- and low-income families continues to widen (Bailey & Dynarski, 2011; Cahalan & Perna, 2015; Terenzini et al., 2001). Nichols (2015) found that nationally almost 65% of non-Pell recipients graduated with a bachelor's degree in 6 years compared to 50% of students who received Pell grants, a difference of almost 15 percentage points.

Need-Based Aid

The literature regarding need-based grant aid and its impact on college completion is limited (Castleman & Long, 2016; Goldrick-Rab et al., 2016). This is partly due to the methodological difficulty encountered by researchers in their attempt to isolate the effect of grant eligibility from all other factors that contribute to college success (Bettinger, 2004, 2015; Castleman & Long, 2016; Goldrick-Rab et al., 2016). Additionally, need-based aid is directed to low-income families, and comparisons between awardees and nonrecipients may not demonstrate the effect of need-based aid given the multiple risk factors associated with this population of students (Bettinger, 2004, 2015; Castleman & Long, 2016; Goldrick-Rab et al., 2016). However, recent studies have attempted to address these limitations in an effort to measure the effectiveness of need-based grants and their impact on college success.

Utilizing Logit Analysis and Ordinary Least Squares models, Feeney and Heroff (2010) used data from the Individual Student Information Report, Monetary Award Program (MAP), and National Student Clearinghouse to investigate the relationship between need-based aid and its influence on college persistence and completion. These findings suggest that low-income

students who received MAP increased their rates of persistence and college completion (Feeney & Heroff, 2010). MAP recipients were more likely to graduate from postsecondary institutions than students from low-income backgrounds who did not receive this award (Feeney & Heroff, 2010). Moreover, the amount of need-based aid directly influenced outcomes as well. Students receiving awards up to $1037 increased their rates of attendance, and those who received amounts of $1037–$2441 completed more semesters of school, and were more likely to attend a 4-year institution and significantly more likely to graduate college (Feeney & Heroff, 2010).

Feeney and Heroff's (2010) research extended existing literature by isolating the effect of grant eligibility from all other factors that promote college success. They addressed variation among low-income students within a single type of financial aid (Feeney & Heroff, 2010). Additionally, the findings support the effectiveness of the need-based aid on college completion. The increased graduation rates can be attributed to MAP recipients choosing to attend a 4-year school and forgo attending a 2-year college, institutions that do a better job of graduating students (Engle & O'Brien, 2007; Haycock et al., 2010). This finding indicates that institutional characteristics and resources are pivotal factors in increasing graduation rates, given that 4-year schools provide access to more support than community colleges (Haycock et al., 2010). However, the study was limited since the researchers did not include the type of 4-year institutions (selective or nonselective) attended by MAP recipients. This information could have expanded the existing research that explored institutional selectivity and college completion. Institutional type is important to closing the attainment gap between low- and high-income students as many low-income students attend nonselective institutions, which have a poor history of servicing this population of students (Bastedo & Jaquette, 2011; Engle & Tinto, 2008; Haycock et al., 2010; Nicholas; 2015). Additionally, the study fell short of the means test of the

MAP program because they were unable to make comparisons between awardees and nonrecipients.

Utilizing a difference-in-difference methodology, Bettinger (2015) also found that grant aid increased college graduation rates among low-income students. Using data from the Ohio Board of Regents (OBR) for 86, 000 students who filed the Free Application for Federal Aid (FAFSA), Bettinger (2015) explored the effects of need-based aid on student outcomes for those who were awarded the Ohio College Opportunity Grant (OCOG). The amount of aid students received increased the likelihood of having a higher GPA, dropping out, or transferring after 1 year (Bettinger, 2015). Moreover, students who benefited from the OCOG program were more likely to attend 4-year schools. Bettinger (2015) found that OCOG recipients attended 4-year institutions at 1.5% to 2% higher rates than a 2-year school.

Similar to findings of the MAP and OCOG program, students who participated in the need-based Florida Student Access Grant (FSAG) program also experienced a positive impact on graduation outcomes. In a study that investigated the effect of the FSAG on college access, persistence, and completion, Castleman and Long (2016) discovered that an additional $1000 in grant aid positively impacted college outcomes among low-income students. Participants earned more credits per year and maintained continuous enrollment (Castleman & Long, 2016), factors shown to increase graduation rates (Engle & O'Brien, 2007; Engle & Tinto, 2008; Terenzini et al., 2001). Castleman and Long (2016) found that participants' 6-year graduation rate increased by 22%.

Comparable to previous research, Bettinger (2015) and Castleman and Long (2016) found that FSAG grants increased attendance at 4-year schools. However, the researchers missed an opportunity to explore institutional selectivity and its influence on college completion, a

limitation similarly noted in Feeney and Heroff's (2010) study. Though unlike the findings from MAP, both Bettinger (2015) and Castleman and Long (2016) discovered a causal effect related to the amount of need-based aid and college completion by comparing similar students who received different aid amounts. However, Bettinger's (2015) study may have been limited since his sample size included only 2 years of data. Moreover, Goldrick-Rab et al. (2016) disagreed with Castleman and Long's (2016) conclusion and suggested their research may have been biased because it did not fully address selection bias, given that the researchers could only produce a subsample of students eligible for the FSAG grant.

Goldrick-Rab et al. (2016) presented the nation's first experimental analysis of need-based financial aid. Utilizing data from the National Student Clearinghouse, the University of Wisconsin System's record enrollment at 13 universities, and an experimental design, Goldrick-Rab et al. (2016) conducted a randomized evaluation of Wisconsin Scholars Grant (WSG) and its impact on graduation outcomes among low-income students. According to the researchers, recipients of a $3500 WSG grant earned higher GPAs, accrued more credits, and increased 4-year graduation rates (Goldrick-Rab et al., 2016); 21% of the treatment group graduated in 4 years while only 16% of students not offered the WSG grant completed a degree. Further, they found that the WSG grant had a larger impact on on-time graduation rates at postsecondary institutions where completion rates for Pell recipients were higher (Goldrick-Rab et al., 2016). For a 10 percentage point increase in a university's 6-year graduation rate for Pell awardees, the WSG's influence on 4-year completion rates grew by 4.7 percentage points (Goldrick-Rab et al., 2016).

The methodology used in the WSG study contributed to the sparse literature given that the researchers were the first to utilize an experimental design to eliminate selection bias. This

design established a causal link between grant aid and college outcomes. Moreover, Goldrick-Rab et al. (2016) added to the existing literature by exploring the relationship between grant aid and graduation outcomes by institutional selectivity, which is a limitation of the previous research (Bettinger, 2015; Castleman & Long, 2016; Feeney & Heroff, 2010). This finding suggests that the interaction between institutional selectivity and the impact of the WSG were not strong. However, the result of grant aid and institutional selectivity was limited because the researchers only investigated WSG's first cohort. The research would have been more compelling if it had measured WSG on degree completion for additional cohorts.

Need-based aid is a strategy used by federal and state governments to reduce the cost of college, increase attendance, and improve persistence and completion rates among students from low-income backgrounds. To address the methodological difficulty of isolating the individual effect of grant eligibility from all other factors, regression discontinuity, experimental design, and difference-in-difference methodologies have been employed to establish a causal relationship between grant aid and college completion. Specifically, an increase in need-based aid enables students to earn more credits and higher GPAs, and increases attainment rates among low-income college goers (Bettinger, 2015; Castleman & Long, 2016; Feeney & Heroff, 2010; Goldrick-Rab et al., 2016).

Financial aid is pivotal to college completion (Lumina Foundation, n.d.), in particular for students from low-income families. It eliminates financial barriers and increases access, persistence, and completion. However, it is not the sole impetus for college completion among students from low-income families since this population faces academic and nonacademic challenges coupled with financial need (Engle & Tinto, 2008; Terenzini et al., 2001). In the next

section, this review explores literature on institutional supports and their influence on attainment among low-income students.

Institutional Supports

Not everyone who pursues a college degree reaches their goal and obtains postsecondary credentials, particularly low-income students. On average, less than 1 in 10 low-income students will earn a bachelor's degree by age 24 (Cahalan & Perna, 2015). These troubling outcomes are partly explained by this population's lack of academic and social preparation. According to Engle and O'Brien (2007), students from low-income backgrounds attend schools with limited resources, are less prepared academically, and are less likely to participate in a rigorous high school curriculum. These factors hamper learning and social growth (Engle & Tinto, 2008). To address the diverse needs and increase college outcomes for low-income students, institutions have established Summer Bridge, First Year Seminar (FYS), and Student Support Services considering this population's multitude of academic and nonacademic challenges.

Summer Bridge

Low-income students face numerous academic and social challenges during their first year of college, which places them at risk of dropping out (Engle & Tinto, 2008; Kuh et al., 2008). As a result, colleges and universities have implemented Summer Bridge programs as a strategy to increase first-year retention and eventual completion rates for this population of students. Summer Bridge programs have increased in numbers nationally across postsecondary institutions. They vary by makeup, but for the most part are designed to address the unique needs of a targeted population's transition from high school to college by increasing their academic and social competency with the intent of boosting college completion rates (Cabrera et al., 2013; Douglas & Attewell, 2014; Sablan, 2014; Strayhorn, 2011; Wachen et al., 2016). However, despite the program's growth, research assessments on Summer Bridge programs and their

impact on college completion among low-income students are limited (Sablan, 2014; Strayhorn, 2011).

Strayhorn (2011) explored the impact of a 5-week residential Summer Bridge program intended to increase college readiness, acclimate students to the campus environment, and boost the sense of belonging among low-income minority students. Utilizing a multiple disciplinary approach and descriptive statistics, Strayhorn (2011) sampled 55 entering first-year college students and collected data at three points from the Summer Institute Survey: summer prior to college, beginning of fall semester, and end of students' first semester. According to Strayhorn (2011), participating in a Summer Bridge program significantly influenced low-income students' self-efficacy, academic skills, and first-semester GPA. However, participation in Summer Bridge did not affect students' sense of belonging and social skills (Strayhorn, 2011).

Cabrera et al.'s (2013) study findings were similar to Strayhorn's (2011). Utilizing institutional data, longitudinal survey, and regression models, Cabrera et al. (2013) sampled 544 first-time, full-time racial minority, low-income and first-generation college first-year students who participated in the University of Arizona New Start Summer Program (NSSP), comparing them with those of similar demographics who were non-NSSP participants. According to the researchers, participation in NSSP resulted in increased first-year GPA and retention (Cabrera et al., 2013). Moreover, similar to Strayhorn's (2011) study, student self-concept was a strong predictor of first-year GPA (Cabrera et al., 2013).

Strayhorn (2011) and Cabrera et al. (2013) both contributed to the existing literature by exploring the influence of Summer Bridge programs and their effect on underserved populations, and found that first-semester and first-year GPA does influence college completion (Engle & Tinto, 2008; Terenzini et al. (2001). Though Cabrera et al. (2013) had NSSP data from 1993 to

2009, they did not measure the long-term outcomes of Summer Bridge and graduation. Strayhorn (2011) measured the impact of Summer Bridge on first semester GPA and Cabrera et al. (2013) assessed the outcome of first-year GPA and retention.

Unlike the previous studies at a single institution, Douglas and Attewell (2014) utilized the Beginning Postsecondary Longitudinal Survey (BPS), transcript data, and logistic regression models to explore Summer Bridge programs from a multicampus community college system. According to the researchers, Summer Bridge participants attempted, completed, and accumulated more credits than nonparticipants in the first 2 years of college (Douglas & Attewell, 2014). Moreover, Summer Bridge programs at nonselective institutions increased the likelihood of students graduating in 6 years by 10 percentage points, improved early student progress, and had a greater impact on those less academically prepared (Douglas & Attewell, 2014).

Similar to Douglas and Attewell (2014), Wachen et al. (2016) also examined Summer Bridge programs across multiple institutions. Utilizing propensity score analysis and data from the University of North Carolina General Administration, Wachen et al. (2016) drew a subsample of 2041 first-time full-time Summer Bridge participants across a 7-year span to investigate program effectiveness and its influence on student persistence and completion. According to the researchers, on average Summer Bridge participants earned more credits in the first 2 years of college than nonparticipants with similar demographics; Summer Bridge students earned 53 credits after their second year compared to 44 credits for nonparticipants (Wachen et al., 2016). Moreover, the credits earned during Summer Bridge were sustained throughout students' academic careers, which contributed to increased 4- and 5-year graduation rates (Wachen et al., 2016).

Douglas and Attewell (2014) and Wachen et al. (2016) contributed to the extant literature by investigating multiple Summer Bridge programs across several institutions, and utilizing an experimental and or quasi-experimental design. The use of this methodology demonstrated a causal link between Summer Bridge programs and their influence on college completion by making comparisons to determine whether certain programs and elements were more effective in meeting programmatic goals (Sablan, 2014). Douglas and Attewell (2014) and Wachen et al. (2016) added to the literature by tracking students over a longer period of time. This contribution expanded research which determined the long-term impact of Summer Bridge programs.

Using a combination of descriptive statistics, survey responses, and qualitative data, Tomasko et al. (2016) investigated Ohio State University's OSTEP Summer Bridge program and its influence on underrepresented students' college outcomes in STEM. Using an experimental design, Tomasko et al. (2016) found that students who participated in OSTEP experienced positive college outcomes. Students taking part in OSTEP performed better, strengthened their study habits, boosted academic competency, and developed an increased sense of connectedness to the campus environment (Tomasko et al., 2016).

Tomasko et al.'s (2016) study added to the existing Summer Bridge literature. Utilizing qualitative data, the researchers provided lived experiences of participants while the experimental design contributed to the limited research that utilized a control and treatment group. However, the researchers did not take into account income and its influence on program participants. Although the students were from underserved populations, not all underserved students are from low-income backgrounds. By disaggregating student demographics, the researcher could have measured program effectiveness and its impact on low-income students.

Moreover, the researchers failed to investigate OSTEP and its impact on graduation despite cohort data from 2009–2013.

In sum, Summer Bridge programs have been shown to address low-income students' academic and social competency (Cabrera et al., 2013; Strayhorn, 2011; Wachen et al., 2016). Utilizing qualitative and quantitative data, the research consistently shows that Summer Bridge participants gained higher GPAs, accumulated more credits, had a greater sense of belonging, and increased retention and completion rates (Cabrera et al., 2013; Douglas & Attewell, 2014; Strayhorn, 2011; Tomasko et al., 2016; Wachen et al., 2016). Moreover, using an experimental design, the existing research demonstrates that participation in Summer Bridge programs leads to more positive college outcomes for program participants than those with similar demographics who did not receive services. Given the results, Summer Bridge may be one of the multifaceted approaches to improving college completion rates for students from low-income background.

First-Year Seminar

The first year of college is crucial to the success of all students, even more so for low-income college goers. Engle and Tinto (2008) found that low-income students were four times more likely to leave college after their first year. As a result, colleges and universities have implemented First Year Seminar (FYS) courses in an attempt to increase persistence and attainment rates. The structure of FYS varies by design, but exhibits some common components. Typically, FYS includes out-of-class activities, academic and nonacademic support, and association with learning communities which aim to provide students with a foundation to boost persistence and completion rates (Connolly et al., 2017; Lockeman & Pelco, 2013). This is accomplished by providing programming related to first-year experience, study skills, time management, and additional resources offered by the institution (Bers & Younger, 2014).

However, research in documenting the effects of FYS and its impact on completion outcomes among low-income students is limited.

Connolly et al. (2017) investigated the effect of an FYS course and its impact on increasing academic success, preventing academic probation, and boosting the likelihood of at-risk students reenrolling in the following semester among students who failed out after their first year. The FYS course consisted of 80 minutes class time and met for 9 weeks during the semester (Connolly et al., 2017). Utilizing an independent T-test and a sample of 40 students, 21 received treatment and 19 were part of the control group, Connolly et al. (2017) found that FYS participants earned a higher GPA; however, the program did not prevent students from being placed on academic probation and was not a significant factor in retaining students the following year.

Miller and Lesik (2014) explored the effects of FYS participation and entry level academic preparation (ELAP) on retention and graduation rates for 1,913 students from a midsized, residential, public Midwestern institution. Utilizing descriptive and discrete-time survival analysis, Miller and Lesik (2014) found that students who were less academically prepared and participated in FYS experienced on average a 2% increase in retention and 4% boost in graduation rates compared to nonparticipants with similar demographics. With the greatest effect occurring in the first and second years, students who were less academically prepared experienced an almost 10% advantage in first-year retention compared those of similar demographics who did not participate in FYS (Miller & Lesik, 2014).

Studies by Connolly et al. (2017) and Miller and Lesik (2014) support the existing evidence that FYS contributes to the academic success of at-risk and first-year students. The researchers added to the growing body of literature that uses a control group and a treatment

group to investigate the effect of FYS. This methodology measures the effect of program participation compared to those that did not participate. Moreover, Miller and Lesik's (2014) use of longitudinal data to study the impact of income on graduation expands existing literature that tracks short-term outcomes of FYS, a limitation of Connolly et al.'s (2017) study following students through their first year of college. Following students to graduation added greater depth to Miller and Lesik's (2014) study.

Conversely, both sets of researchers missed an opportunity to delve deeper into the demographic characteristics of the participants. Connolly et al. (2017) explored race and prior GPA, and Miller and Lesik (2014) categorized participants and nonparticipants by academic ability and minority status (but failed to include income). By including other demographic variables such as income and work history, Connolly et al. (2017) could have contributed to the limited literature regarding how work and income affect at-risk students' academic success. This data could have been collected, given that students chose not to participate in the FYS course because of work obligations. Consequently, the researchers missed an opportunity to provide a clearer portrait, and add to the limited literature regarding FYS and its impact on college outcomes among low-income students.

Lockeman and Pelco (2013) used longitudinal data, discrete-time survival analysis to conduct a quantitative nonexperimental study examining the longitudinal impact of service learning (SL), a component of FYS, and its outcomes on college completion for the fall 2005 first-time full-time cohort at a large public urban institution. The researchers tracked SL participants for 6 years and found that low-income students who completed service learning courses were more likely to graduate; 72% of low-income participants graduated compared to

28% of nonparticipants (Lockeman & Pelco, 2013). Moreover, low-income students experienced slightly higher completion rates than those without financial need (Lockeman & Pelco, 2013).

Similar to Miller and Lesik (2015), Lockeman and Pelco (2013) added to the dearth of research that examined FYS and its extended influence on college graduation. Utilizing longitudinal data provided the means to explore the effects of FYS over time. Further, using a control and treatment group added strength to the research design because it demonstrated the effect of FYS on participants versus nonparticipants. Additionally, Lockeman & Pelco (2013) added to the limited research that explores the impact of FYS on completion rates among low-income college students, a limitation seen in previous FYS studies (Connolly et al., 2017; Miller & Lesik, 2014).

Previous research demonstrates that FYS improves academic success and completion rates (Lockeman & Pelco, 2013; Miller & Lesik, 2014). However, it does not answer why and how these programs are effective. Utilizing university-level academic data, interviews, site observations, and document analysis, Yeh (2010) conducted a multi-institutional qualitative study to gain an in-depth understanding of lower-income students' experiences leading to their individual persistence and graduation outcomes. In particular, in what ways does participation in an FYS-SL program influence student knowledge, skills, attitudes, and values that contribute to student persistence (Yeh, 2010). During interviews, participants posited that FYS-SL was a critical component in their persistence and graduation outcomes given that it provided opportunities to strengthen academic proficiency, become connected, and stay engaged within the university community (Yeh, 2010). SL participation improved students' ability to communicate with professors, empowered them to seek out resources for academic assistance,

fostered personal development, improved their sense of commitment and responsibility, and instilled motivation for self improvement (Yeh, 2010).

Yeh's (2010) study added to the limited body of qualitative research that supports FYS-SL and its influence on college success among students from low-income backgrounds, particularly in the ways low-income students make sense of their college experience on their path to graduation. The research design added to the strength of the research. Although the sample size was small, the researcher conducted interviews with participants who were near graduation, graduate students, and program staff. This approach provided a clearer portrait of how participation in FYS-SL influenced college success among low-income students, and the role of the staff. Moreover, Yeh (2010) contributes to the extant literature by exploring student experiences across multiple institutions. Many of the previous studies only explored FYS at a single institution.

First Year Seminar provides students with ample supports to ease the transition to college by fostering academic and social skills. FYS research suggests that it has the capacity to increase persistence and graduation rates among low-income and first-year students. Existing research posits that students who completed FYS earned higher GPAs (Connolly et al., 2017), accumulated more credits, and attained higher completion rates than nonparticipants (Lockeman & Pelco, 2013; Miller & Lesik, 2015; Yeh, 2010). But these results are mixed, given findings by Connolly et al. (2017) that FYS did not contribute to students' enrolling the semester after completing FYS. Moreover, FYS research is limited given that many of the previous studies explored short-term impacts of college and 1- to 2-year retention (Connolly et al., 2017). However, researchers are addressing this limitation by utilizing longitudinal data to measure the

impact of FYS on college completion. Lockeman and Pelco (2013) and Miller and Lesik (2015) both found that participation in FYS leads to increased graduation rates.

Student Support Services

Low-income students face many challenges in pursuit of obtaining a college degree and, given their previous academic and social experiences, they are at a disadvantage prior to setting foot on campus (Engle & O'Brien, 2007; Engle & Tinto, 2008; Terenzini et al., 2001). They are underprepared to do college-level work, enroll part-time, work full-time, and are more likely to drop out and be burdened with debt (Choy, 2000; Engle & O'Brien, 2007; Gladieux & Perna, 2005; Terenzini et al., 2001). To increase attainment among this population, the federal government has partnered with colleges and universities to implement Student Support Services (SSS) programs with the purpose of providing academic and social support to low-income and first-generation students and students with disabilities that enables them to persist and earn a college degree (Chaney, 2010; Chaney et al., 1997; Engle & Tinto, 2008).

SSS programs were designed to retain and graduate their participants. Utilizing longitudinal data for first-time, full-time entry-year cohorts from 1980–1992 and institutional data, Thomas et al. (1998) investigated college completion outcomes for 979 low-income, first-generation students who participated in Rutgers Student Support Services Program (RSSSP). Applying simple statistical calculation such as means, rates, and standard deviations, Thomas et al. (1998) found that on average, RSSSP participants in the 1988 freshman cohort attained completion rates over 50% (peaking at 66.3%) (Thomas et al., 1998).

The findings of Thomas et al. (1998) demonstrate the effectiveness of RSSSP given its overall graduation rate. The strength of research resides in having access to longitudinal data that enables researchers to track student outcomes throughout participants' college careers. However, RSSSP effectiveness would have made a greater contribution if Thomas et al. (1998) had utilized

a treatment and control group. This would provide a comparison among RSSSP participants and students with similar demographics who did not receive services. As such, a causal relationship was not established. Moreover, given the host of services provided to RSSSP participants, the researchers missed an opportunity to identify the frequency and types of services utilized most by program members, and their impact on graduation outcomes. Finally, the researchers could have greatly added to the existing literature by investigating the impact of SSS programs across multiple campuses. Since Rutgers University has several campuses in New Jersey, the researchers could have obtained additional SSS data and factored it into their study. By restricting the research to the Livingston Campus, the researchers limited the impact of their study.

Similar to the findings of RSSSP, Mahoney (1998) also found that EXCEL, an SSS program offered at California State University-Hayward (CSUH), improved completion rates among underserved populations. Program participants achieved higher retention and graduation rates than any of California State's 23 campuses; 72% of EXCEL participants were retained compared to 57%, and 61% completed in 4 years compared to 54% (Mahoney, 1998). This advantage was also evident among those who were EXCEL-eligible but did not receive services. Conversely, unlike previous research, Mahoney (1998) investigated the role of the SSS staff by collecting survey responses from 151 program participants and found that the program's staff and tutors were a great asset to the program. Students receiving services consistently acknowledged that the staff was caring, honest, dedicated, and supportive (Mahoney, 1998). This finding suggests that staff interaction is a contributing factor when determining the effectiveness of the EXCEL program.

The EXCEL program adds to the sparse literature regarding SSS programs and their effectiveness in retaining and graduating low-income students. In contrast to RSSSP, Mahoney (1998) explored the EXCEL program on California State campuses and its effectiveness among students with similar demographics who did not receive program services. Utilizing a control and treatment group, the research was able to provide evidence of a causal link between program participants and nonparticipants. Additionally, comparable to Thomas et al. (1998), Mahoney (1998) missed an opportunity to measure the individual impact of services provided to students.

Utilizing a quasi-experimental design, regression analysis and transcript data to explore the effectiveness of SSS programs, Chaney et al. (1997) tracked 5,800 students (2,900 SSS participants and 2,900 nonparticipants) at 47 postsecondary institutions over a span of 3 years. The longitudinal study found that SSS participation had a significant positive effect on student success. Students who participated in SSS programs were more likely to persist, earned more college credits, and achieved higher GPAs than those with similar demographics who were not eligible to receive SSS services (Chaney et al., 1997); SSS students were 23% more likely to be retained and earned 4% more credits over 3 years (Chaney et al., 1997). However, due to data limitations, the researchers were unable to definitively measure SSS participation and its effect on college completion.

Thirteen years later, Chaney (2010) conducted another study utilizing a quasi-experimental design, regression models, and propensity scores to measure 6-year graduation rates by tracking the academic progress of 5,800 freshmen students in 1991–92 across 47 colleges and universities. Similar to Chaney et al. (1997), Chaney (2010) found that participation in SSS programs was related to higher GPAs and persistence rates. Additionally, peer tutoring, workshops, and blended programs were related to improved college success (Chaney, 2010).

However, unlike Chaney et al. (1997), Chaney (2010) found that based on the methodological approach, SSS students on average experienced an 11–14 percentage point advantage across all institutions in completing an associate's or bachelor's degree.

In contrast to previous studies that failed to measure the impact of services, Chaney (2010) found that services provided to program participants were related to higher persistence and completion rates. This finding contributes to the limited literature regarding SSS services and their impact on college completion. Moreover, the researchers demonstrated the impact of SSS nationally. Utilizing national longitudinal data and a control and treatment group, Chaney et al. (1997) and Chaney (2010) added strength to the existing research by establishing a causal link between services received and graduation. However, both studies failed to disaggregate the demographic characteristic of program participants. Since SSS programs serve low-income and first-generation students and students with disabilities, the researchers missed an opportunity to identify the program's effectiveness on each demographic group, a limitation also demonstrated by Mahoney (1998) and Thomas et al. (1998).

SSS programs have demonstrated effectiveness in increasing completion rates among students from low-income families. Students who participated in SSS programs achieved higher GPAs, were more likely to be retained, and attained higher completion rates (Chaney, 2010; Chaney et al., 1997; Mahoney, 1998; Thomas et al., 1998). This success can be partly explained by program staff (Mahoney, 1998) and the services provided to students (Chaney, 2010; Chaney et al., 1997). Moreover, utilizing a control and treatment group, researchers determined program effectiveness by comparing the outcomes for students who received SSS services to those with similar demographics who did not receive services, thus showing a causal link between SSS programs and college success.

Synthesis of Recommendations for Future Research

Need-based Aid

Need-based grant aid has demonstrated positive effects on persistence and completion rates among low-income students across institutional types. Utilizing regression analysis, difference-in-difference, and an experimental design, researchers have established a causal link between need-based aid and college success. However, due to increased scrutiny of aid policies and competing priorities, Castleman and Long (2016) suggested that researchers should investigate the amount of need-based aid and its impact on college graduation. Castleman and Long (2016) and Feeney and Heroff (2010) discovered that although need-based grants improved college success, the aid amount was a significant contributor to success outcomes such as higher GPAs, earned credits, and completion rates.

The research suggests that a high prevalence of low-income students enroll part time and work full time (Engle & O'Brien, 2007; Engle & Tinto, 2008; Terenzini et al., 2001). This decision may increase students' likelihood of failing to complete college. Given that financial aid reduces the cost of attendance, it may also decrease the number of hours students work per week. As such, Castleman and Long (2016) recommended that researchers take a closer look at the impact of financial aid and its influence on student employment. If the amount of aid awarded decreases the need to work full time, students can then spend more time on campus establishing and growing their networks of support.

Not all types of aid have the same effect on college success. Feeney and Heroff (2010) and Bettinger (2015) suggested that further investigation is required to study specific aid types and their impact on different demographic groups. Improved targeting of grant aid may possibly improve efficiency and become more cost effective. Advancing grant aid research may very well drive policy debates to increase need-based federal and state grants if stakeholders understand

the crucial impact of increased grant aid awards and how certain demographics respond to various forms of financial aid.

Institutional Supports

Summer Bridge programs and FYS were designed to ease the transition from high school to college and promote improved retention and completion rates among participants. Given the program's short- and long-term impacts, institutions can target programming toward low-income students since this population needs additional assistance to succeed in college. Currently, limited research measures the longitudinal outcomes of Summer Bridge and FYS on low-income students, therefore assessing the true impact of these programs remains elusive. Cabrera et al. (2013) called for robust, empirical analysis of Summer Bridge programs to justify their effectiveness. Further, Wachen et al. (2016) suggested that more research is needed to measure the long-term impact of Summer Bridge programs on college completion among students from low-income backgrounds, with a random design to show the effects of participation versus nonparticipants.

Program effectiveness is mission-critical given the financial constraints experienced by colleges and universities. Programs deemed ineffective risk loss of funding and termination. Moreover, postsecondary institutions are expected to increase productivity with fewer financial resources. Wachen et al. (2016) suggested that future research is needed so that policymakers, institutional leaders, and stakeholders can make evidence-based decisions about programmatic funding and curriculum changes. Additionally, during budgetary shortfalls, institutions can target spending and cuts. This can ensure that programs to assist students who need services the most are provided with adequate resources and support to carry out their mission.

Wachen et al. (2016) and Douglas and Attewell (2014) also called for further investigation of programs on residential and nonresidential campuses, and various institutional

types. The cost of attendance is a factor that influences college choice, persistence, and completion (Castleman & Long, 2016). Consequently, low-income students are more likely to attend 2-year and less selective institutions (Engle & Tinto, 2008). Exploring program effectiveness across institutional types is highly valuable and can contribute to decreasing the number of students who leave college without earning a degree. Learning how low-income students respond to Summer Bridge and FYS programming can lead to better understanding this population of students and how they respond to particular programming. This data can guide the implementation of resources and supports needed by this population of students to persist and graduate.

Much of the existing literature utilized a quantitative research design. However, there is also a dearth of qualitative studies. Douglas and Attewell (2014) suggested that more qualitative research should be conducted to investigate the lived experiences of low-income students participating in Summer Bridge programs. This suggestion can also be applied to need-based aid, FYS, and Student Support Services programs. This literature review provided findings from a host of quantitative research. However, it lacked qualitative data. Further qualitative investigation is required to demonstrate in greater detail how need-based aid and institutional supports assist low-income students in navigating academic, social and financial challenges.

Conclusion

It is essential to increase college completion rates among students from low-income families given the substantial benefits a college degree offers. College graduates possess greater economic and social mobility, and are greater contributors to the financial health of the economy (Baum et al., 2013). However, students from low-income families require higher levels of support given their economic, academic, and social challenges. Consequently, providing need-based aid and institutional supports such as Summer Bridge, First Year Seminar, and Student

Support Services programs has been shown to increase attainment for this population of students (Castleman & Long, 2016; Chaney, 2010; Miller & Lesik, 2014; Wachen et al., 2016).

Much of the existing literature regarding need-based grant aid has shown to increase completion rates among students from low-income families. With an additional $1000 in grant aid, low-incomes students were likely to persist and graduate (Castleman & Long, 2016; Feeney & Heroff, 2010). Moreover, students are more likely to forgo community college and attend a 4-year school (Bettinger, 2004, 2015; Castleman & Long, 2016; Goldrick-Rab et al., 2016). This decision alone increases completion rates given that 4-year schools do a better job graduating students (Bastedo & Jaquette, 2011; Engle & Tinto, 2008; Haycock et al., 2010).

Financial aid eliminates barriers and increases access, persistence, and completion rates among students from low-income backgrounds (Bettinger, 2015; Castleman & Long, 2016; Goldrick-Rab et al., 2016). However, low-income students need more than dollars to achieve success in college. They require academic and social support to make up deficits prior to setting foot on a college campus. Therefore, postsecondary institutions have implemented Summer Bridge, First Year Seminar, and Student Support Services programs to address this group's needs in an attempt to increase college success. Summer Bridge and First Year Seminar were designed to ease the transition to college, and provide opportunities for students to strengthen academic competency and become integrated within the university community (Cabrera et al., 2013; Wachen et al., 2016). Additionally, Student Support Services programs have identical intent, but serve students for their entire academic career. The existing literature research concludes that participation in these programs yields positive outcomes. Comparable to students of similar demographics who do not receive services, program participants were more likely to attain higher GPAs, earn more credits, and have increased graduation rates.

In closing, low-income students face many challenges while trying to obtain a college degree. Consequently, they tend to drop out more frequently than their wealthier peers (Engle & Tinto, 2008). However, when provided with adequate financial and supportive resources, low-income students persist and graduate at higher rates than those with similar backgrounds who do not have access to adequate services.

Hispanic Serving Institutions and College Completion

Hispanic Serving Institutions (HSIs) are classified under the Minority Serving Institution designation recognized by Title V of the 1992 reauthorization of the Higher Education Act (Nunez, 2015; Piqueux & Lee, 2011). Unique among Minority Serving Institutions, HSIs were not created to serve the Latino population as were Historically Black Colleges and Universities (HBCUs) and Tribal Colleges and Universities (TCUs) (Nunez, 2015). To be acknowledged as an HSI, institutions are required to exceed 25% Latino full-time equivalent enrollment, and must be degree-granting, accredited, and nonprofit (Piqueux & Lee, 2011).

HSIs have increased by 116% since their inception (Nunez, 2015). In 1994, 189 institutions were recognized as HSIs (HACU, 2017) and this number has more than doubled. Currently 472 HSIs exist (233 2-year and 239 4-year schools), and that number is expected to grow given the increased growth in Latino college participation rates (HACU, 2017). Latino enrollment increased by 16% from 2010 to 2014, whereas college enrollment decreased across the board for all races (Kena et al., 2016). Latinos now make up 16.5% of total college enrollment, and are the largest minoritized group on college campuses nationwide for 18- to 24-year-olds (Fry & Lopez, 2012). Moreover, demographic shifts in population growth will also influence the growth of HSIs. Currently, Latinos have accounted for more of the nation's population growth than any other race. The United States population increased by 2.2 million between 2016 and 2017, with Latinos accounting for 1.1 million (Krogstad, 2017).

To date, HSIs make up 13.8% of all nonprofit institutions and serve 23.4% of all college students, as well as 62.3% of all Latino students (HACU, 2017). They tend to be nonselective institutions, and facilitate access for a diverse student body (Piqueux & Lee, 2011) including those from low-income, first-generation, and minority backgrounds (Engle & Tinto, 2008; Musoba et al., 2013; Terenzini et al., 2001). According to Nunez (2015), on average, 48% of students attending HSIs received Pell grants. The numbers vary from 4% to 97% across all HSIs (Nunez, 2015). Consequently, students with significant financial need present a host of challenges for HSIs, since they are less likely to complete college. New America (2015) found that HSIs' 6-year graduation rate is nearly half the national average; 29% of students attending HSIs graduate in 6 years compared with the national average of approximately 60%.

Hispanic Serving Institutions

The existing literature highlights the importance of Hispanic Serving Institutions and their role in increasing persistence and completion rates (Arbelo-Marrero & Milacci, 2016; Contreras & Contreras, 2015; Garcia & Okhidoi, 2015; Musoba & Krichevskiy, 2014). Students attending HSIs encounter numerous challenges in their pursuit to obtain a college degree. They are more likely to be academically underprepared, lack financial support, and have family responsibilities that contribute to their lack of persistence (Bailey & Dynarski, 2011; Bastedo & Jaquette, 2011; Engle & Tinto, 2008; Musoba et al., 2013). Since a high percentage of low-income students attend Hispanic Serving Institutions, further research is needed to examine how the institutional environment contributes to persistence and graduation outcomes for underserved students.

HSIs are important in increasing college completion given the population they serve (HACU, 2017; New America, 2015). Utilizing survival analysis and regression models, Musoba and Krichevskiy (2014) sampled institutional data for 3,304 first-time college students who

applied for financial aid between 2005 and 2010 to investigate persistence and graduation outcomes at an HSI. The researchers found that performance in first-year math and English were significant predictors of persistence and graduation for Latinos and African Americans. Passing math and English increased the likelihood of graduation for African Americans by 25% and 15% respectively (Musoba & Krichevskiy, 2014). Additionally, financial aid was associated with higher rates of college completion. Latinos with large financial aid awards in their first semester were more likely to graduate, and those who received both merit and need-based aid were more likely to graduate on time (Musoba & Krichevskiy, 2014). These finding were contrary for African Americans. Total aid received for African Americans was negatively related to college graduation (Musoba & Krichevskiy, 2014). The researchers suggested that aid was inadequate to support continuous enrollment (Musoba & Krichevskiy, 2014).

Contreras and Contreras (2015) explored student success and graduation outcomes at 56 public HSIs in California 2- and 4-year institutions utilizing data from IPEDS and California Community College Data Mart. Using students who stayed enrolled consecutively for three terms and those who earned 30 credits as persistence measures, Contreras and Contreras (2015) found that Latino students persist at rates comparable to their peers. However, persistence did not translate into graduation rates. Utilizing the Student Progress and Attainment Rate (SPAR) to measure the 6-year graduation, the researchers found that Latinos graduated at lower rates than their White peers; the gap in completion rates ranged from 1% to 17% across the institutions (Contreras & Contreras, 2015).

Both Musoba and Krichevskiy's (2014) and Contreras and Contreras' (2015) studies extended existing HSI literature. Musoba and Krichevskiy (2014) illuminated the importance of academic and financial support. Contreras and Contreras (2015) expanded existing literature by

focusing on retention and graduation outcomes among Latino students in community colleges. Conducting research across multiple institutions, Contreras and Contreras (2015) found that despite holding comparable persistence rates, Latinos graduation outcomes lagged behind peers. This finding suggests that current persistence models may not accurately predict Latino completion rates, and further research is needed to explore the phenomenon.

However, both studies were limited since the researchers did not disaggregate their data. Musoba and Krichevskiy (2014) failed to break down participants' financial aid awards. Previous research suggests that groups hold diverse attitudes regarding financial aid. Boatman et al. (2016) and Terenzini et al. (2001) suggested that students from low-income families are less likely to take out student loans. Parsing financial aid data—grants, loans, work study, and merit aid—could have expanded the results of the study if a correlation was established between HSIs and their ability to influence borrowing habits, and how students who receive need- or merit-based aid perform differently in first-year math and English. Further, Contreras and Contreras (2015) overlooked the racial breakdown of their sample. Latinos and Whites were the only ethnicities included in their study. Disaggregating student demographics would have led to greater insights into how graduation rates vary across racial groups at HSIs. Additionally, the researchers failed to elaborate on the courses that were included in the 30-credit count. Community colleges enroll students who tend to be academically underprepared, and as a result they are often required to enroll in remedial courses (Bailey et al., 2016); 61% of community college students enroll in one remedial course and 25% take two or more (Goldrick-Rab; 2010). As such, credits from remedial courses may have been included in the count of credits. This could partially explain the low completion rates, given that remedial courses add time to degree

completion (Boatman & Long, 2010). The credit breakdown could provide valuable insight into the impact of remedial courses on academic success.

Previous literature posits that first-year math and English and financial aid contribute to retention and graduation for students attending HSIs (Musoba & Krichevskiy, 2014). Moreover, Contreras and Contreras (2015) found that Latino students attending HSIs persist at rates comparable to Whites. However, neither study accounted for how and why attending HSIs influences retention and graduation. Utilizing qualitative methods, Garcia and Okhidoi (2015) explored the Chicana/o Studies department and the Educational Opportunity Program (EOP) at a Hispanic Serving Institution, and how they serve Latina/o students. Employing a case study design and purposeful sampling, the researchers collected data from 88 participants using semistructured interviews, focus groups, observations, and document analysis. The study found that the success of the Chicana/o Studies department and EOP were due to the programs being institutionalized (Garcia & Okhidoi, 2015). The Chicana/o Studies department offered a large number of courses through the general studies curriculum, and EOP services are provided to all students; the university offers approximately 160–170 courses per semester through the Chicana/o Studies department, and serves roughly 3,000–3,500 students annually (Garcia & Okhidoi, 2015). The institutionalization of both programs exposed the student body to a multicultural curriculum and support services. These initiatives have been shown to increase retention and graduation rates among students from diverse backgrounds (Engle & O'Brien, 2007).

Similar to Garcia and Okhidoi (2015), Arbelo-Marrero and Milacci (2016) conducted a qualitative study at two Hispanic Serving Institutions, one public and one private, to explore and understand lived experiences of nontraditional Hispanic students. Employing purposeful and

snowball sampling, the researchers collected data from 10 participants using a demographic survey, online journaling, focus groups, and in-depth interviews in an attempt to answer how participants described their experiences, and what experiences and specific factors contributed to their persistence. The researchers identified five emergent themes: family context, aspirations, campus environment, life challenges, and English language learning. These interwoven themes served as sources of supports for this group to persist and graduate; particularly, family context was referenced as a decisive factor in students' decision to persist and graduate. The participants stated that family was a source of strength, and they desired to improve life not only for themselves but also for their family (Arbelo-Marrero & Milacci, 2016).

These two qualitative studies add to the existing research that explores institutionalized cultural and support initiatives, and how well they serve a student population at HSIs. The researchers obtained rich data from administrators, faculty members, and students and arrived at a better understanding of the phenomenon (Arbelo-Marrero & Milacci, 2016; Garcia & Okhidoi, 2015). The multiple viewpoints strengthened the researchers' methodological rigor.

However, Garcia and Okhidoi (2015) and Arbelo-Marrero and Milacci (2016) missed an opportunity to improve their research design. Garcia and Okhidoi (2015) conducted in-depth interviews with administrators and faculty members, but only utilized focus groups to collect student data. Although focus groups are an efficient means of collecting data, they are limited given that responses generated may be shaped by group thought, and participants may not want to divulge their true feelings on sensitive topics (Flick, 2014). Moreover, the researchers failed to mention the number of participants in each session and how many sessions were held. Flick (2014) found that there is some difficulty in comparing groups, and identifying and documenting opinions of individual group members. Additionally, historically EOP provide specific services

to low-income, first-generation students. As a result, they have demonstrated success in retaining and graduating underserved groups. Since EOP was institutionalized, do all students receive the same services and intensity? Also, given the large number of services provided by the program, how effective are services rendered, and what is the advisor-to-student ratio?

Arbelo-Marrero and Milacci (2016) missed an opportunity to obtain data from faculty and administrators, a strength of Garcia and Okhidoi's (2015) research design. Obtaining this data would have provided insight into how the institution purposefully supported their student body, and triangulated their findings by adding greater diversity of response. Moreover, the researchers failed to provide student demographics other than race, gender, and age. Since the researchers utilized a demographic survey in their design, these data points could have been easily collected. Given that a large number of low-income students attend HSIs, it would have been interesting to see how income, parental education, and work history influence college completion at HSIs.

In summary, Hispanic Serving Institutions serve students from diverse backgrounds, and from racial/ethnic minority, first-generation, and low-income families (Engle & Tinto, 2008; Musoba et al., 2013; Terenzini et al., 2001). As such, it is vital to consider subgroups of students within the institutional context (Musoba & Krichevskiy, 2014) and find better ways to help underserved populations complete college (Arbelo-Marrero & Milacci, 2016; Garcia & Okhidoi, 2015). Contreras and Contreras (2015) found that student success measures require modification. In their study, Latino students had similar persistence rates but were not reflected in completion outcomes (Contreras & Contreras, 2015). Musoba and Krichevskiy (2014) found that academic performance in math and English was positively associated with academic success for African Americans and Latinos at HSIs. However, this may not be the case for other segments of

students. Besides modifying success measures, mainstreaming support programs and cultural curriculum are additional practices that HSIs can implement to increase completion outcomes. These practices enhance academic confidence and social relationships, attributes associated with college success and completion outcomes (Arbelo-Marrero & Milacci, 2016; Contreras & Contreras, 2015; Garcia & Okhidoi, 2015; Musoba et al., 2013).

Theoretical Framework

Funds of Knowledge (FoK)

The Funds of Knowledge concept was introduced by researchers Carlos Velez-Ibanez and James Greenberg (1992) in their study of how Mexican families living in the U.S. borderlands ameliorated socioeconomic disadvantages through social and economic systems of exchange. FoK took on forms of political, social, and cultural support which encouraged Mexican households to share resources (Velez-Ibanez, 1998). This clustering of households facilitated an exchange of resources to support familial needs (Oughton, 2010). As such, FoK was thought of as specific strategic bodies of essential information passed down intergenerationally and utilized daily to maintain well-being (Velez-Ibanez & Greenberg, 1992); examples of such knowledge include animal husbandry, mining, and household management (Moll et al., 1992). Hence, early FoK research focused on social ties and their transmission of knowledge, skills, information, and cultural values and norms that act as currency (Moll et al., 1990; Velez-Ibanez & Greenberg, 1992).

The FoK framework was extended further by Moll et al. (1992) when their research shifted the concept from anthropology and applied it to education. Working with a population similar to Velez-Ibanez and Greenberg's (1992), Moll et al. (1992) utilized teacher ethnography to explore the underlying reasons associated with educational failure among Latino students. The researchers found that the gap in learning was attributed to a disconnect between school

curriculum and students' lives (Moll et al., 1992). The separation led Latino students to feel isolated and marginalized. To this end, FoK can be a pivotal shift in teacher paradigm since it has the ability to enhance students' learning environment by incorporating their cultural strengths into the curriculum (Moll et al., 1992) since it highlights the values and resources embedded in primarily low-income students, families, and communities (Moll et al., 1992). FoK facilitates relationships used to engage students in academic skills and provides learning opportunities that are relevant to students' lives (Hogg, 2011). Additionally, the FoK framework challenges previous perceptions and provides an antideficit perspective that emphasizes minority students' strengths regarding culture, families, and themselves (Hogg, 2011; Moll et al., 1992).

Much of the previous Funds of Knowledge research has been typically employed in K-12 research (Hogg, 2011; Kiyama, 2011). However, scholars have begun to use this framework to explore issues pertaining to higher education. Extending the extant literature, Kiyama (2011) utilized FoK, social capital, and cultural capital frameworks to investigate lower- to lower-middle-class Mexican American English-speaking families, and how FoK contributed to the development of their educational ideologies within the family unit. This research draws from a larger study examining FoK and how it contributes to educational ideologies. Employing a qualitative design, Kiyama (2011) sampled families from the Parent Outreach Program (an institutionally sponsored initiative that provided parents information about high school and college) to conduct a multicase study at a single institution. Kiyama (2011) found that Mexican parents place high regard on education, and conceptualize educational ideologies in various ways. These ideologies are developed through social networks and academic cultural symbols (Kiyama, 2011). Educational ideologies result from an extended family member's college experience, watching college sports, or college regalia (Kiyama, 2011). Additionally, educational

ideologies are formed from information provided informally through extended networks which facilitated a better understanding of the educational system and future college attainment (Kiyama, 2011).

However, not all exchanges are beneficial; some informal exchanges can have a negative impact. Individuals with negative college experience can pass down misinformation and create a lack of understanding for those with limited knowledge about the college process (Kiyama, 2011). Many of the misconceptions about the college process were linked to financial barriers; many families' knowledge about financial assistance was limited to scholarship, and did not involve a complete understanding of financial aid process (Kiyama, 2011). Conversely, the financial aid knowledge gap did not deter parents from wanting to send their children to college. Families were willing to work multiple jobs and reduce budget spending by finding cheaper housing to make college a realistic option (Kiyama, 2011). Despite the limitations families faced, astute working knowledge about college was accrued through social networks and academic symbols which made going to college a viable option (Kiyama, 2011).

Daddow (2016) added further to the growing Funds of Knowledge literature and its utilization in higher education. Unlike Kiyama's (2011) study on FoK and college access, Daddow (2016) investigated curricular and pedagogic practices that utilize FoK as assets for disciplinary learning. Utilizing qualitative methods, Daddow (2016) conducted a 1-year study of two social work courses attended mostly by first-generation and culturally diverse students. Participants were offered a range of options such as music, videos, literature, and various resources to bridge their two environments (Daddow, 2016). Employing opened-ended interviews, surveys, focus groups, and document analysis, Daddow (2016) found that disciplinary learning increased particularly for nontraditional students when their cultural

background connected to their learning environment. Creating a classroom environment that valued students' cultural strengths decreased anxiety and encouraged productive exchanges that enhanced disciplinary knowledge (Daddow, 2016). The compounded effects lead to the acquisition of professional social work language and increased awareness of future career paths in the discipline (Daddow, 2016).

Both Kiyama (2011) and Daddow (2016) extended the FoK literature since most of the previous literature was applied to K-12. Kiyama (2011) did so by being one of the first researchers to apply the FoK framework to higher education, and Daddow (2016) applied FoK to curriculum practices and students not of Latino descent. Much of the FoK literature looked at Latino students (Kiyama, 2011). Given its applicability, researchers can now investigate higher education outcomes through this antideficit lens because cultural practices are associated with college success. Further, both researchers' designs added strength to their findings. The researchers sampled participants from diverse income backgrounds; Kiyama's (2011) study consisted of students mostly from low to lower-middle class and Daddow's (2016) research included those primarily from underserved populations. As such, greater generalizability can be applied to the researchers' findings. Additionally, Daddow (2016) made a great contribution by providing comparison data from the previous year which showed that more students remained enrolled when curriculum was augmented to incorporate students' FoK. Although this was a small sample size, Daddow (2016) provided a starting point for understanding how FoK can influence student success outcomes when cultural strengths are incorporated into teaching pedagogies.

Kiyama (2011) advanced the extant literature further by utilizing a multiple case study design, given that many previous studies utilized a single case study design, a limitation of

Daddow (2016). A multiple case study approach allows for more than one perspective within and between cases, thus making the research findings more generalizable (Yin, 2003). Oral histories were also conducted repeatedly throughout the study. This led to a deeper understanding of how FoK was passed down generationally (Kiyama, 2011). Lastly, using social and cultural capital along with FoK, Kiyama's (2011) application of the three frameworks complemented each other as they can be transmitted (Kiyama, 2011; Rios-Aguilar et al., (2011). Coupled, these concepts provide a greater understanding of the processes converting FoK into different forms of capital and its potential for college success (Kiyama, 2011; Rios-Aguilar et al., 2011).

Kiyama's (2011) and Daddow's (2016) research could have made greater contributions if the researchers had disaggregated their findings, given that both studies included participants from diverse backgrounds. Comparing responses from the different groups would have made the findings more compelling. Further, Daddow (2016) failed to disaggregate class status. Responses from students may have varied depending on where students were in reference to completion. Finally, Daddow's (2016) study only used one methodological approach. This approach is limited given that FoK overlaps with other theories, and because social and cultural capital complement FoK (Rios-Aguilar et al., 2011). Using additional theories would have compensated for FoK's limitations and added methodological rigor similar to Kiyama's (2011).

Funds of Knowledge provides an alternative to the deficit approach and offers researchers another way to understand, interpret, and represent diverse communities by incorporating their lifestyles into educational practices that create trust between teachers and families (Daddow; 2016; Kiyama, 2011; Moll et al., 1992; Rios-Aguilar et al., 2011). Although much of the FoK literature applies to K-12, researchers have begun to investigate higher education practices through this lens. Kiyama (2011) was one of the early researchers to apply this framework to

higher education looking at college access. Daddow (2016) followed up by exploring teaching pedagogies. Both studies demonstrate FoK's positive influences. Kiyama (2011) found that FoK precipitated a better understanding of the higher education system and college attainment, and Daddow (2016) found that it increased disciplinary learning. While strides have been made in applying FoK to higher education, much more work needs to be done given the dearth in research that explores college completion. As such, FoK may be an appropriate lens through which to explore graduation outcomes among low-income college students.

Social Capital

The concept of social capital has been associated with educational outcomes since it was introduced by French sociologist Pierre Bourdieu in 1986. According to Bourdieu (1986), social capital was predicated on obtaining benefits from resources garnered through group membership and social networks. Bourdieu's concept of social capital has two parts: the social relationship that enables the individual to acquire resources possessed by the collective, and the amount and quality of those relationships (Portes, 1998). Without significant investment of resources, social capital may not be attained (Portes, 1998). Additionally, Bourdieu believed that social capital is used by the dominant class to reproduce and maintain their position (Lin, 2000). Within the educational system, the dominant class is rewarded because they possess superior networks and group membership (Bourdieu, 1973).

Since Bourdieu, many scholars have extended social capital theory; most notably, James Coleman (1988). Similar to Bourdieu, Coleman's version of social capital also highlights the benefits of accessing resources through social networks. However, there are distinct differences between the two researchers' versions, as Coleman (1988) defined social capital by its function. Social capital involves a variety of entities having two common characteristics: some form of social structure, and behavior within the structure (Coleman, 1988). This interpretation

emphasizes the resources gained from relationships, and sees social capital as social control where trust, information channels, and norms are characteristics of the community (Coleman, 1988). According to Coleman, social capital places the responsibility on family and community to advance a child's life chances (Lareau, 2001; Stanton-Salazar, 2011).

Bourdieu's (1986) and Coleman's (1988) versions of social capital share a commonality, as both researchers emphasize the importance of social networks and their role in garnering resources. However, Bourdieu's (1986) concept of social capital was better suited for my research given that the researcher was explicit in addressing resources and the ability to obtain them, as well as structural constraints and unequal access to resources (Bourdieu, 1986; Lareau, 2001). Thus, Bourdieu's (1986) version of social capital may contribute to better understanding of the advantages of those from high-income families and the disadvantages of individuals from low-income backgrounds, because colleges and universities privilege certain values and behaviors associated with wealthier families, and these can be attributed to the attainment gap.

Social capital has been utilized to explain the attainment gap between those from high- and low-income backgrounds. However, research that documents how those from low-income backgrounds overcame their environment to earn postsecondary credentials is scant. Utilizing data from the National Longitudinal Study of Adolescent to Adult Health, Ashtiani and Feliciano (2018) conducted a multistage stratified sample of 134 middle and high schools in 80 communities to examine how access to social capital through family, school, and community promote college completion among those from low-income backgrounds. According to the researchers, access to social capital in adolescence contributes to college entry but not degree completion (Ashtiani & Feliciano, 2018). Only those with access to social capital after high school achieve postsecondary attainment, particularly those with a college-educated parent and

individuals who participated in community service and religious services (Ashtiani & Feliciano, 2018). Ashtiani and Feliciano (2018) also found that direct mentorship provided long-lasting benefits to low-income students by contributing to increased completion rates for students from low-income families moreso than for wealthier peers. Mentors included coaches, athletic directors, and employers (Ashtiani & Feliciano, 2018).

Extending research on social capital theory, Garcia and Ramirez (2018) utilized social capital to explore how to better serve disadvantaged students. Using qualitative methods, Garcia and Ramirez (2018) purposefully sampled 47 participants that included administrators, faculty, and staff working at a Hispanic Serving Institution (HSI) to explore how institutional leaders develop structures that aid in the success of minoritized college students. According to Garcia and Ramirez (2018), institutional agents have the social capital and power to foster change, and delegitimize structures that limit minoritized populations' access to valuable resources. Administrators, faculty, and staff created employment opportunities for underrepresented students, trained students to conduct research, garnered funding to attend national conferences, and provided access to academic support (Garcia & Ramirez, 2018). These social agents worked to confront oppressive intuitional structures, operated from an equity-mindedness which placed the responsibilities on the institution and not the student, and purposefully integrated institutional efforts to support and empower minoritized populations (Garcia & Ramirez, 2018).

Comparable to previous research, Kirk and Watt (2018) also added to the social capital literature. Conducting a qualitative study, the researchers explored strategies used by low-income and first-generation students and students of color developed by Advancement Via Individual Determination (AVID) and their influence on college completion (Kirk & Watt, 2018). AVID is a preparation program that provides support for underrepresented students in secondary schools

and postsecondary institutions (Kirk & Watt, 2018). Using purposeful sampling, Kirk and Watt (2018) conducted focus groups and multiparty interviews of seven Mexican American students enrolled at a Hispanic Serving Institution and taking a student success course. According to the researchers, educational resources and benefits aided participants' persistence and achievement (Kirk & Watt, 2018). The networks of support were essential in aiding students to overcome difficulties in academic courses, maintain financial resources, and confront negative messages (Kirk & Watt, 2018). This was facilitated through group membership, interactions with trained instructors, and taking advantage of personal enrichment resources (Kirk & Watt, 2018).

The new research of Ashtiani and Feliciano (2018), Garcia and Ramirez (2018), and Kirk and Watt (2018) extended social capital research and its influence on attainment among low-income students. Ashtiani and Feliciano's (2018) quantitative research illuminated the fact that although social capital established in early years played an important role in students' decisions about college enrollment, it did not translate to college completion. Because college completion rates are far lower than participation rates, additional attention should be paid to improving degree completion for low-income students with a particular focus on how low-income students establish and utilize social capital on college campuses to influence their graduation outcome. Ashtiani and Feliciano's (2018) findings also shed light on the need for colleges and universities to provide more opportunities for mentoring between students, staff, alumni, and university partners.

Garcia and Ramirez (2018) further expanded the social capital literature by exploring institutional agents and their influence on student success. This research supports Ashtiani and Feliciano's (2018) study given the valuable role possessed by faculty and staff in higher education institutions, as they are an integral part of university leadership shaping policy and

curriculum and executing initiatives throughout an institution. The multifaceted roles of university leaders can aid in developing new social networks that could increase students' social capital and improve their chances to graduate college. Unlike Ashtiani and Feliciano (2018), Garcia and Ramirez's (2018) study looked at low-income students establishing social capital through relationships with university personnel and other stakeholders. Kirk and Watt's (2018) research explored increasing social capital through a student success courses. Kirk and Watt's (2018) findings added to the dearth of literature that examines the impact of AVID on postsecondary student persistence and completion, as much of the prior research involved preparing high school students for college. Moreover, it highlights the need for colleges and universities to shape policies and build student-institutional relationships that create opportunities to increase students' web of networks and resources, a finding common among the researchers.

Garcia and Ramirez's (2018) and Kirk and Watt's (2018) research designs added strength to existing research. Garcia and Ramirez (2018) collected responses from a gamut of institutional agents with various backgrounds, and Kirk and Watt (2018) collected responses from students enrolled in the student success course. However, both studies could have been more robust. Garcia and Ramirez (2018) could have included student voices in order to determine the influence of intentional policies and practices implemented by the institutional agents compared to student responses. Kirk and Watt (2018) could have garnered responses from the student success course instructors to triangulate multiple points of data. Finally, both studies could have made their research more compelling by providing institution graduation rates over time. This data would have illuminated whether intentional programming influenced completion rates.

Social capital has been used by many researchers to describe the experiences of students from low-income families and how they navigated their environments to improve educational outcomes (Ashtiani & Feliciano, 2018; Garcia & Ramirez, 2018; Kirk & Watt, 2018). The research consistently shows that knowledge acquired through networks is extremely beneficial to student success. These networks of resources can be amassed through mentors, faculty, staff, and peer groups, and provide individuals with the knowledge to challenge institutional rules, create an awareness of policies and their impact, and install confidence whereby students will become greater advocates (Ashtiani & Feliciano, 2018; Garcia & Ramirez, 2018; Kirk & Watt, 2018).

Cultural Capital

Cultural capital, a significant concept also introduced by French sociologist Pierre Bourdieu, has been used quite extensively in educational research (Davies & Rizk, 2018). The theory relies on culture-based factors associated with an individual's upbringing (passed down from parents to children) which can be used to obtain social or economic advantages (Bourdieu & Passerson, 1977). According to Bourdieu, cultural capital is conceptualized in "highbrow" status (Goldthorpe, 2007; Lareau & Weininger, 2003). Those from wealthier families provide their children with access to wider cultural resources such as attitudes, knowledge, personalities, and skills (Bourdieu & Passerson, 1977). Thus, cultural capital enables those from wealthier families to maintain and legitimize dominant positions by being rewarded when preferential behavior is exhibited (Bourdieu & Passerson, 1977). Access to greater cultural resources allows for familiarity and comfort within the educational environment, which lead to increased academic success for those from wealthier backgrounds (Bourdieu & Passerson, 1977; Lareau & Weininger, 2003).

Although cultural capital has been used quite extensively in educational scholarship, the research that investigates cultural capital and college graduation is limited. Utilizing longitudinal

qualitative data collected from her study *Unequal Childhoods* over 20 years ago, Lareau (2014) conducted follow-up research and interviewed 5 of the original 12 child participants in an attempt to develop a longitudinal analysis of how cultural knowledge shaped educational outcomes. Using Bourdieu's cultural capital theory, Lareau (2014) found that those from middle-income families exhibited greater cultural capital in knowing how colleges and universities operate. This access to cultural capital prompted middle-class young adults to exhibit a sense of entitlement to seek help from teachers, coaches, and mentors, thus navigating institutional bureaucracy and having their needs accommodated (Lareau, 2014). The findings illuminated how educational success is more than substantive knowledge and test performance. Colleges and universities are complex and unclear, placing those from low-income backgrounds at a disadvantage because they are less likely to have access to cultural capital (Lareau, 2014).

Jack (2016) used cultural capital to explore social class and its influence on how undergraduates navigate college. Utilizing a sample of 89 middle-class and lower-income undergraduates, Jack (2016) found that students from middle-class families exhibit proactive strategies that work to their advancement in college. Middle-class students enter college already knowing how to engage faculty and navigate institutional practices, and are accustomed to academic contexts that highlight independent thinking and view faculty as partners (Jack, 2016). Contrary to middle-class students, low-income students have limited experience navigating institutional structures and experience greater stress when dealing with authority figures (Jack 2016). Additionally, Jack (2016) found that although low-income students are aware of the potential benefits of establishing relationships with faculty, many refuse to partake in self-help behaviors and advocate on their own behalf.

Colleges and universities are distinct organizations where certain values and practices influence student success. Those who are able to demonstrate these preferential behaviors are granted access to privilege. Utilizing social and cultural capital theory, Johnstonbaugh (2018) conducted 20 in-depth semistructured interviews with college students to examine how socioeconomic status influences educational experience and attainment in high-performing educational environments. Johnstonbaugh (2018) found a glaring difference between those from high- and low-SES backgrounds. Students from high-SES families possessed the knowledge and wherewithal to deal directly with educators and institutions alike, while low-SES parents possessed less capital and perceived communication barriers with school officials (Johnstonbaugh, 2018). To compensate, low-SES students relied on family members, mentors, and extended networks for the capital needed to successfully navigate their educational environment (Johnstonbaugh, 2018)—findings similar to Lareau's (2014). Specifically, family members, mentors, and extended networks provided valuable insight about financial aid and getting involved on campus (Johnstonbaugh, 2018). This access to cultural capital allowed students from low-SES families to select appropriate courses and pursue interests best suited for their aspirations. Support from family members and mentors resulted in a stored cache of knowledge that can be accessed in the future to navigate impeding obstacles and build skills and utilize their cadre of networks to challenge the system and seek favorable outcomes (Johnstonbaugh, 2018). However, those from low-SES families experience self-doubt given their limited access to the knowledge, skills, and attitude needed for success in college (Johnstonbaugh, 2018).

The research of Lareau (2014), Jack (2016), and Johnstonbaugh (2018) added to the extant literature of capital and its influence on college graduation among low-income students.

Lareau (2014) extended cultural capital research specifically by conducting longitudinal research. Lareau (2014) collected data over 20 years to provide a snapshot of how cultural capital influenced opportunities as children grew to adulthood, a limitation experienced by Jack (2016) and Johnstonbaugh (2018). This type of research is rare, given that a majority of previous studies are limited as data is less comprehensive. Additionally, unlike many previous studies, Lareau (2014) researched the more elusive forms of informal knowledge, such as soft skills. Less consequential events like getting a low grade in a gatekeeper course, not understanding university policies, or getting help from a counselor can be extremely significant to future success by limiting or inspiring student success. Finally, Lareau (2014) contributed to the extant literature by supporting prior research on mentorship. Relationships with faculty, administrators, and extended networks assist students to navigate institutional bureaucracies and decode institutional rules (Lareau, 2014). At crucial moments, individuals with established networks can self-advocate on their own behalf.

Jack (2016) and Johnstonbaugh (2018) contributed to the limited qualitative cultural capital literature and how students from low-SES families engage in strategic practices to succeed in a college environment. Jack (2016) explored how students from middle- and low-income families employed engagement strategies in a college environment, and Johnstonbaugh (2018) researched the acquisition of cultural capital through family, mentors, and extended networks, documenting how low-income students strategize to overcome barriers in the learning environment. Jack's (2016) study highlights the fact that that not all low-income students share similar experiences. Low-income students who attended elite high schools exhibit self-advocacy behaviors similar to those of middle-income students, while those from low-income families who attended low-resource high schools have difficulty navigating institutional structures (Jack,

2016). This finding is a great contribution given much of the previous research aggregates the experiences of low-income students. Johnstonbaugh's (2018) findings demonstrate the efforts made by those from low-income backgrounds in order to do well in college. Students from low-income families will engage in strategic activities to access cultural capital from a host of sources, a finding similar to Lareau's (2014).

The research design utilized by both Jack and Johnstonbaugh adds strength to their findings. Jack (2016) sampled participants from diverse economic backgrounds, racial classifications, and high school experiences. Additionally, Jack (2016) compared the experiences of low-income students who attended low-resource high schools to those who went to elite day and boarding high schools. Johnstonbaugh (2018) collected responses from racially diverse and both high- and low-SES students. Gathering responses from a diverse pool makes the researcher's findings more compelling. However, both Jack (2016) and Johnstonbaugh (2018) could have made greater contributions. Jack (2016) included Black and Latino students and Johnstonbaugh (2018) excluded males. Including whites in Jack's (2016) and Johnstonbaugh's (2018) research would have created greater diversity in the researchers' findings.

The findings of Lareau (2014), Jack (2016), and Johnstonbaugh (2018) demonstrate that with access to adequate cultural capital, low-income students can succeed in college. The research consistently shows that access to cultural capital benefits student success (Jack, 2016; Johnstonbaugh, 2018; Lareau, 2014). Amassed cultural capital provides individuals with the knowledge to challenge institutional rules, create an awareness of policies and their impact, and install confidence that enables students to become more effective self-advocates (Jack, 2016; Johnstonbaugh, 2018; Lareau, 2014). Additionally, the extant literature illuminates the role played by faculty, staff, and administrators in fostering cultural capital for those from low-

income backgrounds. For college and universities, by being intentional in policies and services, university personnel can disrupt existing structures by providing opportunities for students' professional development, spearhead institutional efforts for student support, work to eliminate oppressive practices, and strive to increase opportunities for student engagement (Garcia & Ramirez, 2018).

Summary

This chapter summarized the extant literature pertaining to academic success and college completion among low-income college students, with a primary focus on need-based grant aid and institutional supports. The literature posits that federal financial aid is critical for low-income students to persist and graduate college. With increased grant aid, low-income students have a higher likelihood of persisting through graduation. However, low-income students need more than dollars to achieve success in college. Low-income students require academic and social support to help them navigate the challenges they experience on a college campus.

Postsecondary institutions have implemented Summer Bridge, First Year Seminar, and Student Support Services to address this group's needs in an attempt to increase college success. Participation in these programs yields positive outcomes. They ease the transition to college, and provide opportunities for students to strengthen academic competency and become integrated within the university community. Compared to students of similar demographics who do not receive services, program participants were more likely to attain higher GPAs, earn more credits, and graduate at increased rates.

Frameworks and theories employed to explore low-income students' college success are diverse. Social capital highlights the importance of creating and maintaining relationships within vast networks, and Funds of Knowledge provides an antideficit perspective that explains disparities among those from various cultural and socioeconomic groups by providing a

counternarrative that highlights and values the existing resources, knowledge and skills embedded in students, families, and communities. Kiyama (2011) presented examples of how FoK provided a better understanding of the higher education system and college attainment.

CHAPTER III

METHODOLOGY

Introduction

The common narrative portrays the plight of low-income college students as they are less likely to earn postsecondary credentials than more affluent peers. Furthermore, the gap in college completion has increased between the two groups (Bailey & Dynarski, 2011). According to the extant literature, the college completion gap can be attributed to the host of challenges that low-income students are faced with: academic readiness, financial challenges, and lack of institutional responses to serve the unique needs of low-income students (Bailey & Dynarski, 2011; Engle & O'Brien, 2007; Engle & Tinto, 2008; Terenzini et al., 2001). However, despite these challenges, many low-income students obtain a college degree (though it is not at the same rate as for students from wealthier backgrounds). While the extant literature consistently documents the attainment gap between students from low-income families and more affluent peers, several studies have examined the college experiences of low-income students and how they overcome challenges to completing their college degree, and found that low-income students are more likely to graduate when they receive career and academic advisement and/or faculty mentoring (Clotfelter et al., 2018; Garcia & Okhidoi, 2015), are engaged on campus (Engle & Tinto; 2008), and experience a supportive campus environment (Garcia & Ramirez, 2018).

Research shows that multiple factors contribute to the success of low-income students and help them finish college. Goldrick-Rab et al. (2016) and Castleman and Long (2016) found that additional grant aid helped students earn higher GPAs and more credits, and student support services programs have been shown to improve graduation rates (Chaney, 2010; Zeiser & Chan, 2015). As such, involvement in student support services (SSS) programs increases opportunities

for low-income students to navigate college environments within supportive peer relationships, develop academic and social skills necessary for college success, and make connections with college professionals, helping them achieve higher college completion rates (Chaney, 2010; Zeisher & Chan, 2015). Nonetheless, not all students participating in SSS programs succeed in persisting through college (as those programs intend). Some graduate, some stop out and return, and some drop out and leave college before completing their college education. Zeisher and Chan (2015) found that 52% of the SSS students who entered college in the 2007–08 academic year did not graduate within 6 years of starting college. With this in mind, I intended to explore collegiate trajectories of students from low-income backgrounds to better understand how psychological, social, and cultural resources facilitate or hinder their paths to college completion. Thus, the goal of this study was to gain a better understanding of the lived experiences of low-income SSS students and the strategies used to overcome a set of challenges on the path to college completion at a Hispanic Serving Institution. Specifically, this study explored the funds of knowledge and social capital possessed by low-income SSS participants, and how they leveraged their strengths to overcome academic and nonacademic challenges related to college completion. Findings from this study will add new knowledge to student support literature on college outcomes through the theoretical lens of social capital and Funds of Knowledge, and provide suggestions for institutions to better serve the needs of low-income students and increase their college completion.

This chapter begins with an overview of the methodological approach employed in this study, followed by a description of the research site and participant selection. Subsequently, research methods including data collection and data analysis plan are discussed. Finally, this chapter concludes with a discussion of the trustworthiness and limitations of the study.

Research Questions

The extant literature consistently documents the fact that college completion rates are lower for students from low-income families compared to those from wealthier backgrounds. The sobering graduation outcomes for low-income students have inspired researchers to explore the widening attainment gap and how this population of students can be better served. This study extends current literature by investigating the experiences that lead to college graduation for low-income SSS participants. Unlike many studies that only investigated college completion among SSS participants, this study departed from prior research by exploring the experiences of SSS participants across four subgroups (persisters, completers, returners, and dropouts). Understanding the experiences of the three subgroups will provide insight into the college experience of low-income SSS participants; particularly, how and why some persisted to and through graduation, and while others left college before earning a degree. Moreover, this study further extends the concept of funds of knowledge by applying FoK to low-income college students and college graduation. Most of the previous research has primarily focused on Latino students and K-12 school system (Rios-Aguilar et al., 2011). Utilizing the lens of funds of knowledge and social capital, this study aims to understand the college experiences of low-income SSS participants in relation to college graduation. The following questions were utilized to guide my study:

1. What experiences do low-income students in an SSS program perceive as obstacles to college completion?
2. How do low-income students in an SSS program utilize relationships with faculty and family to persist through college?
3. How do students use funds of knowledge in an SSS program to earn a college degree? What differences, if any, exist between persisters and nonpersisters?

Research Methodology

Qualitative research is multimethod in focus (Denzin, 1994). It attempts to gain an in-depth understanding of a phenomenon through a variety of empirical data (Denzin, 1994). The objective of qualitative research is to reveal the deep meaning associated with motives, aspiration, beliefs, values, and attitudes that cannot be quantified (Maxwell, 2012). In this study, a qualitative research design was selected to explore the experiences of low-income students participating in a Student Support Services program at a Hispanic Serving Institution. These experiences can illuminate the strategies incorporated by low-income students that facilitated their path to graduation. Moreover, a qualitative design is well suited to provide rich descriptions of participants' multiple realities, as well as a flexible structure that supports an inductive style of interpretations of meanings (Bogdan & Biklen, 2007; Creswell, 2014). To understand the "how, what, and why," a qualitative design will lead to more robust findings regarding the experiences of low-income students on their path to attainment (Bogdan & Biklen, 2007), which may not be evident through quantitative research. Thus, a qualitative approach offers a multifaceted perspective of SSS participants and how they make sense of their college experiences. Moreover, a qualitative approach was best suited given this study sought to understand the experiences of those from low-income backgrounds, allowing for a deeper understanding of participants' stories expressed in their own words (Creswell, 2014).

Narrative Inquiry

A narrative inquiry was used to explore the experiences of low-income college students in their pursuit to obtain postsecondary credentials (Bamberg, 2012; Creswell, 2014). This approach evolved from multiple disciplines within the social sciences and attempted to explain the participants' experience of how events unfolded within their own personal and social worldview (Bamberg, 2012; Creswell, 2014; Polkinghorne, 1989). Moreover, it revealed gaps

between story and experience, and highlighted the way events and actions connect to deconstruct stories by exposing dichotomies, examining silences, and addressing disruptions (Czarniawska, 2004). A narrative methodology voices the lived stories of individuals and makes meaning of their experiences (Creswell, 2014; Polkinghorne, 1989; Spector-Mersel, 2010).

A narrative inquiry was used to collect multiple viewpoints from participants' stories which are then reconstructed into storied narratives between researcher and participant (Connelly & Clandinin, 1990). Through an interactive process, the narrative researcher conceptualizes participants' experiences into three commonplaces of narrative inquiry: temporality, sociality, and place are explored simultaneously (Connelly & Clandinin, 1990). Temporality refers to events of past, present, and future; sociality involves hopes, desires, and moral dispositions; place suggests specific physical and/or sequences of places where the inquiry and events take place (Clandinin & Connelly, 2004). Using the three dimensions, the participants' experiences were viewed within the context of how being from low-income families influenced their college experience. In this study, temporal dimension provided the context for how referencing past experiences influenced a person's present disposition and their future outcomes. The sociality dimension references an individual and the environment. These conditions provide the context of being low-income and the conditions that shaped participants' worldviews. The final dimension, place, looks at how the physical space in an SSS program influenced an individual's experience at a Hispanic Servicing Institution. This interactive process enabled the researcher to explore participants' lived experiences, and emphasize key elements giving them meaning (Clandinin et al., 2007).

Narrative research is configured in such a manner that researchers can gain insight into a phenomenon by exploring lived experiences through stories. As such, the narrative method was

most appropriate given the conceptual framework, temporality, sociality, and place, which lend to studying educational experiences of low-income college students who graduated, those nearing graduation, and those who left college prior to earning a degree (Clandinin & Connelly, 2004). This approach provided an opportunity to investigate the experiences that resulted in participants' decision making with regard to their educational paths. Specifically, the narrative approach highlighted how low-income students overcame challenges to earning a college degree, and the experiences that led some to leave prior to degree completion.

Research Design

Institutional Setting

The research site chosen was a comprehensive, midsize, public, 4-year Hispanic Serving Institution located on the east coast of the United States. For privacy, the pseudonym River State University (RSU) is used hereafter. RSU's fall 2018 enrollment totaled 7,991: 6,237 undergraduates and 1,754 graduates. For the fall 2018–2019 academic year, the university reported that 40% of the student population self-identified as Hispanic, 20% white, 23% African American, and 8% Asian. Approximately 95% of the incoming fall 2018 full-time, first-time undergraduate students received some form of financial aid and 84% received need-based financial aid.

River State University was selected for a variety of reasons. First, my study explored the experiences of SSS participants from low-income backgrounds who graduated as well as those who left college without earning a degree. Collecting data from those who stopped out or dropped out was potentially difficult to obtain; however, my affiliation with RSU provided access to this data. The director of the SSS program maintains a list of students who stopout or dropout, and contacts them periodically to inquire about how they are doing and whether they are interested in returning to RSU. The list obtained from the SSS director only included students

who stopped out or dropped out and are not attending another institution. Therefore, my familiarity with the institution, professional link to faculty and staff, and opportunity to access data were pivotal in gaining access to potential participants.

Secondly, RSU was chosen because I wanted to gain a better understanding of the student experiences from an institution where they are more likely to attend. A large percentage of low-income students attend less selective institutions (Fry & Cilluffo, 2019), and much of the existing research focuses primarily on low-income students at selective institutions. Hoxby and Avery (2012) found that high-achieving low-income students do not apply to selective colleges at the same rates as their wealthier counterparts. Delisle and Cooper (2018) found that attendance for students from high-income families increased in 1999–2000 and 2007–08 at flagship universities while enrollment remained stagnant for low-income students. RSU is a nonselective institution and accepts 92% of all applicants (NCES, 2018).

Thirdly, RSU is designated as a Minority Serving Institution (MSI) and a Hispanic Serving Institution (HSI). Institutions with these designations enroll a large percentage of low-income students (Garcia et al., 2019). Approximately 95% of the RSU student body receives some form of financial aid, which is higher than the national average of 85% (Kena et al., 2015). Finally, the 6-year graduation rate for SSS students is nearly 20% higher than RSU's; on average, over 50% of SSS participants graduate in 6 years (Office of the Vice President for Student Affairs, 2018) compared to 41% of RSU's student body (NCES, 2018). Exploration of the college experiences of RSU's SSS low-income students provided insight into how and why this population of students overcame their set of challenges to persist and graduate. Also, gaining insight into the pitfalls that led others to leave will aid universities to intentionally develop support services that specifically address these challenges. Studying how low-income SSS

students move through college will lead to improved educational outcomes for low-income students.

Sampling Strategies

To collect rich information about participants' experiences and the deciding factors that aided their college persistence behavior (or the circumstances that led them to leave college before they completed their degree), purposeful criterion sampling techniques were utilized to identify individuals who are near graduation (continuers), graduated (completers), left college at one point but returned and were currently enrolled or have graduated RSU (returners), and left RSU and were not enrolled in any higher education institution or have taken classes at another institution at the time of the study (dropouts) (Creswell et al., 2007; Patton, 1990). Completers and persisters were college students who overcame a set of challenging circumstances to be nearing graduation or who graduated. Returners/dropouts are SSS students who attended college but left before earning a degree, and those who left but returned to RSU. The responses elicited from the three groups contributed to increasing knowledge on multifaceted factors that contribute to college completion among low-income students.

The number of participants depends on the nature of the research, the availability of resources (Bauer & Gaskell, 2000), and the research questions (Marshall, 1996). My study focused on sample adequacy and less on sample size. Bowen (2008) posited that adequacy of sampling ensures saturation, and that the breadth and depth of information are reached. I intended to recruit 4–5 participants from each group (approximately 16–20 participants in total), or until saturation was reached.

To meet the persister criteria, participants had to have a minimum 2.0 cumulative grade point average, earned at least 60 degree credits, and/or have applied for graduation. The three requirements demonstrated that the participant was in good academic standing and was a college

junior or senior. The criteria specified those who graduated from an SSS program and completed a bachelor's degree within the past 5 years. Including those who graduated more than 5 years ago might have jeopardized the research findings given participants may experience recall bias and omit details when retelling their stories (Creswell et al., 2007; Roulston & Shelton, 2015). Returners were those who left college at one point but returned and were currently enrolled, or graduated. Dropouts were identified as those who left the university prior to degree completion, were not enrolled at any postsecondary education institution at the time of the data study, or left but returned to RSU. Returner and dropout status were determined at the time of my study. SSS students who left RSU without earning a degree and attended another institution were excluded from participation because their college experience may differ from the experience of those who attended RSU. Although the SSS program director does outreach to those who are not enrolled at RSU, it might have been difficult to solicit their participation given they might have been unwilling to share their story. As such, dropouts not enrolled at another institution within the past 5 years or those who returned to RSU were selected for participation.

Including the voices from the different groups of students enriched my study. Low-income SSS participants shared their stories about how they are nearing graduation or graduated, or why they left college and returned, or why they left prior to earning a degree and did not return. Collecting responses from various student groups within the SSS program provided rich information about how to better serve the needs of low-income college students.

Recruitment

Initial recruitment began in a meeting with the SSS Director to discuss my study and to gain support. Working with the SSS Director was intentional as it had potential to aid in recruiting students, program staff, and faculty given the director's access to the population. Upon accomplishing the first step, I requested that the program secretary post a recruitment notification

on their Facebook and Instagram pages, and the message board in their office. Using social media increased participation rates for students who graduated or left without a degree. Students who graduated, stopped out, or dropped out may not have frequent direct contact with the program. However, they may follow program activities through social media feeds. Next, I asked for contact information for faculty who work with the program and also requested that program staff take part in the study. At the conclusion of the meeting, I obtained a list of students who met the criteria for participation, faculty who work closely with the program, and contact information for program staff, to whom I sent a recruitment letter and flier. I also asked the SSS secretary to send a follow-up email, recruitment letter, and flier to potential participants.

The email communication included a brief description of the study, criteria for participation, compensation, and the researcher's contact information. All potential participants were asked to contact me by email or phone so I could fully explain the study and the requirements for participation. All participants received a copy of informed consent forms and a $25 Amazon gift card. The solicitation letter is provided in Appendix B.

Data Collection

To gain a better understanding of how SSS students make sense of their college experience at RSU, data was collected primarily from semistructured interviews. Semistructured interviews were intended to collect stories about participants' educational paths and were scheduled to last approximately 60–90 minutes. Supplemental sources of data were also used. SSS applications, reflective journaling, and a demographic questionnaire assisted in developing participants' educational narratives. Reflective journaling was done after each interview to capture my personal thoughts, feelings, and additional questions that emerged (Creswell et al., 2007). Finally, a demographic questionnaire was used to collect background information about participants to gain a better understanding of who the participants are.

According to Bogdan and Biklen (2007), semistructured interviews are used to gather information from the interviewee to gain insight into how they perceive the world. Semistructured interviews give the researcher an opportunity to probe for more information to increase the richness of interviewees' responses (Creswell, 2014), and provide additional opportunities for the researcher to clarify any misconceptions or vagueness in the participants' responses (Bogdan & Biklen, 2007). Moreover, it provides a platform that allows for free-flowing dialogue between the researcher and participant (DiCicco & Crabtree, 2006). I treated the interviews like a conversation to create a free-flowing dialogue rather than a strict question-and-answer interaction in order to explore and expand the topic (Hesse-Biber & Leavy, 2011). This approach was intended to place participants at ease, thus eliciting more rich and detailed responses (Bogdan & Biklen, 2007). As I guided the conversation, my desire was to help participants focus their answers and to probe responses where necessary.

Face-to-face in-person interviews may be considered the gold standard in qualitative research given the potential to collect honest participant responses on a multitude of topics (Creswell, 2014; Sy et al., 2020). However, due to the COVID-19 pandemic it was nearly impossible to conduct in-person interviews because of restrictions imposed by local and state governments to slow the spread of the virus and keep citizens safe. The Centers for Disease and Control and Prevention (CDC) recommended that everyone maintain social distancing (stay 6 feet apart) and wear a mask whenever in public (CDC, 2020). Since it might have been unsafe to conduct in-person face-to-face interviews and because the audio recording might have been muffled and unclear due to speaking through masks, I conducted my interviews using the Zoom video conferencing platform. Communication technologies do present advantages in collecting data via face-to-face interviews by replicating features of face-to-face interviews (Archibald et

al., 2019; Gray et al., 2020; Sy et al., 2020). Zoom provides the option to record audio or both audio and video. All participants were given the option to choose their preference. I chose to use Zoom rather than Skype or other video conferencing platforms because of my familiarity with the product, security features, accessibility, and its ease of use.

Using Zoom to conduct online face-to-face interviews provided several advantages. First, during the COVID-19 pandemic it eliminated health and safety risks for participants and the researcher (Archibald et al., 2019; Gray et al., 2020; Sy et al., 2020). Participants and the researcher limited their exposure to contacting the virus by not meeting in person. Second, Zoom increased flexibility since it eliminated traveling to the interview site and time and space restrictions (Archibald et al., 2019; Gray et al., 2020; Sy et al., 2020). Not having to travel made better use of everyone's time and allowed both parties to take part in interviews in their own comfortable space. Third, Zoom eliminated distance and opened participation to a larger pool of students (Archibald et al., 2019; Gray et al., 2020; Sy et al., 2020). It provided an opportunity for participation by SSS students who have relocated to a different county or state. This particular group may not have participated given distance and time restrictions; however, using the Zoom platform granted this particular group the opportunity to participate and share their experiences. Fourth, Zoom provides a number of security features (Archibald et al., 2019) including the ability to securely record and store interview sessions and control meeting access. To enter a session, participants must enter a password to gain access. Zoom also has a waiting room feature. Once a participant enters a session, only the host can allow the interviewee into the meeting (Archibald et al., 2019; Zoom Meetings Training-Reference Guide, 2020). Finally, Zoom allows the participant and researcher to see and hear each other (Archibald et al., 2019; Gray et al.,

2020; Sy et al., 2020). As a result, I was able to observe participants' nonverbal responses to my questions. This allowed me to confirm their verbal responses to what was said.

Although there are advantages to using Zoom, there are challenges using this product; particularly, technical difficulties. Archibald et al. (2019) found that participants who used Zoom experienced some difficulty in joining a session while others experienced poor video and audio quality. To address this limitation, I provided a Zoom guide to the participants prior to our scheduled meeting. This helped the participant familiarize themselves with the platform and eliminated lost time and frustration with the product (Archibald et al., 2019). Additionally, I used my cell phone to help troubleshoot issues with the Zoom platform.

Semistructured online face-to-face interviews were used to collect data for this study via the Zoom video conferencing platform. It is easy to use and offers a number of features that are suitable to conducting qualitative research. Krouwel et al. (2019) found that using video conferencing technologies resulted in only modest differences in collecting data compared to in-person interviews. Given the COVID-19 pandemic, I used the Zoom platform to conduct online face-to-face interviews.

Completer

Despite the fact that a college degree is a prerequisite for economic and social mobility, many low-income students graduate at lower rates than their wealthier counterparts (Engle & O'Brien, 2007; Engle & Tinto, 2008). Existing research indicates that this student population's academic and nonacademic challenges play a pivotal role in their low attainment rates (Engle & O'Brien, 2007; Engle & Tinto, 2008). To aid in increasing low-income student attainment, collecting data from this population who graduated college assisted in gaining a better understanding of how they circumvented their challenges, as well as helping institutions to better serve low-income students by providing intentional services that facilitate college graduation. In

this study, the term *completers* refers to low-income SSS students who graduated college within the past 3 years.

Continuer

The existing literature indicates that many students leave college early in their academic career. Recent literature counters the previous finding and suggests that nearly 40% of college students leave after their second year (Bowen et al., 2009; Mabel & Britton, 2017; Shapiro et al., 2014). For example, Mabel and Britton (2017) found that students who dropped out completed at least three quarters of their credits. Given much of the higher education literature that claims students stop attending after their first year, and new findings indicating that a large proportion of college students leave college after their sophomore year, the persister criteria included juniors and seniors in good academic standing and/or those who have applied for graduation. The credits criteria included in the study was sixty degree credits. Degree credits indicated class status instead of cumulative credits since remedial credits are included in the cumulative credit count. This exclusion eliminated students who had 60 credits or more but were on pace to graduate with second-year college students who had completed 30–59 degree credits. Thus, only credits that count toward graduation were included in the degree credits count.

Juniors and seniors in good academic standing were selected to participate for various reasons. First, juniors and seniors may have encountered many of the same challenges as other low-income students but stayed on their path to nearing graduation. Second, this group was also chosen because they had a higher probability of graduating (the existing literature indicates that students leave college up to their third year of college) (Bowen et al., 2009; Mabel & Britton, 2017). Third, it made my study more compelling to include juniors and seniors since first- and second-year students receive more attention from colleges and universities. Finally, persisters were added to this study because their experiences may differ from completers' experiences due

to institutional and programmatic changes such as curriculum, staffing, and vision. In this study, persisters were defined as low-income SSS participants in their junior and senior year of college who were in good academic standing. These students had a minimum 2.0 cumulative grade point average, had earned at least 60 degree credits, or had applied for graduation.

Returner

Researchers have found that low-income students experience a diverse set of issues related to financial, institutional, academic, and personal challenges (Dawson et al., 2021). Moreover, they work full-time and take courses part-time, which can have serious consequences as it influences their decision to leave college (Engle & Tinto, 2008). Not all low-income students leave college prior to graduating, and among those who leave, some do return. This group was referred to as returners. Returners were defined as low-income students who participated in an SSS program and left RSU and returned. Students who left RSU and attended another university were excluded from this study. Understanding this group is important to closing the equity gap between low- and higher-income students, and providing institutions with evidence to improve services for this group.

Dropout

College completion rates are lower for students from low-income families compared to those for students from wealthier backgrounds. While income influences graduation outcomes across colleges and universities, finances are not the sole factor involved in a low-income student's decision to leave college. The existing literature characterizes the gap in achievement as multifaceted, and includes both academic and nonacademic challenges (Engle & O'Brien, 2007; Engle & Tinto, 2008; Gladieux & Perna, 2005). To increase the number of low-income college graduates, a more nuanced understanding of the experiences that precipitate student stopout and dropout is essential. Understanding how low-income students deal with their set of

challenges and why students leave before earning a degree will provide institutions with data enabling them to be intentional about services made available to this population. The experiences that lead to leaving college coupled with intentional university services can potentially increase college completion among low-income students. Therefore, it is pivotal to include the voices of those who dropped out in this study. Dropouts are defined as low-income SSS participants who left River State University (RSU) prior to earning a degree, or left but returned to RSU.

Data Analysis and Coding Scheme

Data analysis involves examining, analyzing, and interpreting data to elicit meaning and understanding (Miles et al., 2014). Through an inductive approach, this study analyzed data collected from participant interviews and supplemental data sources. This allowed the data to speak for itself and eliminated data from being forced into prior codes (Miles et al., 2014). My data analysis method involved creating codes, uncovering patterns, generating categories, and identifying themes from the data collected to bring together stories that highlight participants' unique voices (Creswell, 2013; Josselson, 2011).

The analysis for this study began with a general review of all digital recordings and verbatim transcribed interviews, demographic questionnaire, academic transcripts, and SSS applications to better understand the educational experiences that lead to graduation or leaving prior to completion. Transcribed interviews provide rich descriptions of the events that occur in ones' lived experiences (Bogdan & Biklen, 2007). Demographic surveys, SSS applications, and academic transcripts provided information about participants' academic and nonacademic contexts.

From the information collected, I began first cycle coding by listening attentively to interviews and thoroughly reviewing the raw transcripts line by line in order to better understand the data (Bogdan & Biklen, 2007; Miles et al., 2014; Saldana, 2013). During the review, I used

the jotting method to make notes within the margins and record any preliminary words or phrases potentially useful as codes during coding (Saldana, 2013). Next, I used descriptive coding to summarize chunks of data in a word or short phrase as they emerged from the data (Miles et al., 2014; Saldana, 2013). The descriptive coding was chosen because it is applicable to qualitative studies, appropriate for novice researchers, and essential for second cycle coding (Saldana, 2013). I used the Microsoft suite to create and maintain my master code list with descriptions given that the number of codes can increase quickly. Once first cycle coding was completed, I memoed my thoughts to highlight what was emerging from the data. Memoing provided an opportunity for initial analysis and reflection (Saldana, 2013). The steps taken in first cycle coding aided me to organize and summarize the research done to that point, and provided me with a foundation for moving on to the second cycle of coding (Miles et al., 2014; Saldana, 2013).

I began second cycle coding by combing through the various points of data and codes created during first cycle coding. Next, I used pattern coding as my unit of analysis to condense the data and group summaries into a smaller number of categories and themes (Miles et al., 2014). Duplicates codes that were redundant were removed and additional codes were created to reorganize my work to capture new ideas. I kept the second cycle coding process fluid. This iterative process involved comparing codes, categories, and the emerging data throughout the analysis phase in order to find similarities and differences within the data and accommodate new ideas (Glaser & Strauss, 1967). Moreover, this process resulted in merging existing codes or pulling them apart (Glaser & Strauss, 1967). Similar codes were placed in a pattern code which was then used to develop statements that described major themes (Saldana, 2013). Based on the

interpretation of the codes, patterns, themes that emanated, and an analysis of all data sources, I organized findings in response to the research questions.

Trustworthiness

Trustworthiness is the bedrock of qualitative research (Birt et al., 2016). It is associated with evidence of rigor that describes a phenomenon with validity (Schreier, 2012), and provides guidelines for the ethical conduct of research (Merriam, 2009). Moreover, it is the process researchers engage in to assure that findings align with what the researcher intended to study (Creswell, 2014). As such, it is imperative to establish trustworthiness so as to produce valid and reliable research findings. Qualitative research lacking in thoroughness is viewed as defective, worthless, and deficient of empirical value—issues of concern (Guba, 1981). Lincoln and Guba (1985) proposed four criteria for qualitative researchers to consider when establishing trustworthiness; credibility, transferability, dependability, and confirmability (Lincoln & Guba, 1985). This study utilized member checking, peer debriefing, and triangulation to ensure trustworthiness.

Member Checking

Trustworthiness of qualitative studies relies heavily on the credibility of the researcher to accurately measure the research so as to ensure confidence in the findings (Creswell, 2009; Lincoln & Guba, 1985, Merriam, 1998). This study utilized member checking to give participants the opportunity to review the major findings for exactness, and to confirm themes, meanings, and findings (Lincoln & Guba, 1985). Member checking is described as the single most important method to ensure a study's credibility (Lincoln & Guba, 1985). In this study, each participant was given a summary of their interview and asked to verify that their transcribed stories and my interpretations of the data aligned with their meaning and understanding. This

provided an opportunity for participants to clarify specific points of data, or elaborate on statements made in the original interview for exactness and accuracy (Lincoln & Guba, 1985).

Peer Debriefing

Peer debriefing was also utilized to ensure trustworthiness. Peer debriefing is a method also known as "analytic triangulation" in which the research project is discussed with a peer who is not directly involved (Creswell, 2014; Nguyen, 2008). A peer debriefer provides an alternative perspective, and inspires critical thinking and alternative perspectives (Hadi & Closs, 2016). To ensure the research resonates not only with the researcher, a peer debriefer reviewed the research and asked questions about the study (Creswell, 2014). I conducted peer debriefing sessions with an experienced researcher prior to moving on to the next stages of the research process to ensure trustworthiness within this study.

Triangulation

Triangulation is used to address credibility in the research findings. It is a process of collecting multiple points of data to gain a granular understanding of a phenomenon being investigated (Maxwell, 2012; Patton, 1999), and to ensure that sources of data were not excluded (which could result in a limited view of the research being conducted) (Carter et al., 2014). For this research, I used data triangulation from in-depth semistructured interviews, and demographic questionnaires. The cross-verification of data collected helped me provide stronger evidence about how low-income students overcame challenges to earn a college degree (or the experiences that led them to leave prior to receiving a degree).

Limitations

Any research study has limitations with regard to its design and methods which may influence research findings (Creswell, 2014). Utilizing a narrative inquiry for data collection, participants were asked to describe their college experiences in reference to graduation, stopping

out, or dropping out. This mode of inquiry was potentially susceptible to responder bias given participants may not recall events as they occurred. Some events may have taken place early in their academic career and, due to the passage of time, participants may have experienced some challenges in retelling their stories (Creswell, 2014; Roulston & Shelton, 2015). However, the narrative inquiry allowed interviewees to retell their stories despite the passage of time instead of focusing on the accuracy of life events (Kvale, 1994; Roulston & Shelton, 2015).

My study only looked at low-income students who participated in an SSS program, and excluded low-income students who were admitted to the university but did not receive SSS services. To take part in an SSS program, participants must apply for entrance to the program, interview with program staff, and meet the admissions criteria. Therefore, low-income SSS students may be more motivated to persist and graduate college. Also, this study did not include low-income first- and second-year SSS students given they were new to college and may have experienced challenges in their transition to RSU. Finally, this study did not include students who left RSU and were attending or completed a degree at another college or university. Low-income SSS students who left RSU and attended a different university may have a different college experience due to institutional type or program structure.

Protection of Human Subjects

There were important ethical factors to consider in the implementation of this study. I submitted and obtained Institutional Review Board approval from the university's IRB. Data collected from participants are highly sensitive and should be protected. In response to this concern, participants selected a pseudonym or had one provided to them to protect their privacy. Moreover, all audio and transcribed data, SSS applications, demographic questionnaires, observations, and field notes were kept in a password-encrypted computer and external hard drive. The external hard drive was kept within a locked file cabinet in my home, and I am the

only person who can access this data. At the end of this study, all data will remain secure. However, after a period of time, all audio and transcribed data will be destroyed.

Role of Researcher

In qualitative research, the researcher is the main instrument of data collection, and makes sense of the phenomenon being studied (Lincoln & Denzin, 2003). Given the researcher is immersed in the study, it is critical that bias, personal values, assumptions, and affiliations are acknowledged so the research can be represented objectively (Creswell, 2014; Postholm & Madsen, 2006). Given that these criteria can potentially shape the way data is interpreted (Creswell, 2014), it is imperative that I acknowledge how my background (i.e., socioeconomic status, culture, history, and current employment) might have shaped my interpretation of the research findings.

My college aspirations were honed while serving in the United States Marine Corps. As a Black male growing up in Jersey City, New Jersey, going to college was not a viable option. I was raised in a low-income household, poorly educated, and lived in a community inundated with violence and drugs. I felt that I was not capable of succeeding in college, and as an alternative I enlisted in the United States Marine Corps, a decision that enhanced my worldview and provided me with opportunities that changed my life. After my military commitment ended, I returned home to witness that not much changed—drugs were being sold on street corners, gangs were destroying the neighborhood, and hopelessness was running rampant. To increase my chances for future success, I attended a local college and earned a Bachelor of Arts degree in Special Education.

College completion was not easy. Although I had the "want to," I did not possess the academic skills required to succeed. Attending a low-resource high school simply did not prepare

me to do college level work. Moreover, I lacked the ability to navigate the university maze once on campus. However, during my first year of college I was accepted into an SSS program and my chances of graduating increased. The SSS program provided access to key services vital to college success. It offered tutoring, financial aid workshops, academic advising, and a host of other services. The support garnered contributed immensely to improving my academic competency, and building my social and cultural capital. Through participation in SSS, I became involved on campus, assumed leadership roles in student government and Greek life, and worked as a student employee in the SSS program.

This fortunate happenstance of SSS program participation was key to my graduating college. I made use of the services provided by the program and completed my education in a little over 4 years. All SSS participants had access to the same supports; however, some SSS students graduated while others were unable to overcome their challenging circumstances and dropped out. Why did some succeed while others did not? This question coupled with my experiences in the SSS program fostered an interest to study low-income students' path to college graduation.

Participation in the SSS program, my time as a student worker, and being a low-income student positioned me as an insider, which I embrace. Clandinin and Connelly (2004) posited that an insider status provides the researcher with an opportunity to foster meaningful relationships with participants that can yield valuable and honest responses. Due to my prior experiences, I understand that I brought with me certain biases and assumptions which may shape the way I understand and interpret data.

Summary

Chapter 3 outlined the framework that was utilized to investigate an SSS program and its influence on students' graduation outcomes, as this study aimed to gain a better understanding of

how low-income students make sense of their college experience, and the ways in which they cope with a set of challenges on a college-completion path. This chapter's detailed descriptions presented the rationale for choosing the research site, participant selection, and data collection and analysis plan. Moreover, it addressed the methods used to ensure trustworthiness, the protection of human subjects, and the role of the researcher. The study's qualitative design employed a strategy to gain a deeper understanding about how students from low-income families overcome academic and nonacademic challenges, and how these experiences influenced their college-going path.

CHAPTER IV

RESEARCH FINDINGS

Introduction

College enrollment has increased over the last decade. However, not all who go to college graduate despite efforts made to improve persistence and completion rates. This holds true particularly for low-income college students. Although low-income students defy the odds to attend college, they do not graduate at the same rates as their wealthier peers. Existing research suggests that low-income students face many challenges and, as a result, tend to drop out more frequently (Dawson et al., 2021; Engle & Tinto, 2008). However, when provided with adequate financial and supportive resources, low-income students persist and graduate at higher rates (Zeiser et al., 2019).

Student Support Services programs have a rich history of supporting low-income students in their efforts to persist and graduate college. They provide programming to address barriers and student needs that include but are not limited to the following: academic advisement, degree planning, financial assistance, mentoring study skills, tutoring, and cultural activities (Dortch, 2015). The purpose of this study was to understand the experiences of low-income college students who participated in a Student Support Services program and how they navigated their set of challenges. Considerable attention was paid to why some students overcame their disadvantageous circumstances and persisted through graduation, and what factors led some of them to stopout and return or dropout altogether. Understanding the choices participants made during their college journey is critical to developing comprehensive services that aid low-income college goers in their efforts overcome a multifaceted set of challenges (Dawson et al., 2021).

The following research questions guided my data analysis.

1. What experiences do low-income students in an SSS program perceive as obstacles to college completion?
2. How do low-income students in an SSS program utilize relationships with faculty and family to persist through college?
3. How do students use funds of knowledge in an SSS program to earn a college degree? What differences, if any, exist between persisters and nonpersisters?

This chapter begins with brief profiles of 15 low-income college students who participated in a Student Support Services program at a 4-year public university. The participants are sectioned into two groups, persisters and nonpersisters. The persisters group is made up of 3 subgroups: completers, continuers, and returners. Completers are defined as participants who graduated, returners are those who left RSU and returned, and continuers remained enrolled and never left college. The nonpersisters group consisted of participants who dropped out and neither returned nor attended another institution. Table 1 lists the breakdown of the groups and the number of participants per group.

Table 1

Participants' Key Demographics

Participant	Group	Subgroups	Major	Credits	Hours Worked
Alicia	Nonpersisters	Dropout	BS-Finance	131	35
Angel	Nonpersisters	Dropout	BA-Psychology	120	35+
Bri	Persisters	Completer	BA-Psychology	131	55
Bridget	Persisters	Continuer	BFA-Art	135	35+
Crystal	Persisters	Completer Returner	BA-Mathematics CM-Elementary Education	129	40
Dey	Persisters	Completer	BA-Psychology MN-General Business	121	35+

Participant	Group	Subgroups	Major	Credits	Hours Worked
Ella	Persisters	Completer	BS-Cybersecurity MN-Computer Science	120	50+
Gaston	Persisters	Completer Returner	BA-Mathematics	129	40
Jane	Persisters	Continuer	BS-Biology	104	10
Jessy	Persisters	Returner	BA-Media Arts	81	25+
Joey	Persisters	Continuer	BA-English CM-Elementary Education	94	37.5
Kelly	Persisters	Returner	BA-Media Arts	120	35+
Larry	Persisters	Continuer	BS-Management		
Ralph	Nonpersisters	Dropout	BA-English	81	40+
Samantha	Persisters	Continuer	BA-Psychology CM-Early Childhood	100	20+

Participant Demographic Analysis

Participant Profile 1: Alicia

At the time of the study, Alicia had dropped out of college but planned to return and finish her degree. Alicia is a Hispanic/Latina, first-generation, low-income college student. Her mother graduated high school and her father earned an associate's degree. Alicia's parents valued a college degree and encouraged her to attend a 4-year school. Alicia attended the local public college and was admitted into the SSS program in her second semester at RSU. She utilized many of the program's services such as tutoring services and borrowed books, and visited the office frequently for advisement. Alicia's college experience consisted of working 35 hours per week and taking full-time courses. In our talk, she mentioned that the combination of school and work limited her participation in the SSS program and the time she needed for self care. Alicia was one course short of earning a Bachelor of Science degree in finance before she dropped out. Alicia plans to return to RSU and complete her degree.

Participant Profile 2: Angel

Angel is a Hispanic/Latino male who grew up in an immigrant household with his mother, father, and sister. His parents immigrated to the United States from South America and primarily spoke Spanish in their household. Both of Angel's parents completed high school in their native homeland but did not have college experience. Angel's parents wanted him to earn a college degree and agreed to help support him financially to achieve this goal. Angel was introduced to the SSS program at orientation and wanted to join because of the assistance provided to first-generation, low-income college students. Moreover, he recognized that he would need help to graduate and believed that being a member would be beneficial. He lauds the SSS program for helping him navigate his challenges. However, he did not complete his degree. Angel was one course short of earning his degree and dropped out after attending the graduation ceremony. He attributes not finishing to RSU unresponsiveness and family issues. Angel plans to return and complete his degree at some point.

Participant Profile 3: Bri

Bri, a college graduate, was working for a Fortune 500 company at the time of this study and supporting her mother and siblings. Bri is a Hispanic/Latina, low-income, first-generation college student who overcame language, cultural, and financial barriers to graduate college. She emigrated from an island in the Caribbean at age 17 to the United States in search of the "American Dream." Bri hoped going to college would help her chances for future success, but feared that her limited English proficiency would hold her back (which was not the case). Bri was accepted to the local college and joined the SSS program because she wanted the support the program provided. Bri used the program services heavily and was involved in on-campus activities. She held leadership roles on various campus committees, participated in many campus

events, and was a student leader. Bri had an exceptional college career. She made the dean's list multiple times, had a unique college experience, and graduated college in 4 years.

Participant Profile 4: Larry

Larry is a first-generation, low-income college student of Latino descent who lives at home in a two-parent household with multiple siblings. The resources at home were limited and never enough for him to thrive. Both of Larry's parents graduated high school and his father went to college but did not graduate. His parents valued a college degree and influenced his decision to go to a 4-year institution. Larry was introduced to the SSS program by his older brother who was also a student at RSU and in the SSS program. Larry utilized the SSS services frequently and developed his leadership and confidence to participate in on-campus activities. He held elected positions in student government and served as a voice for students. Larry has accumulated a vast network of resources that he uses when issues arise. He has developed professional relationships with the university president and various vice presidents. Larry is on pace to graduate cum laude with a Bachelor of Science degree in Sports Management.

Participant Profile 5: Bridget

At the time of this study, Bridget was in the final year of college. Bridget grew up in an immigrant household and lived with her parents and brother. Her parents immigrated to the United States from Central America in their early teens. Her mother graduated high school and father had some college. Her father left college because he found it challenging to work three jobs, raise a family, and manage school. Bridget attributes her work ethic to her father. In high school, she worked a part-time job to help with the family's finances while maintaining a B+ average. Bridget was admitted to RSU as a full-time student but attended part-time because of limited financial resources. Bridget was a strong student throughout her college years, but experienced financial challenges and struggled emotionally when she began working in the

medical field. During the COVID pandemic, Bridget witnessed patients dying and suffered emotionally. She decided that was the wrong career path and changed majors. Bridget thanks the SSS program for providing academic options, financial aid counseling, and emotional support.

Participant Profile 6: Crystal

At the time of this study, Crystal became a mother for the second time. Crystal was raised in an immigrant household. Her mother spoke Spanish and father English. Crystal's parents were both high school graduates with no college experience. After she graduated from a low-resource high school, she attended the local college to be close to home. She had a strong connection to her parents and wanted to be near if they needed her. Graduating college was not easy; she encountered several challenges and considered dropping out. Crystal was on pace to graduate in 4 years, but became pregnant and stopped out to have her first child. Moreover, she dealt with losing a loved one and juggled multiple roles as a mother, student, and daughter. Crystal never lost sight of graduating, and in fall 2018 she became the first in her family to earn a college degree.

Participant Profile 7: Dey

Dey was born in the Caribbean and immigrated to the United States with her parents and two siblings. She grew up in the inner city and attended the local 4-year university. Dey is a first-generation, Hispanic/Latina female who was raised in a low-income immigrant household. Her mother was a high school graduate and her father finished elementary school. Although her parents did not attend college, they had high expectations that she would someday attend and graduate college. Dey was committed to graduating so she could be financially independent and make her family proud. She was strong student academically and made the dean's list on several occasions. She attributes some of her success to the SSS program for helping her to resolve hindrances that impeded graduating college. Dey graduated with a bachelor's degree in

psychology and a minor in business administration. She plans to attend graduate school and earn a master's degree in psychology.

Participant Profile 8: Gaston

Gaston is a first-generation, low-income, Hispanic/Latino male who grew up in an immigrant household. His parents are immigrants from Central America and had the equivalent of a 3rd grade United States education. Although Gaston's parents were not educated in the United States, they believed in the value of a college degree and encouraged him to attend the local university. Gaston went on to earn a bachelor's degree in mathematics with great struggle. Gaston worked long hours while attending college and thought frequently about stopping out. Gaston left college and did not know if or when he would return. With the support of the SSS program, Gaston returned and graduated college.

Participant Profile 9: Jane

At the time of this study, Jane was a junior in college. She is one of seven children and lives with her mother and two younger siblings. Her parents had a 6th grade education, but believe a college degree is the ticket to economic freedom. Jane's parents emphasized the importance of going to college and had frequent talks with her about earning good grades so she would be prepared for college. Throughout her high school years, Jane worked extremely hard so she could gain admission into the state's flagship university. However, Jane was encouraged by her mother to attend the local university so she would be close to home. This created unintended challenges for Jane and stifled her academic motion. With the support of the SSS program, Jane was able to mitigate challenges related to motivation and thoughts of leaving school.

Participant Profile 10: Jessy

Jessy grew up in the inner city with her four siblings. Her parents were both high school graduates with no college experience. Jessy's parents separated during her adolescent years and

she was raised primarily by her mother. The separation created a financial strain for her family and Jessy began working almost full-time hours to help her mother financially. Jessy credits her mother for encouraging her and helping her understand the benefits of graduating college and attending the local university. After the first year of college, she experienced financial challenges and was blocked from registering for classes. Jessy did not receive enough financial aid to cover full tuition and fees, and stopped out to get her finances in order. Jessy's family and the SSS program provided financial and institutional support so she could return to college. Jessy is in her final year of college.

Participant Profile 11: Joey

Joey is a first-generation, low-income college student. He grew up in a two-parent household. His father worked while his mother stayed at home because of health issues. Joey's parents encouraged him to excel academically so he could go to college and have a better life and the career he wanted. As a result, he maintained an A average throughout high school and received an academic scholarship to RSU. Joey was introduced to the SSS program at freshman orientation and became an SSS student soon after. He called it "home away from home" because of the program staff's kindness and helpfulness. Joey credits his persistence to being an SSS student, and to the SSS staff and peers who helped him mitigate challenges pertaining to unhelpful university personnel and degree maps.

Participant Profile 12: Ella

Ella is the oldest of three siblings and lives with her parents. Ella's parents wanted her to earn a bachelor's degree and beyond and stressed the importance of excelling academically. She completed advance placement credits and graduated high school with an A average. Ella earned an honors scholarship to attend RSU because of her academic acumen. In college, she continued to overachieve. Ella made the dean's list every semester and completed a bachelor's degree with

academic honors in less than 3 years. She graduated with a Bachelor of Science degree in Cybersecurity, minored in computer science, and held academic honors. Although Ella was an outstanding student, she did experience challenges on her graduation path and needed SSS support to improve her college experience. Ella's academic prowess came at a cost. She was socially disengaged, overwhelmed at times, and had bouts of self doubt. Ella was thankful for the SSS resources that helped her overcome emotional and personal challenges that impeded her college journey. At the time of this study, Ella was in graduate school and working full-time.

Participant Profile 13: Kelly

Kelly grew up in an immigrant household. Her parents came to the United States in search of a better life. Kelly's parents graduated high school but did not attend college. However, they believed a college degree would lead to economic prosperity and were adamant that she go. Kelly was a good student in high school—one could say exceptional given she maintained a B average while dealing with a learning disability and working more than 20 hours per week. After high school, Kelly attended the local college close to home so she could continue contributing to family finances and helping with chores around the house. Kelly experienced many challenges while in college and stopped out because of financial and institutional hurdles, and emotional stress. However, she remained focused on finishing college and worked closely with the SSS staff to resolve her challenges. Kelly credits the SSS program for the support she received and acknowledged that their influence was a major factor in her returning to college and persisting.

Participant Profile 14: Ralph

Ralph, an African American, grew up in the inner city with his father and six siblings. Ralph's father was a high school graduate and did not go to college; however, he wanted his children to graduate college so they could have a better life. Ralph made up his mind to attend college when he went on a class trip to a university. He liked the environment and activities

universities had to offer, as well as the economic value of a college degree. After high school, Ralph attended a public college and lived on campus. He was unsure about his major but believed he would figure it out. Although Ralph had the desire to graduate college, he dropped out due to various challenges, especially the COVID-19 pandemic. During this period, Ralph moved out of campus housing and back home due to health and safety concerns and had trouble learning in the new online environment. The pandemic decimated Ralph's support structure, and as a result he did not return to RSU. Ralph has since moved out of state and plans to attend college at a later date.

Participant Profile 15: Samantha

Unlike the previous participants, Samantha grew up with her grandparents. They emigrated from South America to find economic prosperity. Her grandmother graduated high school and went to college, but left because she had to care for Samantha and her brother. Samantha was inspired by her grandmother to attend college. She witnessed her grandmother working factory jobs although she was qualified to do more, and was determined to earn a college degree. Samantha chose to attend a local university because her grandfather had a stroke and she wanted to help her grandmother provide care. Samantha was an excellent college student. She has made the dean's several times and is on pace to graduate cum laude. Although Samantha excelled academically, she encountered institutional challenges that added time to graduation and increased the cost of attendance. Samantha followed outdated catalog requirements and was unaware that she needed to pass a PRAXIS exam. As a result, she did not take the exam during her early years of college and was prevented from enrolling in higher level courses. Since our interview, Samantha passed the PRAXIS exam and is on track to graduate college.

Obstacles to College Completion

This section presents the major themes regarding what low-income students found supportive in facilitating college persistence and what hindered college completion, the funds of knowledge used by SSS students, and the ways in which this group of students build social capital on their college path. All participants entered college with the intent to earn a degree. Some contemplated going to college as early as 5th grade. Their effort remained consist in high school and they were admitted to RSU. However, during their college years events caused some to leave college prior to graduating while others persisted and completed college. This study focused on participants' decisions to either persist and graduate or drop out, and the factors that influenced their decisions.

Challenges: Institutional, Financial, Academic, and Personal

As higher education officials continue to search for ways to increase college completion among students from low-income backgrounds, it is important to understand this student population's college experience, given millions of students who begin college do not graduate. More that 40% of first-time, full-time college students at 4-year institutions do not graduate college in 6 years (Hussar et al., 2020). Moreover, Cahalan et al. (2021) found that by age 24, only 13% of students from the lowest income quartile earned bachelor's degrees.

Low-income students leave or persist and graduate college for a variety of reasons. Their educational journeys are multifaceted and share similarities that contribute to or hinder their pursuit to earn a degree. These include institutional, financial, academic, and personal factors (Dawson et al., 2021). Therefore, it is important to understand the college experiences of low-income students and what they view as barriers and supports to college completion. The next section discusses how unprofessional staff influenced participants' college journeys.

Institutional Challenge: Unresponsiveness

Higher education leaders frequently discuss how to increase college persistence and graduation rates. Many of the discussions are focused on students' ability to do college-level work, and not their own role in the students' educational journeys. Other factors in addition to academic preparation contribute to why students persist, stop out, drop out, or graduate college. To tackle the college completion puzzle surrounding low-income college students, institutions should reframe how the question is posed and turn the spotlight inwards to investigate how they aid or hinder college completion for this student population. A better understanding of low-income students and institutional practices can help develop better supports to buttress this student group's college persistence and graduation outcomes.

Low-income students are complex individuals who have multiple needs which influence their decision to graduate college. Moreover, they may not have the experience or access to knowledge that is needed to navigate institutions of higher learning. Therefore, low-income students rely heavily on the various services colleges and universities provide to aid them in reaching their academic goals. As a result, low-income college goers' ability to overcome their set of challenges may reside with the higher education institution professionals who work to help them resolve the specific challenges (institutional, personal, academic, and financial) that threaten their college persistence. The participants in the study discussed how unresponsiveness from higher education professionals was a pivotal factor in their college persistence.

Unprofessional Staff: "What's worse, getting terrible service or not getting a response at all?"

Institutional agents are in positions to provide key services that support low-income students' college experience. Their interactions with students can aid or hinder student persistence. When participants in this study discussed what they perceived as challenges to

graduating college, overwhelmingly, they noted that the institutional staff severely hampered their progress toward graduation. The participants expressed frustration with unresponsive service and service not received. Individuals employed to help students navigate specific challenges failed them and posed a threat to participants' graduating college. For example, Kelly mentioned that the institution's unresponsiveness was a factor in her decision to stop out. In the summer prior to starting college, Kelly was enrolled in the wrong College English course by her academic advisor. Kelly had a learning disability and should have been placed in a different course that provided supplemental instruction. Kelly trusted the academic advice she received and ended up failing the course, lowering her GPA, and being placed on academic probation after her first semester of college. Kelly was upset and questioned her ability to succeed in college. "It was crushing to fail English. I questioned if I belong and that reinforced it … It didn't stop me. I continued on." Kelly's comments highlight the negative consequences of being misadvised. It brought on bouts of self-doubt and eroded her trust in institutional services and staff. Her feeling of mistrust was further exacerbated once Kelly realized she was misadvised and petitioned for a late withdrawal. Kelly tried valiantly to resolve the matter and sent multiple emails to her advisor asking for help but did not receive a response. "I tried to get the F removed from my transcript so my GPA would go higher. I was not supposed to be in that English course; that grade shouldn't count against me." Academic falter is not new to low-income students. However, in this instance, it was an advisor error and not Kelly's fault because she did not receive the academic support she was entitled to. Despite Kelly's best efforts, the university staff were unresponsive, and the F grade remained on her transcript. Kelly suffered the consequences of not knowing the requirements and had to retake the course, which added time to graduation and increased the cost of attendance.

Joey also talked at length about the institutional unresponsiveness he encountered frequently. Joey had a financial hold that prevented him from registering for the upcoming semester, which puzzled him. He was on a payment plan and was up to date with payments, but the registration hold threatened to prevent him from registering for next sequence of courses. Joey went to the financial aid office for answers and became frustrated with the response he was given. They informed Joey that the issue would be resolved and he just had to wait. This interaction eroded Joey's trust in the staff's ability to provide effective services. Joey said, "It's going to magically go away … I waited a week for it to magically appear but it never did … When will it [academic scholarship] show on my account? I shouldn't have to keep coming back to fix this." This is common in higher education: low-income students are expected to trust a system that ultimately fails them. The financial aid staff was unprofessional in handling the situation and did not provide the services necessary to improve Joey's confidence that his issue would be resolved. The gravity of the situation made Joey persist in trying to settle the matter. He sent multiple emails to the financial aid officer asking for help but did not receive a response. The unresponsiveness made Joey contemplate leaving school:

> You don't know how frustrating this is. I have a job working in a daycare. To my boss I'm a teacher so, if I really had to leave college, I can do this for the rest of my life … There were times where I thought there's no point. Let me just teach at the daycare.

The professional staff's unresponsiveness frustrated Joey to the point that he weighed his options about completing college. Finally Joey managed to have the registration block removed with help from the SSS director. However, he continued to receive inconsistent services from university personnel:

> Plenty of times I've waited for it to appear and it doesn't appear. They say come back … give me a minute … I do that a week and a half later, and they're like, give it about a few more days and it should appear in your account. You're just praying that it magically appears because you're stuck, left holding the bag [suffering the consequences] if it doesn't.

Unprofessional institutional agents caused great angst for Joey in his college career. He lost trust in their ability to help him navigate institutional hurdles.

Like Joey, Samantha had a difficult time trying to connect with various offices at RSU. This added an extra layer of difficulty to her educational journey. “I would call financial aid and no one will pick up the phone … I sent emails so I could have a record of my request because sometimes they don’t believe that I have been trying to reach them.” Samantha’s comments demonstrate the inadequate services provided by the institution, and how institutional culture contributes to poor persistence and graduation outcomes. Moreover, it also underscores the determination students must possess in order to receive answers to their inquiries. For example, Samantha often visited the financial aid office to get answers to her financial aid questions, but became frustrated waiting in long lines and receiving poor services. At times she waited an hour to speak to a counselor:

> I would go at different times and there were always long lines of students waiting to speak to a counselor. The lines would be coming out the door [building’s main entrance] and when you finally get to speak to someone they would tell you to come back. I don’t know what’s worse, getting terrible service or not getting a response at all.

Samantha was proactive and searched for answers from university professionals, but did not get the response she needed. This exacerbated her worries about not being able to pay for college.

Institutional unresponsiveness went beyond the financial aid office. Angel described how RSU’s institutional unresponsiveness was a major factor in his decision to leave college. Angel was on pace to complete his degree in 5 years but left college only one course short of graduation (which he was to complete in summer 2019). During that semester, Angel registered for an internship, the final course to graduate college. At the same time, Angel was experiencing family issues and needed to travel to South America:

> It was a family emergency and I need go back to [native homeland]. It was important I be there, it was something I had to do … The university complicated everything. I had to take an internship in the summer to finish. My professor said to contact him. I did and he did not respond. If he would've returned my calls and emails sooner I would have done the work, graduated, and made it back home to help my family.

Multiple issues occurred simultaneously in Angel's life and heightened his frustration with the unresponsiveness of the faculty's tardiness in responding to his request. This placed him in a compromising position in which he chose to support his family rather than finish his degree. Angel explained that it was bad timing and he would complete the work once he returned:

> Dealing with school and helping my family with the situation back home was too much … the timing wasn't good. I was more focused on my family rather than finishing the assignment. It [course assignment] could wait until I return … When I finally got a response back from the professor, I already booked my ticket … I couldn't delay my trip any longer.

The professor's unresponsiveness became a barrier to Angel graduating college. After Angel returned from his trip, he learned that he received an F in the course and dropped out.

Higher education professionals are pivotal in shaping the college experience of low-income students. Their interactions can influence students' persistence behavior by providing resources and services that enable students to be successful in college. Negative experiences involving the two groups can have a deleterious effect on students' educational futures, which can lead to students' nonpersistence behavior. Participants pointed out that they needed university support to answer questions, eliminate confusion, and reinforce their confidence that the university will service them through graduation. However, participants encountered unresponsiveness when they searched for help and lost trust in the individuals and processes that were put in place to support their college experience. This lack of professional service frustrated participants and made them contemplate leaving school, or factored into their decision to drop out.

Insensitive Staff: "All I was asking was for a little compassion"

Institutional agents are positioned within the university structure to help students negotiate issues and problems they encounter in college. In this study, several participants described interactions with institutional agents as barriers to college completion. These negative experiences forced them to deal with their challenges alone, which added extra hurdles to their college experience. Ella and Kelly shared similar experiences when they asked for help. Ella was motivated to finish college in less than 4 years. She registered for 18 credits per semester, enrolled for summer courses, and earned additional credits by passing the College-Level Examination Program (CLEP) in multiple subjects. Ella expressed disappointment with the services she received from the counseling center when she was having a difficult time dealing with a romantic relationship breakup:

> I was having troubling keeping it together and needed someone to talk to but they weren't helpful. They just made assumptions about me and let me walk out of the office crying because they couldn't find time to give me a counseling session.

The counseling center's staff did not provide the quality of services Ella required to deal with her emotional issues. Ella's work and academic schedule may have contributed to her distress; however, since she was not listened to fully in the counseling session, the intervention resulted in a poor experience during which she lost confidence in the counseling services. Ella needed the counseling center to listen attentively but they did not, and instead gave advice unrelated to why she was seeking help. Ella explained further:

> I walked in the counseling department crying one day and they assumed that it was because of my three jobs and my commute or my schoolwork. I was going through something personal, relationship-wise, and they just assumed it was school-related. They told me I should reconsider my life choices.

In our conversation, Ella made it clear that she could not speak to her parents about personal relationships. So when the breakup occurred she tried to work through the emotional

distress, but it became too much to deal with and she needed to speak to a professional. However, she was unable to secure the help she needed from professional staff and struggled with her emotional challenge alone.

Kelly's negative encounter with institutional staff occurred after she missed a payment on the payment plan and was blocked from future registration. With much self-advocating, Kelly got the registration hold temporarily removed, registered for classes, and searched for ways to resolve the balance. She spoke with the financial aid counselors about obtaining additional grant money or scholarships, but her efforts were futile. Further, she contacted the bursar's office to rework the terms of her payment plan but was turned down. The professional staff said flatly, "We can't do that" or "It doesn't work like that." The lack of assistance frustrated Kelly:

> All I was asking for was a little compassion. I was just exhausted fighting with the school. The bursar's office and financial aid were no help at all. They were just a massive headache to deal with and I was just exhausted and could no longer do it. I could care less anymore if they take me out of this semester.

The institutional structures put in place to help students like Kelly did not work as intended. The staff did not empathize with Kelly's situation and did not offer support. RSU has funds set aside to assist students who are in financial need, so Kelly should have been directed to the proper office to seek this funding. Also, the professional staff should have advocated that Kelly's courses not be dropped since she had a payment plan in previous semesters and made her payments on time. As a result of the lack of compassion exhibited by university staff, Kelly was deregistered and consequently stopped out.

In addition to professional staff, student and faculty interactions can be important factors in college persistence. Gaston and Joey shared their experiences with faculty members who came across as uncompassionate and insensitive. Gaston, a college graduate who stopped out for one semester, discussed how he felt devalued by one of his professors. Gaston had multiple

responsibilities outside of college, which made focusing on his education challenging at times. He said, "I got off work at 5:30 in the morning, go home, take shower, change, close my eyes for 30 minutes, and go to my 8 a.m. class." On occasion, Gaston went to class late because he was exhausted from working his overnight job. His tardiness sparked a conversation between Gaston and his professor that he would never forget:

> I told him I work at night so I can pay bills … He asked how I got to school. I told him I drive. He told me I should stop working for luxury things and commit more to school. I couldn't do that. I need the car to get to work so I could pay for school. I was like, this guy has no idea what I'm going through.

Although the professor may have had good intentions, his comments were taken as insensitive and out of touch, and created a negative experience. It damaged the student-faculty relationship and created a tense learning environment. In an encounter with his professor, Gaston told him "I wasn't there to be his friend … I'm here for my education and that's it."

In Joey's experience, he stated faculty members were not as helpful as he would have liked. He remembered trying to get help about an assignment and received a negative response from the faculty. The faculty member was rude and refused to work with him.

> Teachers have been rude. They won't work with me and I feel like I'm losing it trying to do it alone … I get really upset or stressed out and would call my mom crying because like, I didn't know what to do.

These negative interactions with the faculty member on multiple occasions made Joey's college experience more difficult. Joey was made to feel like a nuisance although he did nothing wrong. As a result, Joey contemplated leaving school and experienced self-doubt. He thought, "What if I just stopped? What if I finished up the semester and gave up cause there's no point?" Faculty-student relationships are essential to student success. In this case, the unhelpful faculty member created an environment that could have led Joey to leave college.

A key factor in college success is related to the interactions between university personnel and students. Positive interactions create a sense of trust that fosters an environment where students will be more apt to seek assistance when they may have to make critical decisions about their educational future. The participants in this study stated that professional staff and faculty were insensitive to their needs. This compounded the challenges to their college completion path and engendered feelings of being undervalued members of the college community. The next section discusses participant's experiences that stemmed from financial challenges.

Financial Challenge

Financial resources are crucial to college completion. Those with financial means can mitigate the cost associated with earning a college degree without the need to work, and can dedicate their time to academic rigors. However, that is not the case for many low-income college students. As the cost of a college education increases, students and families from low-income backgrounds find it more challenging to pay the cost of college attendance: tuition, books, food, and transportation (Denning, 2019). Moreover, low-income students may have additional financial responsibilities for their families such as helping to pay for rent, groceries, and childcare (Morduch & Schneider, 2017). As a result, limited financial resources can compel this group of students to engage in behaviors that are counterproductive to graduating college. Low-income students may find it necessary to work full-time and take courses part-time to mitigate their financial circumstances; consequently, adding a barrier to college completion. Carnevalle and Smith (2018) found that working more than 15 hours weekly can affect academic motivation, limit participation in on-campus activities, and reduce the amount of time dedicated to course work, all of which are impediments to graduating college. This section discusses the participants' college experiences and how they were influenced by their limited understanding of financial aid policies, working to paying for school, and their familial financial obligations.

Limited Understanding of Financial Aid Policies: "I didn't know how it worked"

Financial aid eases the burden of paying for college for low-income students by reducing out-of-pocket costs and allowing them to dedicate more time to their academic responsibilities. However, the process can be intimidating to the point where it can limit low-income students' financial aid eligibility and become a hindrance to graduating college. Several participants in this study mentioned not understanding the nuances of completing the Free Application for Federal Student Aid (FAFSA) and experienced financial challenges because of it. For example, Jessy is a first generation, low-income student who was unfamiliar with financial aid policies. The application overwhelmed her to the point where she did not fully understand many of the questions on the application. Jessy said:

> I am the first in my family to go to college and I did not understand how financial aid worked. They asked so many personal questions and I did know how to answer them … I didn't know that my mom borrowing from her pension would affect my aid.

Jessy's comment underscores the angst that low-income families go through when they complete the FAFSA application. First, the process is highly intrusive—the questions are very personal and difficult to understand. Second, Jessy's comments demonstrate the complexity of financial aid. Jessy's mother inadvertently reduced her financial aid award when she borrowed from her pension to address her family's financial need. The unexpected reduction in financial aid was a financial shock, as Jessy then needed to take out a student loan to pay for tuition. The student loan process was even more obscure and confused Jessy; she completed the loan application incorrectly and ultimately stopped out of college:

> Going to college, there is a lot of things that gets thrown at you and there's some things that I don't understand. FASFA was new to me. They gave you papers about loans but I didn't know how to handle it. I didn't know what to do, the steps to go about it. I thought I was handling it good but the loan didn't go through so I took the semester off. I felt if the loan worked during that time, I probably wouldn't have missed a semester.

Unlike many low-income students who are skeptical about taking out student loans, Jessy was willing to do so to remain in college. However, Jessy's desire to persist was trumped by her limited understanding of the student loan process. The process was so confusing that she mistakenly thought the loan application was completed correctly when in fact it was designated incomplete by the federal government. As a result, Jessy could not afford college and left RSU.

Bri's story further demonstrates that low-income students have a limited understanding of the financial aid process. Unlike Jessy, Bri was concerned about accruing debt from student loans. Bri needed to borrow money and questioned whether graduating college was worth going into debt. She said, "I never took out a student loan before and it's a lot of money … Even 10 dollars was a lot of money …Will graduating be worth it or will I have this huge debt with nothing to show for it?" Bri echoed sentiments shared by many college students about taking out student loans—"will college be worth it?"—and was opposed to borrowing. Her lack of knowledge about financial aid led her to doubt the return on investment, what it costs to earn a degree, or even whether a college education was worth pursuing.

Difficulty completing the financial aid application was also underscored by Kelly's college experience. Kelly had limited knowledge about the financial aid process and thought she had thoroughly completed the FAFSA application. However, RSU selected her for financial aid verification, which required her to provide documentation to confirm the information she reported on the federal financial aid application. This confused Kelly because she had received notification from the federal government that her application had been processed. She said, "It's bad enough I lost my job and I am dealing with so much. Now I am stressing about this and I don't know what to do next or are they going to help me." Kelly's lack of financial aid knowledge exacerbated her stress levels. She depended on financial aid to pay for her college

education and was worried that she might lose her aid. Moreover, she missed an opportunity to make adjustments to the financial aid application. Once Kelly became unemployed, the financial counselor could have readjusted her aid package to award additional monies from work study, student assistance, and foundation scholarships.

Gaston echoed the sentiment that financial aid was necessary for him to go to college and that the process is confusing. Gaston did not understand the financial aid process and did not want to lose out on federal support. Whenever Gaston had questions about his financial aid, he went to his counselor for help. Even after graduating, Gaston still does not understand the financial aid process. He explained, "I'm still kind of lost on how loans worked and all that stuff. If I go back for my master's, I will definitely have to understand it better."

Financial aid is a complicated process. It not only includes completing the FAFSA application, but also maintaining certain requirements to remain eligible to receive financial aid. For example, Alicia almost lost her financial aid because of her limited understanding of financial aid policies; specifically, she was unaware that she failed to meet satisfactory academic progress (SAP) and risked losing financial aid. Alicia experienced a bad semester academically and did not earn the allotted credits needed to stay in compliance with federal guidelines for receiving federal financial aid. She was bewildered when she received the cancellation letter and worried about how she would pay for tuition if financial aid was taken away. She stated, "This threw a monkey wrench in my plans. I can't go to college if I don't have the money to pay for it." Alicia's comment demonstrates how vital financial aid is to low-income students. Without it, she might have not gone to college. But with assistance of her SSS counselor, Alicia appealed the decision and her financial aid was reinstated.

Unlike the previous participants who were unfamiliar with the financial aid process, Ralph's lack of information about filing deadlines caused him to lose his state grant. Ralph completed the federal aid application but missed the state's deadline to provide supporting documentation. As a result, he did not qualify for the state's financial aid grant (Tuition Aid Grant-TAG) and needed to take out both student and parent loans. Ralph was a first-generation college student, and he and his parents were confused about the need to take out loans to pay for college. They believed that because of their income status, Ralph should qualify for full financial aid. His parents were further confused when they had to be the principal borrowers for Ralph's student loans:

> It was a quick decision that I needed to get my parents involved. They asked for my parents' credit. If they don't get approved, the school would increase my award. My dad was like what is? Why can't they just give you the amount you need and not put us through this?

Ralph's first-generation status was a major reason that he and his parents were confused about the financial aid application and student loan process. If students do not have enough aid to cover tuition, they are advised to have their parents complete a parent plus loan application. If the loan is denied, the student's borrowing limit increases. In some cases, the loan increase is enough to make up the difference and cover tuition and fees.

This study demonstrated a lack of information among participants and their families regarding financial aid policies. Though financial aid was a critical component to participants' persistence and college completion, the institution did not seem to effectively educate students and their families about the financial aid process and their role in it. Moreover, participants' stories demonstrated their limited understanding of financial aid policies and how they missed important deadlines as a result. Families were unaware of different forms of aid and about how their financial decisions affected their child's financial aid award, and questioned whether a

college degree was worth the debt. This added stress to participants' college journey to the point where they left or contemplated leaving RSU.

College Tuition: "I just needed a way to pay for it"

All participants in this study mentioned that financial barriers significantly impacted their college completion. Although they received financial aid to pay for college, it was not enough to cover the cost of college tuition as well as living expenses. Consequently, participants worked more than 20 hours per week at multiple jobs to help meet the financial demands of attending college. This action placed great stress on their college experience and posed a challenge to graduating. For instance, when Ralph was younger he watched his older siblings drop out of college and promised himself he would finish college. However, that wasn't to be—Ralph dropped out after his first year. Ralph lived on campus and although it was expensive, he believed it would limit distractions and provide an environment conducive to learning. His tuition was paid via a housing scholarship and federal and state grants and loans, but it was not enough to cover the full cost of attendance. Ralph felt that paying for school was burdensome and looked for various ways to pay the cost of college. He said, "I took out a loan to pay off the rest of the tuition but it still wasn't enough so I got a part-time job." Ralph worked about 25–30 hours per week to help make ends meet. He described his financial hardship:

> My only challenge in college was financial. I feel like if I had the money, I would still be there, but it was too expensive … I worked to make up the difference and I was barely making it. I still owe a balance. I made the decision in the summer to take a semester off and it led to me dropping out.

Insufficient finances influenced Ralph's decision to leave college. He received various forms of grants and loans and worked a part-time to cover the cost of attendance, but the different revenue streams were not enough to cover college tuition and living expenses. Moreover, his family did not provide financial assistance for the second year of college. This

may have been a result of COVID-19. During the pandemic, many families suffered financial hardships and Ralph's family may not have had the financial backing to help him pay tuition. Ralph believed if he had not stopped out, he would have persisted.

Like Ralph, Joey lived in the dorms and went through financial struggles that led him to contemplate leaving school. To pay for school, Joey depended on financial aid and a housing scholarship, and worked multiple jobs as he was primarily paying his tuition. His family provided little financial support as they had financial challenges of their own. Throughout our conversation, Joey talked about the burden of financing his educational journey and worried how he was going to do it. He detailed, "Living in the dorms is expensive. I am paying for everything. It's not the big-ticket items like tuition and housing. It's books, gas, food, laundry detergent, everything adds up and it's not easy." Living on campus was a necessity for Joey. He lived more than 60 miles for campus and the daily commute would have been about 5 hours using public transportation. He further mentioned that he thought about stopping out to get his finances in order, noting that "I don't have the money to do another semester. I can do a gap year … I struggled to decide if I would stay." Joey's limited financial resources forced him to consider unconventional ways to complete his degree. This meant that he would leave college if necessary in order to have enough money to pay for tuition and housing costs. However, this decision may have unintended consequences. Joey has an academic scholarship, and if he leaves college, he may lose his scholarship and thus place himself in a deeper financial hole by having to pay higher out-of-pocket costs.

Similarly, Bri considered leaving college due to financial challenges. Bri's college experience was unique among the participants. Although she qualified to receive state and federal financial aid, Bri was ineligible because of her residency status. In the beginning of Bri's

college career, she was a nonresident of the state and could not receive state grants. This made paying for school very difficult, as she had to take out student loans and work multiple jobs to pay for college and living expenses. She worked on-campus doing work-study and student assistance, and in a dental office off-campus. But the financial strain of paying for school led to thoughts about stopping out and possibly dropping out. Bri detailed her experience:

> Financially, I had no money. Ten dollars was a lot for me. I was here all by myself. My mom was in the Dominican Republic and my father was in Puerto Rico. My aunt could help but so much. She had a daughter in college … I didn't know if I could pay my tuition.

Bri's residency status resulted in a reduction of her financial aid award, which made paying for college challenging. Moreover, she received little financial support from family. Her aunt provided living necessities but could give little else, and her parents were not in a position to help her financially.

Larry worked various on-campus jobs to cover the full cost of attending college. He was Vice President of Student Government, tutored, worked at special student events like orientation, gave campus tours, and sold trading cards online. Larry grew up struggling financially and wanted multiple streams of income to mitigate financial hardships if they were to arise. Moreover, Larry could not depend on his parents for financial support. They had limited financial resources and had younger children who needed their support:

> We didn't have money growing up. My parents didn't have it to give when I went to college … Their focus was more on my younger siblings and providing for them … I just needed to find a way to pay for it and working was a way to do that.

Larry's family's limited financial resources resulted in prioritization of how they supported their children. Since Larry was old enough to be employed, his family's support went to his younger brothers and sisters who were not old enough to work. This forced Larry to work and pay for college.

Dey also worked to finance her education. However, her story differs from the previous participants' stories. Dey received some financial support from her family, but felt guilty accepting their assistance. She knew they had expenses and did not want to overburden them with helping her pay for school. As a result, she worked multiple jobs to support herself. She worked on campus doing work-study and off-campus as a customer service representative. "I didn't want to take their money. They had bills to pay … It wasn't crazy working my on-campus job but my second job was another story. I would have to deal with angry customers and it would be exhausting." Dey felt guilty taking money from her parents and worked two jobs to cover her expenses.

The participants in this study confirmed the financial difficulty that low-income students experience and how heavily they rely on the federal student aid program to pay for college. Financial support came in the form of federal and state grants, loans, and institutional grants. Additionally, some financial support was provided by families. However, there was still a financial gap as participants needed to work multiple jobs to pay for additional college expenses such as books, transportation, and food. The financial burden of paying for school made some participants considered stopping out or dropping out of college out altogether. For others, it was just something that they had to do in order to persist to graduation.

Family Obligation: "I had to help my family"

Low-income students have responsibilities outside of going to college, which makes earning a degree more difficult (Dawson, Kearney & Sullivan, 2021). Participants in this study reported that they had financial responsibilities at home in addition to paying for college. Gaston worked throughout his college journey to help with family finances. His financial contribution helped his family make ends meet. For Gaston, finances took precedence over going to class. He commented:

> Working was a necessity. I was going to school and working my whole entire time, paying bills at home. Helping my parents out had a very big impact on my college experience. Some days I would leave school early and go work to make money to be able to pay bills.

Gaston's response characterizes the financial responsibility that low-income students have in addition to being a college student. Working a full-time job and being a full-time student limited Gaston's desire to engage fully in college activities. Gaston spoke at length about how he wanted to participate more in SSS program activities so he can have the full experience of being a student. But he was unable to be involved academically and socially because of his financial obligation to his family. "I was always working and did not have the time to do activities. I missed out on a lot." Gaston's many responsibilities limited his participation in the program activities, causing him to miss out on personal, social, and overall student growth. Moreover, his responsibilities outside of college prevented him from being engaged within the institution and may have been a factor in his decision to leave college.

Kelly also worked to help her family financially. She worked full-time and took courses full-time. She was determined to graduate and not let financial responsibilities deter her from finishing. However, Kelly stopped out at multiple points when the financial burden became overwhelming. She stated:

> I had to help my family and pay for school … I got stuck with a majority of my bill, which made it a lot harder for me to continue school at some points. I would be under a tremendous amount of stress from working at least one, two, or three jobs.

Kelly's comment highlights the need for her to work while going to college. It also underscores the stress that this causes. Therefore, it was in her best interest to stop out and recompose herself so she would not be overwhelmed when she returned.

Like Gaston and Kelly, Bridget worked a full-time job to help with family finances in addition to paying tuition-related expenses. However, unlike the previous participants, Bridget

did not stop out. Bridget's work-school behavior was not new to her because she has worked a full-time job since high school. She said, "I saw my father make something from nothing … He worked hard for little pay so I wasn't afraid to get my hands dirty and help my family." Bridget's remark shows a financial commitment to her family. She worked to ensure that her family would have some financial relief, but her financial commitment to her family impacted her time to degree. Bridget stated multiples times during our talk that financial challenges were a big part of her college experience. Her financial responsibilities made it impossible to graduate on time. Bridget had to take part-time courses, which delayed her college graduation.

> I had to work to pay for my resources … I would go straight from work to school in my scrubs and sometimes I would be late. I had a tight schedule … I would eat breakfast in class. I know it's rude; I didn't have a choice … Sometimes the professors would complain about my lateness and me eating but I didn't want to miss class.

Working while going to college was a challenge for Bridget. She had to manage being a student while helping her family meet their financial responsibilities. This increased Bridget's time to graduate as well as the cost of attendance. However, it allowed her contribute to her family's success.

Participants in this study felt the need to compromise their academic goals to help their families financially. In the short-term, it allowed them to earn the money needed to help their families. But doing so negatively influenced their college persistence and graduation. Participants stopped out because of their financial responsibilities to their family or reduced their course load, which increased their time to degree and the cost of attendance.

Academic Challenges

Low-income students are often associated with lower levels of academic performance, which is a major cause of low graduation rates (Hanushek et al., 2019). Research suggests that low-income students are likely to be academically underprepared, attend low-resource high

school, and lack access to opportunities that promote college and career readiness (Abele, 2021). When these students arrive on campus, they are less likely to access support services to aid their academic success, more likely to follow inaccurate academic plans, misadvised by academic advisors, and enroll in courses that are not required for graduation (Jones, 2015; Kopko et al., 2018). The academic challenges that make college completion difficult affect low-income students' decision to drop out or persist (Carnevalle & Smith, 2018). Gaining insight into the academic experiences that challenge low-income students' ability to complete college is critical to providing the necessary support for this population of students. The following section presents two major academic challenges that participants encountered: (a) selecting a major and (b) academic (mis)advisement.

Mismatched Majors: "I don't want to do this anymore"

Participants explained that their initial majors posed challenges to their academic success. Several participants decided on their majors when they were in high school. They had limited information at their disposal and chose a major based on earning potential without considering whether the career choice would be a good fit. As a result, they completed courses they did not need, performed poorly academically, accrued debt, and added time to degree. For example, Alicia started college with good intentions to graduate with a degree in accounting. In high school, Alicia took a few business courses and accounting piqued her interest. Moreover, she believed an accounting degree would lead to economic prosperity. As a result, she became an accounting major. Alicia made that decision on her own with a limited understanding of the coursework she would have to undertake. When Alicia started college, she earned good grades. But after taking some accounting courses, she found the course material uninteresting and did not produce the quality of work she expected of herself. Alicia discussed the academic difficulty she encountered because she lacked interest in her major.

> I had As and Bs for the first two, three semesters. Once it got to like the major courses, that's when it got a little crazy. I was going to classes and participating and doing what I needed to. But I started getting Cs … I realized accounting was not my thing. The material was so boring and I couldn't get excited about what I was learning.

Alicia struggled academically with her initial major and reevaluated what she wanted to study. With assistance from the SSS director, Alicia enrolled in a few finance courses and decided it was a better fit. The change of major increased Alicia's time to degree. The previous accounting courses that she took did not count towards the finance major so she needed to complete another set of degree requirements.

Like Alicia, Angel changed majors in college. Angel had aspirations of being a math teacher when he was in high school. However, he was unaware of the level of math he would needed to master. Angel stated that a couple of math courses were extremely difficult, and although he tried his best, he did not pass the course with a B grade or higher, a prerequisite for taking the next sequence of classes. Angel spoke about his academic challenges with the math courses.

> I thought I really wanted to do this but with these results that I'm getting it's not going to be good for me. I had a C for a class one time, and I thought okay you know what, it's totally fine, at least I passed. It turns out I need at least a B in order to move up to classes like Calculus II and Calculus III … I can't really do this ever again. I had a hard time struggling in class. Calculus is not math. No way I'm taking this class again. I didn't fail but somehow had to repeat the class.

Majoring in math was not what Angel expected and he struggled in his math courses. Further, he was unfamiliar with the GPA needed to satisfy graduation requirements and would have to retake a course that he passed. Angel ended up switching his major to psychology and believes the change in major was the right decision. "I took a few psychology courses previously and enjoyed learning about human behavior. The change of major was good for me." After Angel switched majors, he made the dean's list a few times and averaged above a B in most of

his courses. Although it was a good decision to change majors, it added an extra year to his expected time of graduation.

Ralph, Kelly, and Bridget also changed majors. Ralph was an English major when he started at RSU. He did well academically but did not enjoy the coursework. He found English to be tedious and uninspiring. After he changed his major to media arts, Ralph became more engaged academically. He became excited when he talked about an experience in one of his media arts classes:

> I was working on a project about taking pictures in my community. I was really excited about this because this was my opportunity to show off where I live. I was going to show the beauty of where I came from, not the stuff you see on the news.

Kelly initially wanted to major in biochemistry when she started college because she enjoyed science courses in high school. However, she did not know much about the major or a career path to pursue. After taking a few biology and chemistry courses, she decided the sciences were not ideal for her and changed her major to media arts. She stated, "I found that to be a lot more pleasurable, and a lot more fun, and a lot easier. I turned out to be very, very good at it."

Similar to previous participants, Bridget changed from her initial major. Bridget did well in science in high school and was encouraged by her parents to work in the medical field. As a result, she decided to pursue a degree in biology with the hopes of becoming a nurse. However, she changed her major after she began working in a hospital. Bridget described why she changed her biology major: "I was working in the intensive care unit and it was like, I don't want to do this anymore. I saw so much and I want to do something that doesn't relate with people's lives."

Bridget's career goals were misaligned. She wanted to work in the medical field but did not consider the emotional stress of working in a hospital and experiencing loss of life on a large scale.

Participants in this study arrived on campus knowing exactly what they wanted to do. However, they had a limited understanding of their career interest and the work required to perform academically prior to starting college. They changed majors, took courses that did not count towards graduation, and struggled academically. As a result, they experienced academic challenges and increased their time to degree.

Poor Academic Advisement: "I was misadvised since I got here"

Many participants experienced academic challenges due not only to having a limited understanding of their career interest, but also poor academic advisement. Low-income students are unfamiliar with navigating college and depend on their academic advisor to explain the curriculum and the courses needed for graduation. However, there were gaps in their processes as the university communicated poorly with students about curricular changes and did not honor the program requirements in the catalog. When admitted to the university, Joey was notified that he did not need to meet the PRAXIS requirement. The PRAXIS exam is a state requirement for students who want to teach in the state and also a prerequisite to enroll in higher level courses at the university. After the third semester, Joey was informed that he must pass the PRAXIS exam or he could not continue as an education major. That incident was extremely troubling to Joey given it was his aspiration to become a teacher, and failing the exam would mean being derailed from what he hoped to accomplish in college and reassessing his career choices. Joey reiterated his frustration about the lack of proper advisement. "I was misadvised since I got here. They put me in classes that I didn't need and now they're telling me I need to pass the PRAXIS exam or else I can't major in education." Joey eventually passed the PRAXIS exam on his third try and was able to continue taking courses to become a teacher. However, this hardship compromised his college experience and fostered thoughts about leaving college given it extended his time to degree and increased the overall cost of the degree.

> I'm supposed to graduate spring of 2022 and because of that, I can't. I thought about quitting. That was almost my decision—to not do this semester because I didn't pass the core. It was a struggle to decide on whether or not I needed to actually be in school this semester.

Poor academic advisement did not engender thoughts about leaving college for all participants who were misadvised; however, it added extra courses to take for degree completion and eroded trust in advisement services. Prior to starting college, all students received course scheduling advisement from academic services. Advisors' caseloads of students are quite high and make it difficult to provide effective academic advisement for each individual student. Kelly and Dey relied on the expertise of the academic advisor to enroll them in the correct courses, which did not happen. Kelly stated, "I trusted my advisor to know her job. She didn't speak to me much and just gave me a schedule and sent me on my way." Dey had a similar experience. She said, "The advisor was not involved in advising me. I was so upset. They made me take a class that I didn't need to take. I wasted my time and my money. I never went back after that." Poor advisement made her to take an additional course to meet the requirements for graduation. Inaccurate advisement had a greater impact on Kelly's college experience. Kelly failed the courses that she was incorrectly advised to take and was placed on academic probation after her first semester of college.

Moreover, poor academic advisement not only occurred early in the participants' academic career but also in later parts of their college experience. This was the case for Alicia, who did not receive appropriate advisement in her third year of college. Alicia changed her major and needed to know how it affected her degree requirements. She met with the business school staff and worked out a plan. However, the plan was flawed as it excluded two course requirements for graduation. Alicia talked about when she found out she would not graduate on time:

> I was supposed to finish but graduation clearance told me I was missing courses. I didn't know how. I followed the plan my advisor laid out for me … This was so embarrassing. My family saw me at graduation and now I have to tell them that I didn't graduate.

The poor advisement Alicia received had compounding effects on her college career. It was a major reason she did not graduate college as planned, it increased the financial burden because Alicia exhausted her federal and state financial aid grants and was only eligible for student loans, and it caused her emotional stress as she was not able to graduate college.

As such, several participants encountered academic challenges in college because of inaccurate academic advisement by university personnel. They did not have a clear degree map that detailed the program requirements for graduation, curricular changes were not clearly communicated to advisors, and students were either not informed or misinformed. This led participants to enroll in classes they didn't need for graduation, which decreased persistence and graduation among this group of students. Although poor academic advisement was not a deciding factor in participants' decision to leave college, it negatively shaped their academic experience and increased the cost of earning a degree.

Personal Challenges

This section discusses the personal challenges that influenced participants' college persistence. The existing literature documents the fact that many factors contribute to solving the college completion puzzle for low-income college students. Low-income college students often experience personal issues or have responsibilities outside of college that hinder college completion (Dawson et al., 2021). For this group of students, the challenge of obtaining a degree is complex and often involves more than academic preparation or financing their education. These challenges include family obligations, relationships with family and friends, and psychological distress that occurs during the school year (such as loss of a loved one or loss of employment) (Dawson et al., 2021; Evans et al., 2020). Low-income students' relationships with

family and loved ones can become strained and cause undue stress. As a result, low-income students may compromise their college experience as they take fewer classes and limit the amount of time they spend on campus while trying to balance multiple obligations (Evans et al., 2020). The following section presents personal challenges participants encountered: (a) home life and (b) feelings of shame.

Personal and Family Matters: "There was always so much going on"

A number of participants talked about the personal challenges that influenced their progress toward graduation. One example is Crystal, who experienced several personal challenges during her college years. Crystal started her college career strong academically. She made the dean's list, completed 30 college credits in her first two semesters, and was well underway to graduate in 4 years. However, she became pregnant in her first year of college and stopped out to have her child. The pregnancy was unexpected and Crystal was unprepared to manage the dual roles of being a mother and a college student. Crystal said, "I had thoughts that school was not for me … I made the decision to not enroll in the fall because it was going to be very difficult to be in school and have a newborn." Crystal's comments underscore a sense of not belonging in college. Although she did quite well in her first year, her pregnancy made her question whether she could attain a college degree. Crystal returned to college the following semester and continued to struggle with her academic responsibilities and parenting. Having a baby and going to college was challenging for Crystal. Her duties as a parent took precedence over her role as a student, and without enough family support she ended up missing class at times. Crystal said, "I had my son and he was my first priority. I remember there were times that I didn't have anyone to care for my son." Being a new mother posed challenges for Crystal. Her responsibility as a mother took precedence over being a student when she had to choose between taking care of her son and going to class.

Crystal also experienced additional personal distress while juggling school and parenting. Her mother died after being diagnosed with cancer and Crystal became the primary caretaker for her family. She worked a full-time job, raised her son, and cared for her father. As her responsibilities increased, Crystal thought seriously about leaving college for the second time. Crystal recounted, "There were moments where I don't want to do this. I had enough … I would be up to 2 or 3 o'clock in the morning finishing up my assignments because I had so many other things that I needed to do." Like many low-income students who have responsibilities beyond being college student, Crystal's unexpected challenges tested her commitment to completing college. She found herself dealing with competing priorities that constantly made her choose between her education and her family's needs.

Ralph identified COVID as a major factor that placed him in an unfavorable position in which he believed that leaving college was his only choice. Ralph decided to move out of the residence hall in the spring semester of 2020 for health and safety reasons and went to live with his family. He found it hard to concentrate on his school work, or to find a place to study in his home environment. Ralph talked about his experience of moving back home and how his home environment was not conducive to learning:

> Being in the house—that was probably the worst decision for me to make. I should have stayed in the dorm. It just went downhill with me being in the house. Home was not the same. It changed from when I graduated high school. There was a negative energy and you could just feel a different vibe from the walls of the house … I wasn't happy there.

Ralph's home life was stressful, making it difficult for him to fulfill his student role. He moved out of his home to live with a friend and finished up the semester there, living with his friend until the start of the fall semester. As the next school year was fast approaching, Ralph's living arrangements remained unresolved. The pandemic was still going on and he had limited living options. Ralph did not want to stay in the residence halls due to safety concerns, he could

not live with his friend because the friend was going away to college, and he could not move back home. Regrettably, Ralph dropped out. He believed his decision to leave college was premature. “If I could do it over again, I would have stayed in the dorms. It was the best situation for me.”

Kelly’s personal challenges began in high school and continued through college. In high school, Kelly was diagnosed with a learning disability and did not receive adequate support. Her family was unaware of how to help her and the high school did not provide pull-out resources. This led her to struggle with reading and studying, and gave her tremendous headaches. As a result, Kelly did not do as well academically and was criticized for it by family and high school friends. They repeatedly questioned her work ethic and intelligence. “Everyone was always telling me you’re not trying hard enough or you’re just dumb.” Being treated in that manner affected Kelly’s emotional state in high school and contributed to feelings of depression.

The emotional scars that started in high school remained persistent throughout Kelly’s college career. Kelly was enrolled in the wrong section of English and failed the course. “When I received that F, I was crushed. It made me feel like I was still in high school being ridiculed for not being smart.” Kelly’s anxiety was fueled again by a lack of support; no supplemental instruction was provided, which exacerbated her feelings of depression. This lowered her confidence as a college student and may have contributed to her stopout behavior. Kelly stopped out because she had a challenging time balancing her work, personal life, and responsibilities as a student. Her decision to take a semester off was compounded by her family’s reaction when they found out that she was not in college. She was to be the first in her family to graduate college and her family was extremely proud of her. But when she stopped out, their hopes for her to have a better life were squelched, and her mother was disappointed that she was no longer

enrolled. “My mom always wanted me to graduate college. She believed that a college degree would give me a better life.” Kelly’s mother wanted her to be financially independent and believed a college degree would enable that. But her mother was unaware about how to better support Kelly through her college journey:

> My family are immigrants and none of them ever went to college so they don’t know how difficult it can be … So when I left school for that one semester they just assumed that I just didn’t want to do it anymore … That wasn’t fun. It took me back to my high school years when they thought I wasn’t trying hard enough.

While Kelly needed emotional support from her family, they unknowingly exacerbated her stress by making unsupportive conclusions. This could be because Kelly was a first-generation college student and they did not know what she was going through or how to better support her. The time away from college did not help Kelly deal with the issues and she continued to struggle with her mental health. She mentioned, “I know for a fact that I’m still depressed on certain things but then that’s probably never going to go away, and I’m fine with it.” When Kelly was confronted with psychological challenges, she did not receive help from family nor the institution and worked through her emotional distress on her own.

Several participants experienced personal adversities that posed challenges to graduating college. Participants had an unexpected pregnancy, provided care for family members, and experienced emotional stress from their various roles within the family unit. Moreover, participants’ families unwittingly complicated their college persistence since they did not understand the responsibilities of being a college student. As a result, participants experienced mental health problems that threatened college completion and considered stopping out for a semester or quitting college altogether.

Feelings of Being Ashamed: "How am I to tell my family?"

Some participants faced stressful situations at certain points during their college years that brought on feelings of shame. RSU allowed undergraduate students to participate in the commencement ceremony if they were short of graduation by a few credits but would complete the outstanding requirements in the summer term. Angel was eligible to participant in graduation because he was one course short of graduation and was registered to complete the course in the summer term. Angel spoke about how his parents felt when they saw him receive his diploma. "My parents were proud of me. I was the first in my family to graduate college. Everything they wanted for me was finally happening. Their sacrifice was worth it." Graduating college was important for Angel and his family. His mother and father had a sense of pride that their sacrifice paid off. Moreover, Angel would be financially secure and have a better quality of life.

Angel intended to complete the final course for graduation; however, the university was unresponsive and Angel planned a trip to his home country in South America to help his family address personal issues. After returning to the United States, Angel suffered tremendously and failed the course. "I was really upset, I felt depressed. They needed me, I couldn't be there. I wanted to spend more time with them … I wanted to see if there was anything else I could do to help them." Angel had conflicting emotions, feeling guilty about not being more helpful to his family and ashamed about not graduating. Angel discussed his conflicting emotions:

> The sad thing about this is I attended graduation and my family thought I graduated. I know it's not good to hide this but I just don't have the heart to drop a bombshell on them. How am I to tell my family that I didn't graduate?

Though Angel was fully confident that he would graduate college, the stress and guilt contributed to him dropping out. Angel left RSU having only one course remaining to graduate.

Alicia persisted through financial, academic, and personal challenges, nearing graduation. In the final semester, Alicia experienced a high level of stress and felt lonely due in a large part

the demands of being student and her other responsibilities. She stated, “There are people who could have helped me but I was just very distant; just going to class, going to work, and going home.” Alicia believed she would be able to graduate if she had made use of her supports, taken better care of her mental health, and not placed so many demands on herself. Alicia talked about the emotional stress she was under and how it made graduating more challenging:

> College was becoming harder and it wasn’t only the coursework. Everything was tough. I’ve been in school all of my life and it was getting to me. I needed to take some time off to care for myself and my mental health … not leave school or anything like that but slow down when I start to feel the pressure.

Alicia dealt with much of the stress in her college career on her own. Unfortunately, in her final semester, Alicia’s mental health deteriorated and she did not earn passing grades in her courses.

Like Angel’s, Alicia’s family thought she graduated since they saw her at graduation. It was a proud moment for Alicia’s family given they believed she beat the odds and was the first in her family to graduate college. Because she did not want to disappoint her family, Alicia did not reveal that she did not officially graduate. Alicia discussed her feelings about graduation:

> Graduation was bittersweet. I was happy to be at commencement and show my parents that I did it, but in the back of my mind I knew I wasn’t graduating. I was hoping the college made a mistake and I was actually done … A couple weeks later, I got the letter that I didn’t graduate. I couldn’t tell my parents after they saw me at graduation and bragged about me to family and friends. I was so ashamed that I didn’t finish.

Even though Alicia was able to address her personal feelings and told her family what occurred and planned to finish up her degree requirements, she dropped out of college after attending the commencement ceremony.

Participants in this study noted the emotional stress they experienced and how it led them to feel a sense of shame about their college career. Their emotional stress often stemmed from overlooking self-care and issues that occurred within the family that brought on feelings of

helplessness. Participants' mental health deteriorated due to unresolved graduation requirements and the family's disappointment at their not receiving a college diploma. The participants developed a sense of shame about not completing college and viewed themselves negatively and disapprovingly in relation to their family.

Supports to College Completion

Participants in this study experienced a host of challenges that were a hindrance to graduating college. While identifying factors facing low-income students during their college career is necessary, it is not sufficient to fully understand the process of persisting through college. We need to identify how this group of students navigated their challenges. Departing from the deficit model of why low-income students fail to complete college, this section presents the major themes regarding how low-income students overcame obstacles to college completion. Participants' narratives described how they negotiated hurdles to persist in college. Most mobilized a combination of resources that helped them negotiate the barriers placed in their path to graduation and leveraged supports from multiple sources: (a) family, (b) faculty, and (c) peer support and professional support from the Student Support Services program.

In answering the research question about what low-income students perceive as supports to college completion, it became clear that in addition to family and faculty support, the services provided by the SSS program were instrumental in participants' college persistence. Participating in the SSS program enabled participants to secure the resources to successfully overcome obstacles in college. Membership in the SSS program provided footsteps to follow by modeling behaviors that lead to college success: time management, independent learning, and staying resilient when issues arise. Additionally, SSS membership granted access to professional and peer support, financial and academic counseling, and a place to go to for help.

This section consists of two parts. First, I describe what low-income students identified as supporting college completion (including participants' family members and faculty not directly affiliated with the SSS program). Second, I discuss how the SSS program specifically supported participants' college persistence and provided the resources they needed to persist and graduate college.

Family Support

Immediate and extended families of low-income students have been a source of support for students' academic success. Low-income families have consistently encouraged the value of college and the preparation needed to be successful in the journey even without intimate knowledge about college. As a result, families have a strong influence on students' decision to persist or leave college. When low-income students were faced with academic and nonacademic obstacles, family support not only served as an important source of emotional and financial support, but also served as the backbone of this group of students' college persistence (Roksa & Kinsley, 2019). In this study, family support emerged as an important factor in participants' college persistence.

Words of Encouragement: "I wouldn't be here without them"

Several participants cited their family's motivational encouragement, reassurance, and emotional support as key factors in their college persistence. Ella's narrative highlighted the role her family played in her college experience. Ella was determined to earn a bachelor's degree in less than 4 years. She wanted to start her professional career in national security and disliked her 5-hour daily commute. Ella considered living on campus but decided against it. She did not want to take out student loans and accumulate debt to be repaid after graduation. As a result, great demands were placed on her time. Ella's commute and academic responsibilities left her overburdened, with little time for self care. She talked about her feelings of being overwhelmed:

> I felt alone and burned out because I didn't have time to do much of anything. My commute was almost half of my day and I was always busy taking care of business … I wished I had more time to enjoy college.

Many low-income students spend little time on campus and Ella was no different. Her attempt to graduate college early limited her engagement opportunities on campus. She made hard choices to focus only on the academic aspect of being a college student with little involvement in co-curricular activities, sacrificing the social engagement component of being in college. When Ella became distressed, she talked to her father about her depression:

> I knew I can always count on my parents … I wouldn't be here without them. When it got too much, I would go on car rides with my dad and tell him how I was tired of this … Scheduling conflicts or narrating the tales of what was going on. He would calm me and go over my plan and say "you got this." It was very comforting talking to my dad. His encouragement just reminded me that I could do it.

Ella's comment confirms that low-income families provide support although they may be unaware of what takes place on a college campus. Ella had a strong support system at home. She used it to talk through her problems with her father, who helped reduce her emotional stress. He buttressed her when she felt overwhelmed and gave her the confidence to break through the emotional barriers. Moreover, his support showed Ella that she was not alone in her college pursuit and gave her comfort in the knowledge that he supported her.

Crystal's story further confirms that low-income families are invested in their child's college persistence. Here family helped her when she became a young mother and needed their support to return and finish college. Crystal's unexpected pregnancy put her college pursuit at risk when she left college after her first year. She worried about whether she would be able to meet the demands of being both a mother and a college student. Moreover, she had limited childcare options and was concerned about leaving her son to go to school and work. Crystal spoke about how her family support made it possible for her to return to school:

> I was a new mom and I didn't know how to raise a child. Thank God for my parents. They showed me what to do and helped take care of my son … It was difficult separating from my son. He was an infant and I didn't want to leave him. I don't know if I would have been able to return and graduate if my parents didn't help me.

Crystal's family was a tremendous help to her returning and graduating college. Their support eliminated potential financial and emotional hurdles. Crystal's parents provided her and her son with a place to live and childcare assistance, taught her how to be a mother, and eased her separation anxiety. Without their support, Crystal may not have earned her degree given she had to take on multiple responsibilities after her son was born and later when her mother passed.

Joey's family provided emotional support when he considered separating from college because he was not happy with the services he received. He was given inaccurate degree information and university staff were unresponsive to his inquires when he sought clarification about curriculum requirements. Joey became tired of looking for help and wanted to drop out. When it became overbearing, he called his parents for small talk. Joey said, "My parents would tell me it's in my hands and there's no point in giving up … you have worked too hard, don't stop, you're almost there … But if you want to leave, we will come and bring you home." Joey's parents were pivotal in his persisting in college. They provided a means for Joey to talk through his situation and pointed out that he had to make the decision to persist through college on his own. His family's unwavering support empowered Joey to continue onward and fostered the self-confidence and self-determination he needed to persist.

Some participants like Jane, Samantha, and Bri leaned on other family members when they experienced challenges in college. Jane had frequent thoughts about leaving college and was frustrated because she neither attended the college of her choice nor pursued the major she wanted. As a result, her motivation faltered; she started to lose interest in her studies and began missing assignments. When this occurred, Jane sought encouragement from her older brother

who was the father figure of the family. Although they both lived busy lives—Jane being a college student and her brother the head of household for two families—her brother made time to check up on her to ensure that she stayed on track. In one of their talks, Jane expressed her feeling of being disengaged. Jane said, "My brother would say just do what you need to graduate and if you need help later, I will help you. You're almost there … Just finish your degree so you can do what you really want." Jane's older brother understood that she was unhappy because she was not studying engineering and it negatively impacted her drive to finish college. To help Jane continue to study in college, he consistently reminded Jane that she was close to graduating and could pursue her interests once she graduated college.

Samantha was thankful for her grandparents' encouragement when she did not pass the PRAXIS exam and became distraught. All education majors must pass the exam in order to take higher-level education courses. It was her dream since elementary school to become a teacher and now it may come true. Samantha stated:

> So much was running through my head. Do I change my major … Do I not change … I was in limbo. I couldn't start my clinical or get a substitute license … My dream of being a teacher was on hold and now I have to be here an extra year.

The stress of not passing the PRAXIS exam placed a great strain on Samantha and she turned to her grandparents for emotional support. "My grandparents were supportive and I needed that after I didn't pass the PRAXIS. My grandmother told me I'm smart and that I could do it. 'If this is what you want, then go and get it.'" Samantha's grandmother encouraged her to remain an education major and bolstered her confidence to pursue her goal of becoming a teacher.

Family support for these participants stemmed not only from immediate family members but also from other relatives. For instance, Bri's aunt aided her tremendously during her college

career. Bri left her Caribbean home to live with her aunt in the United States. This was not an easy transition because she had to learn a new culture and language. Moreover, she had to live with a distant relative and her mother, father, and everyone who had supported her throughout her life were thousands of miles away. However, Bri's aunt helped her deal with some of her struggles as if Bri were her own daughter:

> My aunt was great. She didn't make me feel like I was renting a room in her house. She gave me a home. We had Sunday dinner as a family, she helped me with my English, and comforted me when I got homesick … My aunt encouraged me to go to college. She helped me complete my college application and was there for me when I was struggling in my first year. I wouldn't have gone to college if it wasn't for my aunt, let alone graduate. I am thankful and blessed for all she did for me.

Bri's aunt helped her adapt to a new culture and provided emotional support when she missed her family in the Caribbean. Moreover, she provided not only the basic living necessities but also unwavering support as though Bri was her own child.

Immediate and extended families provide encouragement and reassurance that aided participants to overcome their emotional stress when they had moments of doubt. Family members had honest conversations about the troubling issues participants faced. They showed empathy, gave encouragement, and demonstrated that they were invested in their loved one's success. This helped participants rebuild their self-confidence and persist through difficult circumstances. Moreover, family support grew their loved one's autonomy and made them feel as though they could graduate college.

Financial Assistance: "They gave me what they could"

Having enough money to pay for college is critical to college completion. As a result, federal and state governments provide financial aid to help cover the cost of going to college for families. However, federal and state aid alone are not enough, and the struggle to close the financial gap is an issue for those from low-income backgrounds. When asked about how they

financed their education, many participants stated that they experienced financial challenges and relied on their families for what little support they could provide. Alicia's father wanted his daughter to graduate college and promised to help financially. When Alicia's financial aid award was delayed, she needed her father to pay the first installment of the payment plan. She had a registration block and her registration was placed on hold. "I didn't have enough to pay for school and my dad stepped in and covered the rest … It was financially challenging him. He had his own bills but was always willing to help me." Alicia's dad supported her financially when she couldn't pay her tuition so she could register for courses and stay on track to graduate. Additionally, the financial support gave Alicia a sense of relief that her father would be there to support her through tough times. This was especially critical when she dropped out and did not want to ask her father for help. "I felt bad always asking my dad for money." Without her father's support, Alicia may not have gone far in college, nor returned when she dropped out.

Similar to Alicia's, Jessy's family provided the finances she needed to return to college. Jessy stopped out for financial reasons and wanted to return, but did not have the money to pay off the previous balance as well as the current semester's tuition. Although Jessy's mother and grandmother managed to make ends meet, they did not hesitate to use their savings to help Jessy return to college.

> My mother and grandmother used their savings to pay my balance. It was difficult coming up with the money because we had just enough for the basic living expenses: rent, food, transportation, and bills …We found a way and I was able to go back.

Jessy's mother and grandmother had limited financial resources and individually could not help her pay for school. Accordingly, they pooled their monies and together had enough to pay off the previous balance so Jessy could return to college and continue her education.

Angel and Joey's parents also provided limited financial support. Angel wanted to attend college and was concerned about putting the financial burden on his parents. "I didn't know

where the money would come from. Money was tight. We all worked to pay the bills so I didn't know how we were going to afford it." Understanding the return on investment of a college degree, Angel's parents mitigated his apprehension and promised they would help him pay his college tuition. His parents worked extra hours so they could come up with the money to help pay for books, transportation, and living expenses. As a result, Angel was able to pay for his college education.

Joey's family helped him pay for some of his college expenses. Although they had very limited financial resources, they provided Joey with money to buy books and for living expenses. Joey talked about the financial support his parents provided, as much as they could:

> I have a sister in college and the bulk of the support went to her. My parents went bankrupt a few times so there wasn't much to go around. I was working and had a scholarship so they helped her more … When I needed their help, they would find the money somehow to give it to me.

Joey's parents divided their financial resources to help their children pay for school. Although most of the financial help was funneled to his sister, Joey's parents did their best to provide some financial relief in his time of need and eased his financial anxiety.

Unlike the previous participants who received financial support from their parents, Jane received support from her older brother. Jane's older brother was the head of household after their father passed and assumed financial responsibility for the family. To help Jane with college costs, her brother provided funds so Jane could commute from home to school and buy academic supplies. Jane discussed the financial support she received from her older brother:

> My older brother took on much of the family's financial responsibilities. He got me a laptop when I started college so I could do my work at home … If I needed a book, he would be like, just charge it to my card and whatever you need. Or, if I needed money he would give it to me.

Jane's older brother was pivotal in keeping her enrolled in college. In addition to financial support, he encouraged her to focus on her studies by taking care of the college and living expenses.

It is common for students from low-income families to have difficulty paying for college as financial aid does not cover the total costs associated with attending college. The cost of college includes living expenses, transportation, books and supplies, and personal expenses, all of which places financial strain on these students who had to be self-reliant. However, at various points in their college career participants' families provided financial support to help pay for school, and influenced participants' decisions to go to college and return after stopping out. Moreover, financial support from family members eased stress and anxiety, giving participants a sense of comfort that they could depend on their family when dealing with a difficult financial situation.

Unaware of Their Actions: "My parents didn't understand"

Positive family involvement was a factor in many participants' college persistence. All parents wanted their children to earn a college degree and provided emotional and financial support. This was evident in the way participants consistently mentioned how their parents discussed the importance of going to college and the opportunities a degree would provide, beginning as early as elementary school. However, although families wanted their children to earn a college degree, they sent mixed messages, unknowingly complicating their children's college persistence. For example, Dey's mother supported her throughout college and was extremely proud that her daughter graduated college. However, at times Dey viewed the way her mother motivated her as unsupportive. Dey's mother wanted her to graduate college and wanted to ensure that she did not lose sight of that goal. When she believed that Dey's academic responsibilities were not the priority, she made comments that frustrated Dey. "She would see

me sometimes slacking with school and so she's like, are you gonna drop out of school?" Further, Dey's mother had reservations about Dey switching her major from computer science to psychology. She believed a degree in computer science was more lucrative and that Dey was overly sensitive to be a counselor. "Do you really think that you should be majoring in psychology because you're so emotional? … Is this what you really want to do? Can you handle it?" Dey's mother was concerned about her daughter's future and did not believe that psychology was the best fit. She wanted Dey to consider her career choice carefully, and the potential emotional stress of a career in psychology. "My mom would always say it's not easy dealing with other people's problems." Dey's mother did not have much knowledge about the psychology field other than the emotional impact it might have on her daughter's well-being. However, Dey was not the same person she was when she started college. Dey believed that being in college enabled her to grow socially, professionally, and academically, and made her stronger than her mother thought she was. While Dey was a full-time student, she also worked full-time hours and was placed in stressful situations like meeting deadlines, learning new processes, and dealing with irate customers. These experiences allowed her to become a stronger version of her freshman self.

Similar to Dey's, Kelly's family also unintentionally hampered her college persistence. Kelly was the first in her family to go to college and her mother wanted her to be the first college graduate in their family. When Kelly's mother found out she was not in college, she was extremely upset. Kelly spoke about the family meeting that occurred when she stopped out:

> There was a big family meeting and that was not fun. They thought I quit and I didn't want to go to college anymore … It wasn't my choice to leave but they thought it was my fault. I tried to explain what happened but they couldn't understand how complicated being in school was.

Kelly believed the misunderstanding between her and her parents was because they were unaware about the inner mechanisms of a university and how college operates. Kelly explained the issues that made her stop out: financial aid policies, payment plan options, and not receiving help from the college. However, her family did not understand the complicated processes and blamed Kelly for not being in school.

Gaston also thought that his first-generation status made his college experience more challenging. Throughout Gaston's educational career, his parents were extremely proud of his academic success and emphasized the value of a college degree. My parents said, "Go to school so you can have a better life than us." They believed having a college degree would make life easier for Gaston so he would not have to work as hard as they did to earn a living wage.

> My parents are immigrants and had a 3rd grade education in their country so they don't know anything about college. They just knew it would be good for me to go. So when I brought up going to trade school, they said no. You're going to college … They didn't understand how doing something that I didn't want to do affected me. I didn't want to be in college. I wanted to be a mechanic.

Gaston's parents had a limited understanding of college beyond the fact that it would lead to a better life for their son. Moreover, their immigrant status and working multiple jobs to sustain their family financially influenced Gaston's decision to go to college. His parents believed a college degree would lead to greater economic wealth and financial security. However, not going to trade school became a major hurdle for Gaston. He was going to a 4-year college but did not see value in earning a degree. This emotional struggle with his parents may have been a contributing factor to stopping out for a semester. Gaston believed that if his parents understood the value of being credentialed, they would have backed his decision to attend trade school and become a mechanic.

Like Gaston, Jane was a first-generation college student whose family influenced her choice of school. Jane wanted to attend the state's flagship university, live on campus, and study

engineering. She loved creating things and believed that attending the flagship university would prepare her for a career as a civil engineer. However, Jane's mother worried about her being far away from home and the financial cost. Therefore, she suggested that Jane attend a local college. Jane did as her mother wished, but was not thrilled about the decision.

> I want to be an engineer and this school doesn't have it here so I'm majoring in biology because it's the closest thing they have to engineering. Biology is okay but it's not what I want to do … I'm doing what my mom wants but I'm not happy. It's hard to be motivated when your heart is not in it.

Similar to Gaston's family, Jane's mother's decision not to allow her daughter to attend the flagship university may have been related to she herself having no college experience, and being unable to fully understand the complexity of financial aid policies—the different types of aid and how the policies work.

In general, participants indicated that their families wanted them to have a better life than they did and believed a college education would bring about financial security and a better quality of life. This led family members to encourage their children to attend a 4-year college. Participants' families were extremely proud of their children's decision to go to college and supported them in their time of need so they could persist through graduation. Families remained invested in their children's education and did not allow them to lose sight of their academic goals. They intervened when they were aware that their child stopped out, lost motivation, or deviated from their initial major.

Faculty Support

Compassionate and Supportive Faculty: "My professor completely understood"

Students from low-income families experienced various challenges related to academic performance, inability to pay tuition, and lack of familiarity with institutional policies that were unclear or hidden. Faculty are key institutional agents and may be best suited to intervene when

low-income students encounter these challenges. They spend the greatest amount time with students (compared to administrators and counselors), and can notice behavioral changes that negatively impact student outcomes; for example, lateness, absences, and poor academic performance. When this occurs, faculty can muster support and bridge information gaps, build student confidence, and serve as an advocate (Miller et al., 2019).

Several participants discussed how faculty helped them mitigate their struggle to stay in college. For example, Kelly was thankful for the kindness and support shown by media arts faculty members after her grandmother became ill. Kelly needed to provide care as well as help her grandmother get to medical appointments. This occurred during the semester and the new responsibility conflicted with Kelly's academic commitment. Kelly did not want to leave college, and informed the professor about her grandmother's health in hope that the professor would accommodate her class attendance. "My professor completely understood and excused me for leaving early or not attending class … She even called me once or twice to check up on me." The professor's empathy and accommodations allowed Kelly to care for her grandmother and permitted her to complete her assignments. Without this support, Kelly would have been forced to stop out to take care of her grandmother.

The media arts faculty continued to support Kelly's persistence. They mitigated financial costs and provided academic support. Moreover, they permitted Kelly to use their equipment when she could not purchase the software needed to complete assignments, and responded to her request for academic support.

> Some of the equipment I needed I couldn't afford, but my professors allowed me to stay late and use their equipment. I would spend hours with them … last semester I took a radio class and although it wasn't school hours, I would message them and they would get back to me right away.

Kelly's major department faculty demonstrated that they understood Kelly's needs. They showed compassion, supported Kelly in a manner that reduced some of the financial burden of paying for class supplies, and provided her with academic support beyond the classroom. This was critical to her persistence, as Kelly was able to spend more time on coursework and completed assignments on time.

Bridget also talked about the compassion she received from university faculty. She worked a night job and attended class late if her shift did not finish on time. As in Kelly's case, faculty made accommodations so she could learn the course material and remain enrolled. Bridget and the professors met after class to catch up on what she missed. "It's hard working and paying for school. I worked overnight and my professors would see me come in with scrubs on … I would tell them I came straight from work and we would talk in between breaks or after class."

Faculty were also essential to Bridget's growth as an artist and her professional development. Their critiques of her artwork and their professional advice helped to guide her career path. Bridget said, "I had a professor who worked for Disney and that's my dream job. He told me the challenges of working for Disney and gave me specific advice on what they were looking for like menus and color palette." Bridget's professor understood the responsibilities she had in addition to being a college student and accommodated her attendance. He ensured that Bridget received the information she missed so she could successfully pass the course and remain engaged by providing key information about career opportunities.

Bri was appreciative of the faculty support she received, as it was a critical factor in her decision to remain in school. English was Bri's second language and she consistently questioned whether a language barrier would negatively impact her college success.

> I didn't think I could do this and wondered if going to college was the right decision … I barely knew what the professors were saying and I felt lost in class … We spoke after class and they made me feel comfortable. They told me don't worry, just come to office hours, I will help you … It was hard to understand each other at first, but the more we met the more I got better. I was like wow, I could do this.

Faculty improved Bri's confidence and made her believe in herself. The compassion shown to Bri made her a stronger student academically and she realized she had the ability to excel despite the challenging academic workload.

The faculty support Jane received helped her deal with being academically mismatched. Jane participated in the biology mentoring program and got to know the department faculty. The relationships formed between Jane and her professors helped her increase her awareness about the career options in the biology field. This reduced some of her frustration about not being able to major in engineering. Jane spoke about her interactions with the biology faculty:

> They showed interest in me. Sometimes they would see like, I'm out of it and would ask how I'm doing or if I'm okay … They gave me advice about careers, the different internships they could help me with, or that I could go to them if I need help. They even offered to write me a recommendation letter to graduate school.

Faculty support improved Jane's academic motivation. They offered her valuable career advice that broadened her understanding about other career options she might consider in the future. Further, Jane's professors recognized her potential and helped her see the possibilities.

Joey's persistence was aided by supportive faculty. He believed the university as a whole did not care about his success and wanted to stop out several times. However, faculty helped Joey to rise above the unprofessional behavior of university staff. "There was one professor in the education department who tried to help. He listened to my frustration and my questions … He spoke to the dean and asked that new education students be made aware of changes in the program." Faculty provided Joey with a supportive environment where he felt his voice was

heard and that someone cared about his academic success. Faculty also provided a counternarrative to unsupportive staff and allayed Joey's feelings of being undervalued.

Despite challenges to persisting in college, the compassion and understanding provided by faculty kept participants enrolled and on pace to graduate. The accommodations provided by faculty allowed participants to remain in college while they dealt with family emergencies or work responsibilities. Faculty also responded to students' needs beyond the classroom, and provided emotional support and reduced financial costs where possible. Their accessibility allowed students to build self-confidence and reinforced their ability to become successful college students.

Funds of Knowledge and the Student Support Services Program

Student Support Services programs have a rich history of supporting students who come from educationally and economically disadvantaged backgrounds, enabling them to persist and earn a college degree. To be eligible to receive services, participants must apply to be admitted and demonstrate financial need by not exceeding 150% of the federal poverty level. The programs provide holistic support and give participants access to a wide range of services such as success workshops, leadership development opportunities, academic support, and a host of services while promoting trust in relationships with faculty, university administrators, and peers. These relationships provide considerable resources that SSS students use to navigate complex problems and progress through college.

Participants' SSS networks were formed while they went through the SSS application process. Their network consisted of the SSS staff and other students in the program. The SSS staff includes the program assistant, academic counselor, and SSS director. Those bonds extended to new and current students in the SSS program. SSS students build peer relationships through school trips, camping, and a variety of social events. Participants' professional networks

grew out of their participation in the SSS program. Relationships with professional staff and faculty were cultivated when participants met these individuals at SSS events like meet-and-greets or workshops. The professional staff and faculty who participate in the SSS events are deeply committed to the success of students from underserved families, and provide their services when asked to do so by the SSS director. Services may involve conducting a workshop, providing one-on-one counseling, or resolving an issue that might hinder a student's persistence. These relationships increased the quantity and quality of resources within participants' SSS and professional networks. In this case, being a member in the SSS program provided participants with access to counselors who helped them negotiate challenges and served as their advocate, as well as professional staff and faculty who extended resources beyond the SSS program. This section discusses how participation in an SSS program and the networks facilitated the students' college persistence.

Funds of Knowledge

Funds of Knowledge (FoK) are the knowledge, skills, and experiences that students and their families possess. The concept provides a counternarrative to deficit models in which low-income students are solely to blame for not succeeding because they lack academic and social abilities and are less committed to graduating college than wealthier peers. While low-income students face many challenges to college completion, they do bring knowledge, skills, and experiences (funds) to university spaces. However, those funds alone may not be enough, and students must acquire additional knowledge to support their college persistence. This was accomplished through membership in the SSS program, whereby students gained funds by means of their participation. Participants built relationships through social activities and educational workshops which allowed them to succeed in college. In this study, FoK are defined as bodies of knowledge, skills, and experiences that developed as a result of lived experiences in

the SSS program, and their influence on college completion. This section discusses the funds of knowledge utilized by participants in an SSS program to persist through college and graduate. Second, I compare the differences among groups. The two groups are persisters and nonpersisters, and the persisters group contains three subgroups. The first subgroup, continuers, were enrolled continuously without a break in registration. They remained in college since their admission. The second subgroup, returners, left college at one point but went back. They did not attend another higher education institution after they left RSU. The third subgroup, completers, are a combination of continuers and returners. Some never had a break in registration activity and some left RSU but returned and graduated college. The second group of participants, nonpersisters, left RSU and are not enrolled or have not taken classes at another institution. It is my hope that this study improves our understanding of low-income students and informs policy that will help this group persist and graduate.

Student Support Services Program

The Trust That Binds Us: "It felt like family"

Participants' funds of knowledge got them through high school and into college. However, when they arrived on campus, their funds were insufficient and they needed additional support to succeed in college. This places low-income students at a disadvantage, as their expectations, experiences, and priorities may differ from what is required for college success. As a result, they looked to the Student Support Services program to increase their understanding about how to be successful college students. This was accomplished by intentionally building trust with peers and SSS staff, relationships that facilitated an exchange of resources. The process of building trust and exchanging knowledge started earlier in the students' college career. Several participants stated they felt a strong connection to the SSS staff and trusted they would receive the support needed to graduate. For example, Larry was worried about whether he

would be successful in college. He went to a low-resource high school and thought going to a community college would work best. However, his parents convinced him to attend a 4-year college and earn a bachelor's degree. Larry met the SSS staff at an orientation event and felt an instant connection to the program, which eased his apprehension.

> It was nothing like I imagined, they were friendly and made me feel like family, like okay, we got you … They didn't need to give me their recruiting speech. I was hooked just by how they made me feel … On top of that they did have a lot to offer and I knew I would need help because I wasn't the greatest high school student.

Larry's narrative highlights the fact that although he did not know what to expect once he started college, he was aware that challenges lay ahead and expected to encounter issues that might threaten his college persistence. To mitigate this, he established a high level of trust with the program staff to help him circumvent potential hurdles. Larry now had a support system in college which reassured him that support would be available throughout his college experience.

Ralph also reported having a strong connection with the SSS staff. He was not the first in his family to go to college; elder siblings attended but dropped out for financial, academic, and personal reasons. Ralph wanted to make his family proud and be the first in his family to graduate college. When he met the SSS staff, he immediately wanted to join the SSS program. Ralph believed the program would help him avoid the pitfalls that compromised his siblings' college persistence. Ralph likens the bond he formed with the SSS staff to his bond members of his family. "It felt like family being in the program. They were like uncles and aunts who you don't see often, but you know they got your back; all you have to do is call them and they would be there." Ralph was aware that graduating college would be challenging based on his older siblings' college experience, and knew he would need university support to graduate. He established trust with program staff and extended the meaning of family to those who would

support his college persistence. As a result, he felt confident that he could mitigate challenges if they arose, which made him believe he could graduate college.

Not all students had an immediate high degree of trust when they initially met the SSS staff. Alicia was weary when she first met the SSS staff at orientation. “No one can be this nice, like, what’s their angle?” As Alicia got to know the staff, she realized they were deeply committed to serving students. “They truly cared about me. I realized that when I went through my dilemma.” Alicia encountered academic and financial challenges because she failed to meet satisfactory academic progress (SAP) requirements and risked losing her financial aid. This situation had grave consequences because without financial aid, she would not be able to pay for school. Alicia met with the SSS director and together they came up with a plan to address the situation. “The SSS director stepped in to help me. She contacted the SAP committee and asked for leniency. It helped because I didn’t lose my aid.” The director counseled Alicia about the details that should be included in her appeal letter, wrote a letter of support to the SAP committee, set up academic tutoring, and checked in periodically to ensure she stayed on path to graduate. Alicia expressed her trust in the SSS director and the program’s confidence in her: “I went deeper into what was bothering me and told her everything. She understood this was not like me and [said] that she would see me through this … She gave me some advice and stayed in my corner.” Alicia’s story resonates with that of her SSS peers. When she was about to be suspended from RSU and lose financial aid, she accessed the resources in the SSS program for emotional support, which was critical at this point in her life. It reassured her that someone at the college cared about her.

Participants developed a high level of trust in the SSS staff and viewed them as family. This level of trust eased participants’ fears and gave them the confidence that they had the

makeup to be successful in college. Moreover, it offered participants the assurance that if challenges came about, the SSS staff would help mitigate them.

Committed to Seeing Them Through: "Convinced me to return"

The relationships between the Student Support Services program staff and participants were often cited as instrumental in helping them grapple with challenges. In particular, the SSS director's effectiveness may be the result of the trust she established with participants and her position as program director. As director, she developed a professional network of staff and faculty who were helpful in resolving student issues. This provided participants with resources that exceeded what the SSS program could provide. Crystal's story highlights how the SSS director used her resources to contribute to Crystal's college persistence. Crystal became pregnant during her first year in college and was scheduled to give birth at the end of her first year. She wanted to remain in college but realized she could not juggle the responsibilities of being a new mother and a student. Therefore, she stopped out after giving birth. The stopout could have easily led her to drop out given the responsibilities that came with being a mother. However, she was determined to graduate college. Crystal informed the SSS director that she was leaving college for a semester and devised a plan to return.

> I felt confident in my decision to take the semester off because we had a plan to make up for the time I wouldn't be in school. Before I left, I took summer courses so I wouldn't be that far behind when I returned, and I planned to take 18 credits to catch up … My counselor registered me and helped with getting summer financial aid to pay for school.

The SSS director made Crystal feel at ease with her decision to leave college for a semester. She provided a detailed plan so Crystal could be confident that she would be able to make up credits and stay on track to graduate. Once Crystal returned, the director enrolled her in a schedule that met her life's demands and used her professional ties to reduce potential financial barriers that might have derailed Crystal's plan to return. This was a critical juncture for Crystal,

when she could have encountered a setback involvng her financial aid award. As a result, Crystal received direct assistance from the financial aid director to ensure her application was completed accurately.

> I didn't know how having a child would affect my financial aid. I did not want to miss out or get selected for verification. I didn't have the time to go back and forth with the office … The financial aid director cleared a lot up for me. He made the process less stressful and answered my questions.

Because of the relationship between the SSS director and the financial aid office, Crystal received personalized services and obtained answers to her financial questions from an expert, avoiding unexpected delays.

Crystal stated that belonging to the SSS program aided her college persistence; she was thankful to the SSS director and the program staff for their support. She said, "I know where to go to get help … they had my back … they either had the answers or showed me where to go and when that didn't work, they took care of it." The SSS staff provided support for Crystal to return to college and minimized potential challenges that could have hindered graduating. Moreover, they played a critical role in expanding Crystal's network of support to the larger community. She now had access to an expert and could seek advice in the future if she had questions pertaining to financial aid.

A few students also credited the SSS staff for their return to college after stopping out. Not all students notified the program staff when they departed from college. However, the director was made aware of their enrollment status and attempted to prevent them from leaving or convinced them to return. This is done via emails, text messages, and phone calls. The following examples demonstrate the relationships of trust between students and the SSS director that furthered their return to college. Gaston wanted to attend a trade school but attended college to appease his parents. This placed stress on him since he did not see the value of earning a

college degree and thought about leaving school at various times. One semester, Gaston decided to take the semester off to travel. He said, “It was an impulsive decision. I wasn’t worried about school. I was going to leave and didn’t really think about coming back.” After leaving college, Gaston worked two full-time jobs and was unsure if he would return. However, the SSS director convinced Gaston to return. Gaston talked about a time when he received an unexpected phone call from the SSS director, and how that one phone call impacted his decision to come back to school.

> It was about 9 months since I was in school when I got a call from the SSS counselor. She convinced me to return. I thought it was going to be hard coming back but it wasn’t. The counselor made it pretty smooth. She helped me a lot … gave me a schedule that fit my work schedule and gave me a plan to retake the courses I didn’t do well in.

The SSS director eliminated Gaston’s concerns about the courses he failed. Gaston was advised about the university’s recomputation policy whereby he could retake failed courses without penalty. The grades he earned once he returned would replace the failing grades. Moreover, Gaston was provided with a course schedule that accommodated his work schedule. This improved his academic standing, raised his grade point average, and enabled him to keep his job and deal with his financial obligations.

Kelly stopped out due to financial challenges and utilized her relationship with the SSS director to return to school. Because of an outstanding balance on her account, she was unable to register for class and could not return to college until the balance was paid off. Kelly described the SSS counselor’s genuine concern and commitment to her success in college: “The SSS counselor was concerned that I wouldn’t come back because students with problems like mine typically don’t finish college.” While Kelly was out of school, the SSS counselor worked to get her reenrolled. She secured funding from the vice president’s office to pay off a portion of the previous balance, removed the registration hold, and registered Kelly. The SSS director also

coordinated with the financial aid director to help Kelly complete the financial aid application. Kelly spoke about her relationship with SSS director and how it mitigated her challenges.

> Coming back, the director helped me better understand the financial aid process and find the resources to help my financial situation. The scholarship was unexpected and it was a major reason I returned. It gave me hope that I would graduate because I could return sooner than I expected. I don't know how she did it, but I am so thankful that she did.

The SSS director used her professional relationships to facilitate students' return to college by eliminating financial challenges that caused them to stop out, helping them to better understand the financial aid process, and connecting them with an institutional agent to address the specific issue that led them to stop out.

Jessy also struggled financially in part because she did not receive the full financial amount she was qualified for due to her limited understanding of financial aid policies. Jessy left after her first year because she had a balance due and did not have sufficient funds to pay the current and previous tuition. Several students underscored the importance of financial resources provided by the program staff, as demonstrated in Jessy's comment: "I probably would have come back, but she got me to come back sooner because I wasn't thinking about it …We kept in contact so she understood what I was going through financially and found ways to help." Jessy trusted the SSS director and confided in her about what was taking placing in her life. As a result of this firsthand knowledge, the director secured some financial assistance and eased Jessy's self-doubt about not being ready for college. Further, the SSS director connected Jessy to the financial aid director so she could better understand financial aid guidelines.

In sum, low-income students leave college for a variety of reasons. The reasons may be financial, academic, or personal and can impact students at different times in their college career. However, membership in the SSS program provided participants with the critical resources to support them through financial, academic, and emotional challenges. Access to knowledgeable

staff eased the process of returning to college after they stopped out. Caring staff also helped circumvent the issues that led some to leave college. Resources such as information about financial aid and support extended beyond the SSS office. The SSS director utilized her professional relationships to secure funds or obtain information to enable returning students to avoid previous pitfalls. Belonging to the SSS program also increased participants' knowledge about the inner workings of the university and even helped them reengage with the university after they returned to college.

Source of Financial Aid Information: "They broke it down to me"

Participating in the SSS program improved students' knowledge about the federal financial aid application and the ways in which they could pay tuition. This was vital for a majority of participants, as they did not understand the process. For example, Bri did not receive state grants and needed to take out student loans to pay her tuition. She was loan-averse, a characteristic of low-income college students who do not want to carry debt after graduating.

> They [financial aid counselor] broke it down to me at the financial aid workshop; I learned about EFC, PELL, and TAG, and the different types of loans [unsubsidized and subsidized] … I was nervous and to process all what they were saying … I had a ton of questions, so I came the next day with my list and talked with the SSS director. He made me realize that if I wanted a college degree, I would have to take out loans.

Bri's narrative demonstrates the importance of colleges providing multiple opportunities for low-income students to improve their understanding of financial aid policies. Although Bri attended a financial aid workshop, she could not digest all the information presented to her and needed additional sessions to improve her understanding. When she learned that subsidized loans accrued interest 6 months after graduation, she made the decision to use student loans to pay tuition. Moreover, Bri learned from the financial aid counselor that her situation was temporary and that she would qualify for state aid once one of her parents established state residency.

Bridget's story further confirms how being in the SSS program increased participants' financial aid knowledge. She attended college as a part-time student due to financial obligations at home and was unsure whether she could handle the workload, going to school full-time and working full-time. This decision had unintended consequences: Bridget's financial aid grant award was reduced and she had to take out student loans to make up the difference. Bridget's reaction was similar to Bri's. "I didn't want student loans. The interest is high and I would end up paying much more than I borrowed. You can borrow a thousand dollars but end up paying back double." Bridget had a rudimentary understanding of financial aid and a negative view of student loans. She did not realize that the student loans would reduce some of her financial responsibilities and that she would be able to dedicate more time to the coursework. However, attending the financial aid workshop increased her understanding of financial aid. "I used the subsidized loans to pay for my first year. Once I felt I could do both [work and go to school], I started taking full-time classes and the grants covered tuition … I ended up paying off my loans before I graduated." Bridget's understanding of financial aid allowed her to capitalize on borrowing opportunities. Many low-income students may not be aware that the interest on the loans does not have to be paid until 6 months after separating from college, or that the loan amount could be reduced. As a result of her new understanding, Bridget borrowed only what was needed to pay tuition and was able to repay the loan while she was still in college without having to pay interest on the money she borrowed.

Jessy's story also demonstrates the need to improve low-income students' understanding of financial aid. Unlike the previous individuals who experienced difficulty with financial aid when they were in college, Jessy's financial challenge occurred in high school and followed her to college. Her mother took out a loan from her pension to address financial needs and did not

realize that it would adversely affect Jessy's financial aid. Jessy expressed her struggle to understand how financial aid worked and the importance of her mother's decision in relation to their living conditions: "I couldn't understand why or how for that matter, my mom borrowing her own money limited what I was qualified for. She didn't do it to go on vacation or anything like that. We need it to survive." Jessy's account demonstrates the critical decisions low-income families must make in order to meet basic living needs, and which at times may have consequences down the road. When Jessy started college, she believed she would receive enough grant money to cover tuition and fees, but that did not happen. The financial aid office informed her that she would need to take out student loans because her mother's income surpassed the eligibility limit, which reduced the amount of grant money Jessy qualified for. When Jessy found this out, she was nervous about taking out student loans and immediately went to the SSS office to find out about her options.

> I didn't want loans … You borrow this much but end up paying back so much more. They [SSS director] told me it would only be for my first year, that next year I won't need loans … I didn't take the loan and made a payment plan to pay my tuition.

Not surprisingly, like many low-income students, Jessy was averse to taking out student loans. Although she received financial aid counseling from the SSS staff, it didn't squelch her fear. The thought of paying back money, even temporarily, discouraged her from borrowing. And as a result, Jessy looked for alternative ways to pay her tuition bill.

Participants leveraged their relationship with the SSS staff to obtain financial aid counseling specific to their needs. This was critical for several participants, as their grant awards did not cover tuition and they needed financial aid counseling to learn about their options. They found out about the various loan options and how interest was applied to each loan type. Also, they were made aware that their financial status changed each year. As a result, participants viewed their financial aid status as temporary and understood how grant money could increase

once specific situations changed (for example, the state in which parents file taxes or whether their earned income decreases).

Credibility: "They made me realize what was best for me"

It was evident in this study that the SSS program provided experiences, skills, and knowledge that supported participants' college persistence. Once trust was established, all participants utilized the program services and built their funds of knowlege. This aligned closely with the specific ways in which participants overcame academic challenges. Low-income students do not typically seek help when they encounter challenges (Jack, 2016). They give their best effort and accept the consequences. This was expressed by a few participants who did not want to be tutored even though they needed it. For example, Angel struggled with math but did not believe he needed tutoring. "I am going to do better. I just need to spend more time studying. I'm good in math … No need for tutoring." Angel's account demonstrated that he made an effort to learn the course content and was confident that he would do better if he simply spent more time studying. However, his effort was not in question. He needed help to master the material and someone to help him understand the true nature of the problem. Also, Angel's comment speaks to a larger point. Earlier in our conversation, Angel stated that he wanted to join the SSS program because of the supports they provided. However, Angel's reluctance to seek tutoring help contradicts his initial statement, and may mean one of two things. First, Angel's financial obligations at home did not allow him to attend tutoring because it conflicted with his work schedule. Or he might have been in shock to think he might not be able to pursue the career he wanted and feeling he did not belong academically. Angel had had aspirations of being a math teacher since he was in high school, and when he experienced academic challenges in college he did not want to acknowledge that the major he chose when he was in high school might not be the best fit for him.

Gaston echoed Angel's sentiments about receiving tutoring. "I took advanced math courses in high school; if I don't know this by now, no tutor can help me." Gaston's response exudes feelings of despair, which many low-income students feel when they encounter academic difficulty. This could have had compounding effects on both participants' academic career. It could have placed them on academic probation or even led to suspension from college. However, the SSS staff convinced both students to attend math tutoring. Gaston said, "the staff insisted that I go to tutoring … They calculated my GPA and showed me how getting a bad grade would lower my GPA … They made me realize what was best for me, so I went." The SSS staff provided information so students could make informed decisions and avoid negative consequences. As a result, Gaston and Angel accepted academic support and passed their math courses.

What becomes clear from these examples is how low-income students may be resistant to receiving supports even though assistance is accessible. However, when participants needed academic support and declined tutorial services, the trust established with the SSS staff made them accept the help offered. Moreover, the bond between the SSS staff and participants allowed for honest exchanges. This enabled the staff to provide firm counseling and made participants think critically about the consequences of failing, thereby allowing participants to receive the critical services needed to progress academically.

Mismatched Expectations: "It was not for me"

SSS students accessed not only tutoring resources, but also academic and career guidance. Many low-income students chose majors in high school with little information. Such a mismatch can have unintended consequences. It can cause undue stress when they get to college, extend time to degree, and lower academic motivation. For instance, Dey and Bridget were academically mismatched and did not fully understand the demands of career choices they made

in high school. Not uncommon among low-income students, career choice decisions were made with a limited understanding of career interest and driven mainly by earning potential. “I thought computer science would be great. I would make a lot of money and do something that I liked.” But taking two computer science courses in high school was not enough to gauge her interest in the field. It was not until Dey took a few computer science courses in college that she realized the subject matter was not interesting and wanted to change to psychology. However, she questioned whether it was the right major for her and carved out time with the program staff to discuss her career options. Dey described how she felt about taking computer science courses in college and the advice she received from SSS staff:

> I hated computer science courses in college. It was not for me. Lucky, I took a few psychology courses and I like it. But I wasn’t sure what I could do with a psychology degree so I went to the SSS office for help. The SSS director met with me several times before I changed my major. She encouraged me to follow my own path and do what made me happy. She helped me see that I had a natural interest in psychology and the employment opportunities for psychology majors.

Dey had an interest in human behavior, but never considered psychology as a career option given her limited knowledge. However, once she realized that her initial major did not align with her interest, she turned to the SSS staff for support. They provided emotional support and made her feel confident that majoring in psychology was the best path forward.

The SSS program also provided the knowledge that assisted Bridget to change her major. Bridget sought career advice from the SSS staff after a traumatic experience working at a hospital and decided to change her major. She witnessed many deaths during the COVID-19 pandemic and did not want to be responsible for someone living or dying. Bridget said:

> I chose biology because since high school I wanted to be in the medical field. I didn’t envision it to be like this. After experiencing the intensive care unit, I couldn’t do it. Everything I did had grave consequences and I didn’t want that pressure.

Like many low-income students, Bridget pursued a high school interest that was based on very limited information. She wanted to be a nurse but never considered the responsibilities nurses have and the mental anguish they go through daily. Although the COVID-19 pandemic was a horrific time for many health care workers and for Bridget, it provided insight into what a career would look like and the multitude of responsibilities that nurses are bound to. As a result, Bridget decided to change her career path and went to the SSS office for help. "They reminded me I had artistic talents; I just did not realize it … I did brochures at my job and got many compliments but I never considered it because I was so focused on being a nurse." Bridget's story represents what may be typical for students from low-income families. At times low-income students have tunnel vision about career options that do not fit, and it can be crippling when students become dissatisfied with college and leave school. However, Bridget mitigated this challenge; she trusted the SSS staff and sought their counsel. The program staff helped Bridget realize that she was talented and guided her toward a major for which she had a natural talent.

Kelly also described how she changed her major in college with assistance from the SSS staff. In high school, Kelly wanted to study biochemistry. She liked the sciences and thought it would be a good fit. When Kelly decided to pursue this major, she had a limited understanding of biochemistry and how it could benefit her as a career. "I really did know much about biochemistry; I knew I liked science but that's about it … I was going to see what the major had to offer and make my decision when I learned more." This excerpt speaks to how many low-income students choose their intended major. But in addition to having an affinity for a particular subject matter, low-income students need guidance from high school counselors, professionals in the field, and their families. Otherwise, they are choosing their future career blindly and will

have family limited support. Additionally, this example demonstrates Kelly's maturity. Although she had an idea what she wanted to study, she kept an open mind in the event that she did not like biochemistry. This was a good decision. After Kelly's first semester, she changed her major to media arts.

> I no longer wanted to do biochemistry; it wasn't what I expected so I went to the SSS office and got advice on my career options … We had a few meetings with department chairs and they gave me the gist of what I could do with certain degrees.

Kelly's comment demonstrates the intentional support she received by being an SSS student. Typically, college students would have to set up these appointments by themselves. However, because of her SSS membership, Kelly received concierge-like services which helped her chose the right major that fit her interest.

Choosing the correct major in college has significant implications for college success, especially if it is not aligned with one's personal goals and abilities. For low-income students, this is even more critical because they are making these decisions with limited or no guidance. This can affect their persistence before they even begin college, as it can lead them to take excessive credits and increase the cost of attendance. These factors place low-income students at a disadvantage and make them more likely to drop out of college. However, when low-income students receive guidance from a trusted source, they can avoid being mismatched with a career path that does not fit who they are. Having access to resources, participants received career and personal guidance and chose majors that best suited their personal and professional goals.

Building Professional Relationships: "Gave me opportunities I may not have had"

The previous section described how the relationship between the SSS director and participants played a critical role in connecting participants with resources that mitigated their challenges. This section highlights how participating in the SSS program provided opportunities to cultivate relationships within the SSS program and the larger campus community, and how

those ties influenced students' college experience. The SSS program hosts several events organized by students, professional staff, and faculty throughout the academic year with the intent for their students to bond socially with attendees and grow their networks. Larry and Bri participated in many of these SSS events and were recognized as potential campus leaders by the division of student leaders. They took part in orientation activities, served on student success committees, and represented the university on various initiatives. Larry discussed how belonging in the SSS program connected him to the college campus and facilitated his engagement with cocurricular activities on campus:

> Campus administrators asked me to get more involved. I said yes and the next thing I knew, I was running for student government office, meeting the president, VPs [vice presidents], board of trustees, and traveling abroad. I was selected to go to India and Orlando to represent the university. Being in SSS gave me opportunities I may not have had.

Participating in the SSS program connected Larry to the broader university community, leading to his overall growth. He learned about being a student leader and was elected by his peers to represent their interests. Further, he worked with senior university executives to resolve student-related issues, providing input pertaining to how the college could better serve the student body. Larry increased his web of supports with access to professionals who could provide guidance about career opportunities:

> We talked a lot about life after college. They encouraged me to go for my master's and gave me advice how I could get it for free. They told me to look for graduate assistance and that all schools offer them. I never knew that … They said, do it now. Don't wait. If you take time off you may not go back or if you start a family it becomes harder.

Low-income students or college students in general may not be privy to the nuances of college and the opportunities to further their education with graduate assistance or fellowships. However, because of his professional network, SSS students like Larry had options after

graduation. They could earn a master's degree without taking out student loans, start a business, or do both.

Participating in the SSS program also expanded Bri's networks beyond the program itself, which led to more opportunities. Similar to Larry, Bri was selected to be a student representative because of her activism on campus. "They noticed me at some of the SSS events we had and wanted me to be a student leader. From there, I joined clubs and participated in focus groups led by the university president … I was also on a lot of committees." Bri's college experience is atypical for low-income students. Unlike many low-income students who are uninvolved with campus goings-on, Bri was heavily involved within the campus community due in part to her SSS participation. Because of her activity in the SSS program, Bri was selected to represent the university on a trip to India and participated on university planning committees. These opportunities aided Bri's professional development as she learned the nuances of running an effective meeting, setting an agenda, and articulating her ideas clearly. After graduating, Bri secured full-time employment at a Fortune 500 company and planned to attend graduate school. She stated that her participation in the SSS program and student activities factored into her success after college.

Expanded networks within the campus community not only facilitated cocurricular activities but also helped participants resolve academic challenges. For example, Jane's expanded network helped her learn about the different fields biology majors could pursue. She attended an SSS workshop for biology majors and connected with biology professors who ran a mentoring program. "Spending time with them helped me understand all the things I could do other than going into the medical field. I didn't want that … I learned that I wanted to study how plants grow organically without pesticides … I even met professors who are helping me find

internships." Low-income students often take part in minimal activity on campus and miss out on critical information that can help clarify career opportunities. When Jane linked up with professors in the biology department, she developed a broader understanding of how a biology degree could fit her career interest. This diminished thoughts about leaving college.

Participating in the SSS program facilitated relationships with those in the program and broadened the network within the university community, which provided resources that were not available to all students. This included financial and programmatic support and access to unique opportunities to travel abroad, develop professionally, and gain acute knowledge in their field of study. As a result, participants became more cognizant of career choices and academic opportunities, and potential benefits for their future success.

Finding a Way to Get It Done: "Too much was at stake"

Participants in the SSS program learned to be resourceful. In addition to searching out supports from SSS staff and peers, participants also looked for support within the broader university community. Some of the resources they sought out included financial and academic support, and faculty support. For instance, Larry worked multiple campus jobs. He did work-study, was a student assistant, and received tuition reimbursement because he held an elected office. During the COVID 19 pandemic, many of the university processes were delayed and Larry did not receive a new work contract. This placed great financial strain on Larry. "I had nothing coming in, nothing. I had a few bucks saved but I had to help my family… it ran out fast." Larry had limited financial resources and contributed what little he had to his household with the goal of limiting the impact of the pandemic. However, this sacrifice compounded his stress, as he fell behind on bills. This propelled Larry to be even more determined to resolve his work contract issues as it became a matter of survival for him and his family.

> I contacted HR [human resources] about my contract but they couldn't help. I couldn't accept that; too much was at stake so I contacted the VP [vice president of Student Affairs] for help … She heard me out but couldn't help. COVID threw a monkey wrench in everything. Once the university started catching up, the VP told me I had a contract and I could start working again.

The COVID-19 pandemic was a critical time when the world went on lockdown for 2 years. As the world struggled, so did many low-income families as they lost jobs, fell behind on bills, and faced eviction from their homes. Larry's story demonstrated the determination those from low-income families must have to overcome their set of challenges. He could not wait for the issue to resolve itself like his wealthier counterparts who had the financial resources to mitigate this type of shock. He needed to act immediately; otherwise, his family and his college persistence could have been jeopardized.

Unlike Larry (who sought assistance to resolve a financial matter), Joey requested assistance from the dean of education to clarify graduation requirements for education majors. As mentioned earlier in this study, Joey was misadvised and was unsure about the requirements for graduation. This had severe consequences as he had to complete additional courses and readjust his academic plan. "Things never aligned for me. I was told I didn't need to pass an exam and the next thing they are telling me is that I need to pass a state exam to progress with my major. I needed answers." Joey was determined to obtain confirmation about graduation requirements and took it upon himself to find answers. As a result, he learned he did need to pass the exam. Although he did not get the answers he wanted, he was glad for the confirmation. Now rather than being preoccupied about course requirements, he could focus his attention on preparing for and passing the exam.

Joey also went looking for help at the financial aid office and would not be deterred. He provided supporting documents to confirm his eligibility requirements, but his financial aid award was not posted to his account:

> My aid was not showing up on my GothicNet [student information platform used by RSU] and I did not want any surprises … It didn't matter how long or how many times I had to go there for help. I waited hours in long lines but that didn't matter; my only concern was getting it resolved.

Low-income students are driven to graduate college and will give the effort needed to resolve bureaucratic hurdles even when they lose trust in the services provided to them. Joey's account referred to his lack of trust in the financial aid office, and his determination to do whatever it took to get the answers he needed regardless of whether it meant waiting hours to speak to a professional or visiting the office multiple times.

One participant accessed services after graduating college when she considered going to graduate school. Dey wanted to earn a master's degree in psychology but was unsure about the admissions process or which school would be a good fit for her. Having a good relationship with one of her professors, she emailed him for advice. "He was the toughest professor in the department and I worked my butt off in his course to get an A. We developed a good relationship so I felt comfortable asking him for advice … He's writing me a recommendation for graduate school." Dey established student-faculty relationships to which she had access for support at a later time.

SSS students had a dedicated community to go to when they encountered challenges to college completion and needed support services. At times those services were not enough, and they looked beyond the SSS program for help. When this occurred, supports was not always easily accessible. However, participants remained steadfast and secured the supports they needed. They received support from executive administrators to mitigate financial hurdles, obtained clarity about course waivers and substitutions and satisfied graduation requirements, and navigated bureaucratic obstacles to received financial aid.

SSS Peer Support

Academic Support: "My classmates were a great resource"

Peer groups provided support beyond the family and institutional agents, and helped students to overcome barriers to college completion. Low-income college students may find comfort in seeking assistance from those who share similar characteristics and experiences. Over time these relationships can influence critical decisions related to overcoming challenges to degree completion; therefore, peer groups can be viewed as key supporters of college success (Schudde, 2019). The SSS program went on annual trips in which first-year students and upperclassmen attended. It was planned in this manner so first-year students could form bonds and upper classmen could pass along their college success knowledge. This was the impetus whereby participants formed friendships and created supportive peer networks, in which they depended on each other when challenges came about. When asked about the support received from peers, several participants stated that their SSS peers were critical to their academic success in college. For example, as an English as a Second Language (ESL) learner, Bri was challenged academically because of a language barrier. She used peer groups to increase her understanding of course materials. Bri talked about how her classmates helped keep her from giving up academically:

> English was my second language and it was tough to understand what the teachers were saying. I paid attention in class but I didn't get what they were saying. I was so frustrated I wanted to leave school … I met some friends in class and in the SSS program and they helped me. We would go over what I didn't understand and I learned. But, sometimes I would get discouraged because it was hard and I wanted to give up. They wouldn't let me. They would tell me "you got this." It made me feel like I could do it.

It is not uncommon for low-income students to experience academic difficulty. This can dampen academic motivation and foster thoughts about leaving school. However, this was not the case for Bri. The bonds she established with fellow SSS peers carried over into the classroom

where she used it for academic support. The support Bri received from her SSS peers increased her confidence as a learner and reduced her frustration. As a result, Bri believed she could succeed academically in college and stayed positive about obtaining a college degree.

Jane and Alicia also relied on their SSS peers for academic support. At times Jane struggled with her motivation. She was studying a topic in which she had little interest, and as a result she lost concentration and missed some of the class lessons. Jane said, "when I left class, I'll forget about half the things professors would say. So speaking about it with my classmates was really helpful. I would ask, did you understand or did you get the answer?" Jane's learning was improved by her peers in class. They provided information she missed and helped her pass courses that she might have failed.

Alicia's story further exemplifies the importance of peer groups as related to academic success. She had trouble fully understanding the instructor's lessons and turned to her SSS peers for help. Alicia talked about the difficulty she experienced and how her SSS classmates mitigated her academic struggles:

> I didn't understand the professor and the work got harder. I needed help … My classmates were a great resource. We got together and talked about class, worked on group projects, and taught ourselves what we didn't understand. It made a difference in my grades.

Alicia's SSS peer study group made it easier to master challenging subject matter. Without peer support, she would have withdrawn from or even failed courses. This would have extended time to degree, increased the cost of attendance, and affected her financial aid award.

Low-income students want to succeed academically, as described by several participants who utilized peer groups as a means to ensure their success. The friendships cultivated in the SSS program extended into the classroom and made it less intimidating to form study groups. These relationships made participants better students. They learned new ways to study and

process information from peers. As a result, participants learned how to study difficult course material, and successfully passed courses that they would otherwise have failed.

Information Sharing: "They gave me the inside scoop"

SSS peers not only provided course learning support to their members, but also offered valuable information regarding declaration of major and degree maps. Many low-income students chose college majors in high school based on minimal information. Such a mismatch can cause undue stress when students get to college. For example, in high school Bridget liked biology, equated the subject matter to the medical field, and decided to become either a nurse or doctor. However, she had a traumatic experience working at a hospital and decided to change her major during her sophomore year. Bridget was under extreme stress during the COVID-19 pandemic and did not want to be responsible for patients living or dying. She considered studying media arts with uncertainty and wanted to know more about the program before she made her decision. Bridget said, "I had a few friends [peers in the SSS program] who were media majors. They gave me the inside scoop about the course work, professors, and internships. I even went to their class and spoke to the professor." Since many low-income college students chose majors without fully understanding what it would take to work in that specific field, it was not surprising that some would change their major once they got to college. Bridget overcame this challenge by using her SSS peer network to gain valuable insight into her career interests and made informed decisions about choosing the right career path for her.

Dey is another example of utilizing SSS peers to access information about changing majors. Similar to Bridget, Dey chose her career path in high school. She decided to major in computer science when she got to college; however, this decision was driven mainly by the thought of a lucrative career with good earning potential. After taking a few computer science courses in college, Dey realized that she did not find the subject matter interesting and wanted to

change to psychology. However, she questioned whether this was the right major for her. Dey described the advice she received from SSS peers:

> I went to some of my SSS friends who were psychology majors. They offered me some valuable information like how interesting the courses were and what I can do with the degree. We even talked about getting a master's degree and how it would help me in the future.

SSS peer support provided key information and increased participants' overall understanding about the majors to which they were switching. SSS peers also provided post-college options. For example, the information Dey received factored into her decision to pursue a master's degree. At the time of this study, Dey had begun the application process to start a master's program.

SSS peer networks not only helped participants make informed academic decisions but also provided key information pertaining to graduation requirements. For example, Joey and Samantha were education majors and received conflicting information about the program requirements from the university catalog and advisement center. This had significant implications because neither of them could enroll in higher level courses, let alone start practicum. Joey said, "There is a communication problem here. Things would change and no one would know, not even the advisors, so I would ask the older SSS students because somehow they knew what's going on." In their early college years, these two students followed the wrong degree map and appreciated SSS peers for their valuable insight about programmatic requirements. "Somehow the requirements changed and you get stuck taking the wrong courses … The university made it [a course that no longer met a requirement for graduation] count. I got it approved as a course substitution." Joey's comment above demonstrates how curriculum changes impact students when they were rolled out inefficiently. However, he was well informed by SSS peers and succeeded in having the course waived.

Samantha's SSS peer relationships helped her stay informed about curricular changes and key deadlines. She discussed the support she received in the following way:

> I have a friend who is an education major and we let each other know if anything changes in the program or upcoming deadlines. For example, we just had our clinical application due and we reminded each other. We did this to keep each other informed and to stay on track to graduate because I don't want to take classes that I don't need or find out that I'm missing a requirement when I'm ready to graduate.

SSS students helped Samantha and Joey to stay abreast of graduation requirements and negotiate bureaucratic hurdles. This is especially critical since missing a deadline could result in increasing time to degree if internship placements or requirements are not completed by a specific deadline.

In short, SSS students served as informational resources and provided keen insight when participants considered changing majors; they gave accurate degree information to those following outdated curricular maps. This allowed participants to overcome ill-informed career choices made in high school when career paths were chosen solely on the basis of potential earnings, and with minimal information. As a result of SSS peer support, participants were more aware of graduation requirements and made better career choices since they had a clearer picture of what they wanted to do in their professional lives after college.

Friends Who Understand: "Hanging out … helped take my mind off all the things I had to do"

Peer networks played an important role not only for academic support but also for emotional support. Several participants relied on fellow SSS students to cope with stress. Angel and Gaston, for example, worked full-time jobs throughout their college years and had trouble balancing work, school, and family responsibilities. At times, Angel became overwhelmed with what he needed to do and visited the SSS office to socialize with friends. Angel discussed the social support he received from SSS peers:

> They were supportive. We hung out and watched movies, eat lunch and just vegetated. I needed that because I was always on the go and didn't have much time for myself. Hanging out with my friends was fun. It helped take my mind off all the things I had to do.

Low-income students have responsibilities that add an extra layer of stress to their college experience. This can be overwhelming, as exemplified by Angel. However they become overburdened with the multitude of responsibilities, peer support can provide comfort. Angel socialized with SSS peers, which helped him refocus on his academic priorities. "School was tough, especially when I had to change my major. Like, I felt embarrassed because I couldn't cut it … My friends made me see that I shouldn't feel any type of way … Just do you." Angel's comment exemplifies the emotional stress low-income students are faced with when they encounter challenges and the pressure they are under. However, with SSS peer support, Angel overcame this. Without support from his SSS peers, Angel may have left college after he experienced academic difficulty earlier in his college career.

Like Angel, several participants underscored the importance of being supported socially by their SSS peers. Gaston worked full-time and had responsibilities outside of college which made graduating college secondary to other priorities. Gaston said, "Thinking about what I had to do for class was not what was on my mind. I needed to get out of class, pick my brother up, and get to work." Gaston had a host of family responsibilities that required his attention. As a result, he was unable to give his full attention to his academics and was overwhelmed by trying to balance school, work, and family. Spending time with friends in the SSS program and interacting with them helped Gaston relieve a feeling of stress and tension. "We [SSS peers] would go out and party and have a great time. Nothing crazy, just needed to blow off steam. I was always working or doing something [handling a responsibility] and wasn't happy." Many

low-income students experience stressors due to their responsibilities and need a positive outlet to relieve some of that stress. Fortunately for Gaston, he had SSS peers to help him through.

Ella serves as another example of how SSS peer friendships helped mitigate the stress of being socially isolated. Ella's goal to earn a bachelor's degree in 2 years placed great demands on her time. She was busy studying, writing papers, and working. As a result, it was difficult for her to engage socially with her friends in the SSS program. However, whenever she had a free moment on campus, she went to the SSS office to hang out with friends. Ella spoke about feeling lonely and how the SSS friendships helped her alleviate isolation.

> If it wasn't for the friendships I made in the SSS program, college would have been really lonely and I would have dreaded it. I felt alone all through high school years and applying to college, and it would have felt that I was going it alone again. But, making those connections kept me grounded and made college fun even though I was busy most of the time.

Ella's friend group provided a supportive environment that alleviated feelings of loneliness and made college more enjoyable.

Crystal's narrative further confirms the value of establishing and maintaining SSS peer friendships. Crystal was raised in an immigrant household; much of her family lived in her native homeland so she did not have much family support besides her mother, father, and grandmother. This motivated her to establish relationships with peers in the SSS program. Crystal talked about how she bonded with her SSS peers: "The older students basically took us under their wing and showed us the ropes … Many of us became friends and would go to the office to hang out … It was like our second home; we eat, studied, and goofed off." In this situation, Crystal equated SSS participation with being in a family; she depended on SSS students for success strategies and social support as one would depend on their family. Long-term relationships with SSS peers facilitated exchanges of knowledge and experiences.

Kelly used her friendships with fellow SSS students to deal with depression and help her to persist. She discussed how her SSS friends supported her:

> I got a better education because of them … When I was depressed and took time off from school, it was not good. I was stressed and kept it bottled up. But my friends knew that I was going through something and they made sure to hang out with me so I wouldn't feel alone. They kept me going until I was able to get back in school.

Peer SSS support was critical for Kelly. It not only helped her deal with various stresses, but also served as the source of support she needed to return to college.

Not surprisingly, low-income students have a host of responsibilities to handle while trying to graduate college, which carries with it a high level of stress. Through their shared narratives, participants expressed the importance of having peer relationships and a high level of integration. These friendships formed with fellow SSS students gave them emotional support, informal mentorship, and encouragement necessary to cope with their struggles and maintain a path to graduation.

Differences: Persisters and Nonpersisters

All participants entered RSU with a strong desire to graduate college. Their goal was inspired by parents, and immediate and extended family members. Although participants were unaware of how they would succeed when they started college, they were able to find the support they needed through Student Support Services. This support was built on establishing trust and forming relationships with family members, peers, and institutional faculty and staff who helped them to improve their ability to overcome obstacles to their college persistence.

Many participants had similar academic, financial, institutional, and familial challenges. They also shared mutual support that strengthened their academic skills, increased their knowledge regarding degree maps and financial aid, built professional and peer relationships, navigated institutional bureaucracy, and had an advocate who petitioned on their behalf.

Although they all had access to the same resources, not all participants developed strong relationships and social networks that enabled them to overcome their challenges. Thus far, I discussed the institutional, financial, academic, and personal challenges participants faced while attending college and how they navigated those hurdles. The participants highlighted their relationships with family, peers, and institutional staff who provided them with the knowledge, skills, and experiences that had a positive impact on college completion. The next section discusses the nuanced differences in persistence experiences between persisters and nonpersisters through the lens of funds of knowledge. First, I provide a clear definition of the persister and nonpersister groups. Second, I discuss how funds of knowledge were formed through their participation in the SSS program. Finally, I explain how both persisters and nonpersisters utilized their funds of knowledge by paying close attention to the differences and similarities between the groups.

Definitions of Persister and Nonpersister

Research question 3 is related to comparing how participants used the funds of knowledge obtained through a Student Support Services program to complete a college education. First it is necessary to clearly define the two groups and their subgroups.

Group classification was determined at the time of this study, as participants could have belonged to various groups at different points in their college career. This study used Hagedorn's (2006) definition to classify the persister and nonpersister groups and Tinto's (1993) classification to define the returner subgroup. The persister group includes three subgroups; completers, continuers, and returners. Nonpersisters are only those who have dropped out of college.

- Persister: According to Hagedorn (2005), persisters are students who remain enrolled until they graduate. However, this definition does not accurately depict all participants.

For this reason, in this study the term *persister* was expanded to include low-income students who either graduated college or remained enrolled in college at the time this study was conducted (Hagedorn, 2006; Tinto, 1993). Some participants can be members of more than one subgroup.

  - Completers were students who graduated RSU within the past 5 years. This group consisted of two types of students: participants who stopped out and returned and those who graduated. Crystal and Gaston were persisters who belonged to the completer and returner subgroups. At the time this study was conducted, both participants had graduated college. However, at some point in their college career, both left RSU and returned.
  - Continuers were students who remained enrolled since being accepted to RSU and maintained continuous enrollment without a break in registration.
  - Returners were participants who left college but returned to college.
- Nonpersister: Hagedorn (2005) defined a nonpersister as a student who left college without completing a degree. Students who dropped out of RSU and did not enroll at another higher education institution or take classes at another institution at the time of the study were considered nonpersisters.

Establishing Funds of Knowledge Within and Beyond the SSS Program

Participants' peer and professional networks were fostered through their participation in the Student Support Services program. These relationships were cultivated early in their college years. Prior to beginning their first year in college, participants attended the SSS' annual summer retreat. During the retreat, participants were introduced to a plethora of information about what to expect during the next 4 years in college and how to succeed by fulfilling academic requirements and balancing multiple responsibilities. As part of the retreat, the planned overnight

trip also provided participants with the opportunity to form ties with new peers and upper classmen, and professional ties with the SSS director, counselor, and support staff. The summer retreat had multiple purposes. First, it placed new students in an environment where they would meet new friends and develop peer support groups. Second, it gave them the opportunity to learn strategies for college success from the upper classmen who went through the same processes and were near graduation. Finally, it provided the attendees with a level of comfort about remaining engaged with the program when their first semester began.

SSS relationships were further manifested through activities that took place during the semester. The program organized social events and workshops and provided a place where students can go for services or hang out. The opportunities to stay connected with peers engendered a camaraderie in which participants looked to those affiliated with the SSS program for academic, emotional, and social support. Participants formed study groups, gained insight into curricular requirements, and continued to foster trusting relationships with SSS peers and staff. These relationships proved critical to participants' college persistence.

Participating in the SSS program also extended opportunities to build relationships with faculty and professional staff. They were fostered when participants met university professionals at financial aid forums, major declaration workshops, college survival presentations, and other student success initiatives. These relationships increased the quantity and quality of resources within participants' SSS and professional networks. In this case, membership in the SSS program provided participants with supportive peer relationships and access to counselors who helped them negotiate challenges and served as their advocate, as well as professional staff and faculty who extended resources beyond the SSS program.

Family Relationships

As the participants' accounts suggest, no one single set of conditions contributed to their decision to persist or not persist. However, family support was a common theme that facilitated their college persistence. For example, participants' families believed a college degree was integral to acquiring financial stability and thereby emphasized the value of earning a college degree. In addition to imbuing them with the idea that a college degree was the "ticket" to wealth, families taught participants the notion of work ethic and keeping good grades for college success. Alicia commented, "My dad would say 'Alicia stay on your toes. You need good grades to get into college and Cs aren't going to cut it.'" Alicia's account highlights the role parents and extended family played in setting educational expectations and encouraging their children to work diligently toward obtaining a college degree.

All participants mentioned that family members reinforced the importance of earning good grades in high school so that they could get into college. They also reported that their parents' work ethic motivated them to attend college, as they witnessed family members working multiple jobs to provide the basic needs of shelter, food, and clothing. Bridget said, "My father was never scared to [work hard] get his hands dirty. I would see him dog tired, but he never stopped. He did everything to provide for us." Bridget's comments highlight the high level of commitment low-income families have to their children's educational aspirations. Her father's dedication served as a model for Bridget to follow throughout her college career.

Family continued to support the college aspirations of persisters and nonpersisters after they enrolled in college. Both groups received financial and emotional support from their immediate and extended families. Families pooled financial resources so students could settle their debt and return to college, took out student loans, and paid for transportation, school

supplies, and food. Furthermore, when participants had doubts about graduating college, the family's words of encouragement lowered their anxieties.

Subtle differences were found between the two groups. In particular, the persisters noted having honest conversations and a high level of trust with family members. They were in frequent contact with their family about college goings-on and vented to them about not receiving institutional support. For example, Crystal talked to her parents about being pregnant and sought their help to raise her child so she could return to RSU. Jessy often spoke with her mother about the financial backing she would need to return to college. The level of trust and continuous communication persisters had with their families factored into their persistence behavior.

Not all persisters communicated with their families about the challenges they experienced in college. Specifically, Gaston and Kelly worked full-time and were enrolled full-time at RSU, and their parents worked multiple jobs. As a result of their demanding schedules, they had little time to speak with their families about their challenges, let alone have conversations about goings-on in their daily lives. Gaston said:

> My parents were busy working and taking care of our family. My dad worked two jobs and my mom worked even harder. After work, she came home and took care of us, making dinner and doing chores around the house. I couldn't see the benefit of telling them how I felt [desire to become an auto mechanic].

The demands placed on Gaston's family lessened the frequency and quality of interactions they had with each other. Therefore, Gaston had limited opportunities to talk to them about what was going on at school. Moreover, when opportunities did arise, he did not discuss his challenges since he did not want to restart talks about attending trade school.

Although Kelly and her family also had busy schedules, her reasons for not speaking to her family about her challenges were a little more nuanced. Kelly believed her family would not

understand what she was going through and would worry excessively. “I couldn’t tell them about my problems. They would jump the gun and think I was going to drop out, and calming them down and dealing with everything else would make it harder on me.” Kelly’s family knew very little about how colleges work and would react in such a way as to contribute to the challenges that Kelly was experiencing. Therefore, she believed it was in her best interest to not get them involved.

On the contrary, the nonpersisters did not communicate their challenges or fear of disappointing their parents. Angel and Alicia did not discuss their academic and financial challenges in part because they had doubts that their families could help. This was evident when Angel stated:

> They would ask how school was going and would tell them good. I couldn’t say I was having a hard time in calculus or having trouble with a professor. They wanted me to graduate but they couldn’t help me and I didn’t want to do that to them.

Angel believed his parents could not help him, and yet he did not want to disappoint them. As a result, he did not share his academic and institutional challenges and bore the burden by himself.

As another example of how nonpersisters did not have the same level of trust and communication as the persisters group, both Angel’s and Alicia’s families believed firmly that their children graduated college after seeing them participate in the commencement ceremony. Angel commented, “I couldn’t bring myself to tell them that I didn’t graduate.” Alicia echoed Angel’s sentiments: “I didn’t have the heart to tell them, so they thought that I graduated.” The families of the nonpersisters made many sacrifices so that their children could go to college. Knowing how much college graduation meant to their families, Angel and Alicia could not disappoint them and did not reveal the fact that they did not actually graduate.

In sum, participants' communication and level of trust with their families were an integral part of their college persistence. Families not only encouraged participants to go to college and modeled the work ethic they would need to put forth to succeed in college, but also provided continued support once they started college. Persisters' families helped participants improve their self-confidence, gave helpful advice on how to manage struggles, and provided some level of financial relief even though they themselves did not have college experience and had only limited financial resources. However, the same degree of trust and communication did not appear among nonpersisters. For nonpersisters the conversations were topical, dealing more with campus activities and wanting to graduate so they could start their adult life. They did not discuss the academic, emotional, and financial challenges they were experiencing because they wanted to make their families proud, and worried about disappointing them. This led family members to believe students graduated when they did not.

Peer-Peer Relationships

The previous section discussed the support participants received from their families and the differences in level of communication and trust between persisters and nonpersisters. This section highlights the academic and social support provided by SSS peers and how experiences of persisters and nonpersisters differed. Peer relationships were cultivated by attending workshops, social events, and class trips, and spending time in the SSS office. Crystal confirmed this, as it gave her comfort to have friends on campus. "I made some great friends on the DC [Washington] trip … When the semester started it was nice to see friendly faces in my classes." These opportunities provided participants with academic, social, and emotional support that helped them negotiate issues related to college persistence, and held true for all participants as they established trust with fellow SSS students and utilized their knowledge, skills, and experiences to petition for assistance in times of need. Persisters and nonpersisters alike sought

advice from peers about changing majors, curricular changes, academic support, and emotional and social support when they contemplated stopping out or dropping out of college.

However, the degree of support changed over time; nonpersisters did not continue to seek support from SSS peers as did the persisters. For example, early in their college careers, Angel and Alicia (nonpersisters) consulted with peers about changing their major when they realized the choices made in high school did not meet their expectations. Moreover, they formed peer study groups or went to peer tutoring when they experienced academic difficulty in the classroom. But as they progressed through college, they interacted less frequently with SSS peers than they had at the beginning of their college career. This was due in part to working excessive hours, overwhelming family responsibilities, and constantly juggling competing priorities. Although the nonpersisters were aware that having a social life and making adequate academic progress were crucial to a successful academic life, they were unable to maintain their initial SSS peer relationships and their friendships became weaker over time. When participants were asked whether they sought peer support prior to dropping out, the nonpersisters said no. Alicia stated, "We weren't as close like it was before. Everyone got busy with their major courses and working, so we never saw each other in the office [SSS office space] … I didn't speak to anyone about leaving school."

Conversely, the persister group maintained peer support throughout their college career and utilized their relationships to increase knowledge, improve skills and gain experiences. They continued their visits to the SSS office between free periods for academic and social support. The persisters who stopped out and returned to college used peer support to stay engaged until they were ready to return. Jessy stated, "My friends were always trying to get me to come back. Every time we spoke, they were like, when are you coming back?" Kelly mentioned, "My friends kept

me motivated until I was ready to come back. I needed them to keep my spirits up. They kept me sane." The persisters maintained and utilized peer support throughout their college career. This was especially valuable to the stopout subgroup, who were able to connect with the university to some extent despite their discontinuation of academic pursuits.

Peer relationships provided persisters and nonpersisters with academic, social, and emotional support. These peer friendships were important because they had someone to trust and go to when they needed assistance. Nonpersisters, however, had competing priorities and failed to maintain their initial SSS friendships, which left them with less support over time. As a result, the nonpersisters believed they could no longer rely on their friendships as a means of gaining support. The reverse was true in the case of the persister group: peer relationships remained strong and were put to use throughout their college years. This group acquired the resources needed to solve their academic and emotional problems, and they stayed on track to return to or graduate college.

Student-Faculty Relationships

This section discusses student-faculty relationships and the nuanced differences between persisters and nonpersisters. Faculty were key institutional agents who had an immediate impact on persisters' student success, especially department faculty. As participants progressed through their college careers, it was not uncommon for them to receive instruction from the same faculty for different courses. This led participants and faculty to develop trust in the student-faculty relationship which served as an important resource when participants needed support. Several participants from the persister group received considerable support from faculty. Faculty recommended that persisters to continue to enroll and receive academic and emotional support, and provided knowledge that enhanced their understanding of career options. For example, Crystal's faculty accommodated her childcare needs and allowed her to bring her child to class

when she did not have a babysitter. “Babysitting was a challenge after my mother passed, and sometimes I had no one to watch my son so I would take him to class. It wasn’t often but it was the only way I could go to class.” Crystal stressed the value of developing strong student-faculty relationships because they led to acquiring the support needed to mitigate unexpected life changes. The student-faculty relationship continued to yield benefits after participants graduated. Dey and Ella received career counseling and were given letters of recommendation for graduate school. At the time of the interviews, Dey was looking into graduate school and Ella was in a master’s program.

On the other hand, the nonpersisters did not give equal emphasis to the importance of the student-faculty relationships in their college persistence compared to the persisters group. The three nonpersisters in this study tried to overcome their challenges with support from the SSS program, but never mentioned how faculty helped their college persistence. Although seeking SSS services was beneficial, the nonpersisters missed an opportunity to develop strong ties with faculty and obtain support from professors who could have provided expert advice about curriculum, career options, and supports offered by the department. This missed opportunity also could have laid the foundation to build trust in student-faculty relationships, which could have helped Angel, Alicia, and Ralph deal with the critical issues that led them to drop out. For example, Angel dropped out because faculty were slow to respond to his request regarding his internship, and he eventually failed the course. However, because of the lack of trust between Angel and faculty, he did not have access to a faculty member who could have intervened on his behalf.

Student-faculty relationships have the potential to reduce levels of stress and improve academic standing among low-income college students. Faculty serve as a primary contact since

they have frequent interactions with students and can shape their academic experience. For example, Alicia had personal problems that affected the caliber of her work in the classroom and failed a few courses. “I felt helpless because I couldn’t pull myself out of it. I needed time to get my mind right.” Alicia’s emotional state compromised her grades, and she needed emotional support to get her through this tough time. Her faculty could have provided the emotional and academic support she needed. If Alicia had developed trust with her professors, she could have asked them for help. Faculty have various ways to support students, and in this particular situation, they could have assigned incomplete grades and allowed Alicia to finish the coursework in the summer. This would have allowed her to graduate with better grades and without additional debt. However, Alicia did not have strong trusting relationships and was unable to access this vital resource.

A majority of those in the persister group developed strong student-faculty relationships that led to a host of benefits. Relationship building involved faculty providing quick and accurate responses to students’ inquiries both in and outside of the classroom, as well as being proactive and empathically responsive to their needs. This behavior demonstrated to persisters that faculty could be relied upon and led them to talk to faculty about the troubles they were having. Faculty in turn became aware of the challenges students were facing and made extra accommodations by allowing them to attend class while they addressed issues at home. Participants gained knowledge about curriculum requirements, skills for career interests, and experiences to match their career goals. The responses of nonpersisters, however, differed from persisters’ responses. The nonpersisters showed lower levels of engagement with faculty and did not create trusting relationships, thereby missing out on critical resources that had the potential to support them through graduation.

Professional Relationships

This section examines the student-professional staff relationship and how they helped both persisters and nonpersisters to mitigate academic, financial, emotional, and institutional challenges. Professional relationships provided participants with resources within the SSS program and the broader university community. Once participants established a professional network through the SSS director, it granted them access to the resources that helped them to persist, return to college, and graduate. The SSS director used her professional relationships to navigate institutional bureaucracy and provided specific assistance to address participants' challenges.

For example, the persisters who stopped out and returned to college obtained institutional financial aid to pay off previous balances, had registration blocks removed, and received emotional support. The persisters who graduated and those who remained enrolled received academic and career counseling, financial aid support, and a host of other services.

The nonpersisters also received SSS services when they were enrolled at RSU. Gaston said, "I wasn't thinking about college, but she [SSS director] got me to come back." Crystal commented, "We made a plan so I could return after I had my baby." Bri stated, "He [previous SSS director] helped me understand how student loans worked." Nonpersister Ralph mentioned, "She [SSS director] fixed my schedule and put me in the right courses." The comments of both persisters and nonpersisters demonstrate several ways in which the SSS director provided critical services that facilitated their college persistence and graduation.

One stark difference between the persister and nonpersister groups is that although the nonpersisters group relied on the SSS director for academic and nonacademic support, they did not seek assistance when they contemplated dropping out. When the nonpersisters were asked whether they consulted the SSS staff about leaving college, they unequivocally stated no. Ralph

commented, “I was disappointed in myself and I didn’t want to talk to anyone.” Alicia said, “I was embarrassed to tell them what happened. They helped me a lot and I didn’t want to keep burdening them with my problems.” Angel mentioned, “I planned to tell them but I didn’t get around to. I guess I was avoiding them.” The nonpersisters’ comments alluded to a sense of guilt for not persisting. They believed they had disappointed the SSS director, whom they regarded as a parental figure since she provided consistent support.

In addition to forming professional relationships with the SSS staff, participants built bonds that went beyond the SSS program. These relationships were established through workshops and SSS activities in which they built trust with the wider university community, providing participants with a variety of support services throughout the university. For example, Samantha and Kelly received financial aid advice when they had questions about aid disbursement and being selected for verification. Joey received academic advice about course substitutions and waivers from the University Advisement Center and academic deans. Participants also formed relationships with student affairs professionals, providing them with a unique college experience not typical among low-income college students. The persisters participated actively in cocurricular activities and gained new knowledge, skills, and experiences. For example, through professional relationships, Bri learned about the opportunity to study abroad and as a result, studied in Italy for a semester. Larry was elected to a student government position that offered tuition reimbursement, and served on committees that dealt with student success and campus employment opportunities.

In contrast, the nonpersisters had few professional relationships outside of the SSS program. They were familiar with the financial aid director and met faculty and university staff

at SSS events. However, they didn't form strong ties during their encounters and relied solely on the SSS program for academic and nonacademic support. Alicia confirmed this when she said:

> It was not easy connecting with administration or faculty for that matter. I couldn't trust them. The department advisor misadvised me and I had some faculty that I felt didn't care if I learned. They were like, here it [course material] is, if you get it you get it, if not oh well.

Alicia's comment underscores the importance of universities delivering quality services, being empathetic to students needs, and establishing strong and trusting student-faculty relationships. Early in Alicia's college career, she experienced institutional challenges that caused her lose trust in the services and people who were supposed to support her graduation goals. When her trust was broken, she made intentional decisions not to look outside of the SSS program, lacking confidence in the support.

In sum, both persisters and nonpersisters shared similar experiences that shaped their college persistence. Both established trusting relationships with the SSS staff that made them feel comfortable talking about the challenges they were going through. As a result, participants received accurate degree maps and financial aid assistance, and persisted through graduation. However, only those in the persister group formed professional relationships outside of the program and accessed additional resources that created opportunities to grow professionally, obtain career advice from those who were in the field, and learn about academic options after college.

Summary

This chapter discussed the themes that emerged from interviews with participants who have graduated from RSU within the past 5 years: those who stayed enrolled since starting college, those who stopped out but returned, and those who left college without completing graduation requirements. To understand how to better serve low-income students, this study

explored the obstacles encountered by this group on their college journey. Participant narratives highlighted how institutional, financial, academic, and personal challenges hindered college completion. They were confronted with unprofessional staff, had responsibilities outside of being a student, and experienced mental health issues.

To mitigate their challenges, participants reported relying on their families and services the university provided. Through the lens of social capital and funds of knowledge, participants established and maintained trusting relationships with family, faculty, university staff, and peers to gain the knowledge, skills, and experiences that helped them overcome barriers and persist through graduation. For example, immediate and extended families were sources of support who encouraged participants to attend college, provided emotional and financial support, and served as the backbone of this group of students' college persistence. Professional relationships resulted in faculty making extra accommodations that kept participants enrolled in college while they dealt with family emergencies and work responsibilities. SSS staff formed strong bonds with students and helped them navigate institutional bureaucracy, and provided financial and academic counseling as well as a course schedule that facilitated multiple responsibilities. Peer-to-peer relationships supported participants in ways beyond what their families and institutional agents could provide. Participants found comfort in seeking academic, emotional, and social support from peers who shared similar characteristics and experiences.

CHAPTER V

CONCLUSION

The primary purpose of Chapter 5 is to provide a summary of major research findings, discuss how the research findings are related to the existing literature, and offer implications for practice. The chapter begins with a brief summary of the purpose of study, research questions, theoretical framework, and methodological approach. It concludes with recommendations for future research on low-income college students and the ways in which higher education institutions can support their college persistence through graduation.

Overview of Study

Despite the fact that a college degree is a prerequisite for economic and social mobility, many low-income students graduate at rates far lower than students from wealthier families. The research surrounding low-income college students is quite sobering, as Cahalan et al. (2021) found that by age 24, only 13% of students from the lowest income quartile earned bachelor's degrees compared to 62% of dependent family members in the highest income quartile. The low completion rates may be due to the fact that low-income students are more likely to attend college and are less prepared to succeed once they get there, experience financial challenges, have difficulty navigating the complex higher education system, and have multiple obligations above and beyond their academic responsibilities (Baum & Scott-Clayton, 2013; Engle & Tinto, 2008; Scott-Clayton, 2011). Given college completion has become a national priority, this study explored how low-income students who participated in a Student Support Services program at a Hispanic Serving Institution leveraged their funds of knowledge and social capital to persist and graduate college.

Much of the existing literature suggests that academic performance and completion rates are related to students' financial challenges. Students from low-income families do not have

access to the same financial resources as their wealthier counterparts. Even after job loss, wealthier families' stored resources help to withstand temporary loss of income (Elliott, 2013). The opposite is true for many low-income families. When low-income students experience financial troubles, they are more inclined to engage in behaviors that are counterproductive to graduating (Morduch & Schneider, 2017)—they work full-time and take courses part-time (Engle & Tinto, 2008). This can have serious consequences with its negative influence on academic motivation and participation in on-campus activities, delaying graduation, increasing student debt, and limiting the amount of time dedicated to academics (which increases the likelihood of dropping out of college) (Engle & O'Brien, 2007; Engle & Tinto, 2008; Scott-Clayton et al., 2014; Terenzini et al., 2001).

Financial challenges are not the sole impetus for college completion. If that were the case, more low-income students would graduate college since they are eligible to receive federal and state grants and student loans to pay their college tuition. While need-based aid has been shown to reduce financial barriers (Bettinger, 2015; Castleman & Long, 2016; Feeney & Heroff, 2010) the gap in achievement is multifaceted and includes other factors such as academic preparation, familial responsibilities, and institutional culture (Engle & O'Brien, 2007; Engle & Tinto, 2008; Gladieux & Perna, 2005). Colleges and universities have implemented a rich range of comprehensive support programs dedicated to improving low-income students' graduation outcomes. Summer Bridge and First Year Experience programs help students strengthen academic competency and improve their understanding of university life. These programs have resulted in improved reading and writing skills, and higher first-year grade point averages (Engle & Tinto, 2008; Strayhorn, 2011). However, these programs are not comprehensive in nature; they only provide support for the first year of college, and students continue to stop out or drop

out after their first year of college. As such, early performance may not be a true indicator of college completion; therefore institutions need to provide comprehensive support services that span a student's college career.

The federal government has collaborated with colleges and universities to implement Student Support Services (SSS) programs and provide academic and social support to low-income and first-generation students and students with disabilities to help them persist and earn a college degree (Chaney, 2010; Chaney et al., 1997; Engle & Tinto, 2008). The literature suggests that low-income college students who participate in the SSS program receive services and therefore have higher rates of completion compared to those with similar demographics who did not receive services (Chaney, 2010; Zeiser & Chan, 2015). While research focused mainly on financial and academic indicators, it failed to provide the whole picture as to why students leave college by looking closely at multifaceted factors such as family responsibilities, personal issues, lack of resources, and navigating the college system (Bettinger et al., 2013; Pern; 2015; Witkow et al., 2015). Consequently, we know little about how low-income students in SSS programs navigated through their challenges to persist and graduate college.

This study extends current literature by investigating the experiences that lead to college graduation for low-income SSS participants. Unlike many studies that only investigated college completion among SSS participants, this study departed from prior research by exploring the experiences of SSS participants across four subgroups: completers, continuers, returners, and dropouts). Understanding the experiences of the four subgroups provides insight into low-income SSS participants' college experiences, particularly how some persisted to and through graduation and while others left college before earning a degree. Moreover, much of the previous SSS literature is quantitative in nature. My qualitative study gives voice to the experiences of low-

income college students and provides an in-depth look at the conditions that support this group's path to graduation, which is critical to creating innovative practices that will lead to increased persistence and graduation.

The purpose of this study was to understand the experiences of low-income college students who participated in a Student Support Services program and how they navigated their set of challenges. Considerable attention was paid to how some students overcame their disadvantageous circumstances and persisted through graduation, and what factors led some to stop out and return or drop out altogether. The following research questions guided my research:

1. What experiences do low-income students in an SSS program perceive as obstacles to college completion?
2. How do low-income students in an SSS program utilize relationships with faculty and family to persist through college?
3. How do students use funds of knowledge in a SSS program to earn a college degree? What differences, if any, exist between persisters and nonpersisters?

Theoretical Framework

This study utilized funds of knowledge (Gonzalez et al., 2005) and social capital (Bourdieu, 1986) as the theoretical frameworks to explore graduation outcomes among low-income college students in a Student Support Services program. The concept of FoK highlights social ties and the transmission of knowledge, skills, information, and cultural values and norms that act as currency (Moll et al., 1990; Velez-Ibanez & Greenberg, 1992). Furthermore, FoK challenges the deficit model that depicts low-income families as lacking, instead providing a counternarrative that offers researchers another way to understand, interpret, and represent diverse communities by incorporating their lifestyles into educational practices that create trust

in relationships (Daddow; 2016; Kiyama, 2011; Moll et al., 1992; Olmedo, 1997, as cited in Rios-Aguilar et al., 2011).

The concept of social capital has been associated with educational outcomes since it was introduced by French sociologist Pierre Bourdieu in 1986. Bourdieu believed that social relationships between individuals provide resources that aid in favorable outcomes (Bourdieu, 1986). The quantity and quality of those relationships leads to even greater resources (Portes, 1998). As such, social capital is beneficial to those in power and used by the dominant class to reproduce and maintain their position (Lin, 2000) since they possess or have access to superior networks and group membership (Bourdieu, 1973). This point of view promotes deficit thinking as it looks at underrepresented students and families as lacking in capital and ignores the strength embedded in this group's social networks (Rios-Aguilar et al., 2011).

Funds of knowledge and social capital complement each other. When the theories are used in tandem, it makes for stronger research. Rios-Aguilar et al. (2011) suggested that funds of knowledge should be studied from a capital perspective in order to understand educational outcomes for underrepresented students. Social capital highlights the importance of creating and maintaining relationships within vast networks, and funds of knowledge provides an antideficit perspective to explain disparities among those from various cultural and socioeconomic groups, providing a counternarrative that highlights and values the existing resources, knowledge, and skills embedded in students, families, and communities (Rios-Aguilar et al., 2011).

Funds of knowledge and social capital were used to explore college experiences among low-income students in a Student Support Services program in order to understand how they mitigated their set of challenges, as well as the specific experiences that influenced their decision to persist, graduate, or leave college prior to degree completion. This dissertation supports the

theory that funds of knowledge can be acquired outside of the household. Specifically, low-income students established trusting relationships with SSS peers, professional staff, and faculty to gain the knowledge, skills, and experiences that helped them obtain the resources to overcome their struggles in college. What was also evident was that participants did not abandon the funds of knowledge that got them to college. They complemented the funds acquired through SSS participation and precollege funds with family to increase the likelihood of succeeding in college. This study also confirmed the importance of quality relationships. A positive relationship with the SSS director, faculty, and administrators provided participants with resources within the SSS program and the broader university community to address their specific needs.

Methods

Qualitative research methods were selected for this study in order to provide rich descriptions and gain deeper understanding of how low-income students facilitated their path to graduation (Bogdan & Biklen, 2007; Creswell, 2014). A narrative inquiry was used to collect multiple viewpoints from the stories of low-income college students in order to provide a comprehensive perspective of the college experiences that influenced their college outcome (Connelly & Clandinin, 1990). Fifteen low-income participants were chosen take part in this study using purposeful criterion sampling. The sample consisted of two groups: persisters and nonpersisters. Persisters met the following criteria:

- Completers completed a bachelor's degree within the past 5 years. This group consisted of a combination of continuers and returners.
- Continuers had a minimum 2.0 cumulative grade point average, earned at least 60 degree credits, and maintained continuous enrollment without a break in registration and/or had applied for graduation.

- Returners left college at one point but returned and were currently enrolled at RSU or had graduated. (Those who left RSU and returned to another higher education institution were excluded).

Nonpersisters were students who left RSU and did not enroll or take classes at any higher education institution at the time of the study.

Data were collected via a short demographic questionnaire and in-depth, semistructured interviews which ranged from 60 to 90 minutes to collect rich information about participants' experiences and the deciding factors that either aided their college persistence behavior or led them to leave college before completing their degree (Creswell, 2014; Patton, 1990). Field notes and reflective memos were written following each interview to make note of key ideas and relevant information from the interview process.

The analysis for this study began with becoming familiar with the recorded interviews, transcriptions, and analyzing interviews. First cycle coding was initiated by listening attentively to interviews and thoroughly reviewing the raw transcripts line-by-line. I used descriptive coding to summarize chunks of data in a word or short phrase that emerged from the data. The second cycle of coding consisted of grouping codes into themes and reworking themes in such a manner as to answer the research questions.

Discussion of Findings

The following section highlights findings of this study and discusses how they contribute to the literature on low-income college student persistence and college completion. Researchers have investigated the nuances related to graduation outcomes among low-income students including first-year support programs, academic preparedness, need-based financial aid, and institutional and peer support (Cabrera et al., 2013; Castleman & Long, 2016; Engle & Tinto, 2008; Garcia & Ramirez, 2018; Wachen et al., 2016; Zerquera et al., 2018). However, much of

the literature has examined the issue from a deficit perspective, failing to account for how this group overcomes their challenges to persist through graduation. Drawing upon the theoretical framework of funds of knowledge and social capital, this study found that low-income students have diverse needs and use a combination of relationships with family, peers, professional staff, and faculty to gain the knowledge, skills, and experiences that helped them overcome their barriers in college. As demonstrated by the participants who stopped out during their college career, they did not give up but rather left college temporarily to resolve the issues that kept them from staying enrolled. Those who did not return understand the importance of graduating and plan to return to college.

Challenges to College Completion

This research sought to understand how low-income college students persist despite encountering challenges. To do so it is necessary to first understand the challenges this group faces. The study began by identifying the complex experiences perceived by low-income students in a Student Support Services program as obstacles to college completion.

Researchers have found that low-income students experience a diverse set of issues related to financial, institutional, academic, and personal challenges (Dawson et al., 2021; Denning, 2019; Evans et al., 2020; Hanushek et al., 2019; Kopko et al., 2018; Miller et al., 2019; Roksa & Kinsley, 2019). Consistent with the extant literature, all participants in this study encountered financial challenges in some form. These included completing the Free Application for Federal Student Aid (FAFSA) and working excessive hours to pay the cost of attending college. Participants reported difficulty understanding and completing the federal student aid application. This aligns with Taylor's (2019) findings that suggest high school graduates had a hard time comprehending how to apply for financial aid regardless of the institution they were applying to. In this study, participants missed financial aid deadlines, omitted critical information

on the FAFSA application and needed to provide additional documentation to federal and state authorities, and refused to take out student loans for fear of going into debt and thus did not receive grant money they were entitled to. The financial hardship endured by participants made it challenging to pay for tuition, books, food, and transportation (Denning, 2019) and help their families pay for rent and other living expenses (Dawson et al., 2021; Morduch & Schneider, 2017). These findings are concerning as they exemplify conditions that led participants to work more than 20 hours per week and spend less time doing academic work; such financial factors contribute to leaving college prior to degree completion (Broton et al., 2016; Chetty, 2021; Engle & Tinto, 2008).

Low-income college goers' ability to overcome challenges may reside with the higher education professionals who are there to help them resolve specific challenges that impede their college persistence (Garcia & Ramirez, 2018). In addition to financial obstacles, participants relied on the various services provided by RSU to navigate institutional hurdles such as academic misadvisement, misinformation, loss of financial aid, and emotional stress. However, when they sought services to address their specific needs, the institution was slow to respond at times, did not take action, or was insensitive to student requests. Such unprofessional services frustrated participants to the point that they lost trust in the university staff and processes that were put in place to support their college experience. Consequently, the lack of institutional support made them contemplate leaving school and factored into some students' decision to leave college.

Many participants reported negative academic experiences such as failing courses, receiving marginal grades, changing their major, and receiving inadequate institutional support. However, the interesting point here is that these outcomes were not necessarily related to burdensome academic requirements but instead had more to do with other factors. This study

revealed that academic challenges stemmed from participants' work responsibilities, family commitments, and emotional stress. These findings are similar to what Engle and Tinto (2008) found in their study: low-income college students have complex and multifaceted needs. Additionally, many participants chose a major based on expected earnings without considering whether the career choice would be a good fit. Such decisions based on the economic value of college had consequences since it only considered influence and assumptions rather their own personal goals and values (Milsom & Coughlin, 2015). When participants began college they realized the program did not fit their interest or that the course content was uninteresting and challenging. As a result, participants did not graduate on time, increased college costs, added undue emotional stress, and negatively shaped their academic experience.

This study aligned with the existing literature regarding low-income college students and the personal issues that hinder their college completion (Dawson et al., 2021). The process of completing a college education was complex as it was hindered by more than institutional obstacles, academic preparation, or financial hardship. Personal challenges also posed as a challenge to earning a college degree. Personal challenges included family obligations, relationships with family and friends, and psychological distress such as loss of a family member or employment that occurred during the school year (Dawson et al., 2021; Evans et al., 2020). Participants reported that their mental health was tested on numerous occasions since they suffered from guilt, depression, and low self-esteem. These feelings stemmed from incidents when they encountered institutional, academic, and financial challenges but also it was self-inflicted since they placed unrealistic expectation upon themselves (Adams et al., 2016). Participants were aware that they overburdened themselves by enrolling in more than 15 credits and working full-time hours at a job; however, they continued these behaviors and their mental

health suffered because of it. As a result, some participants stopped out and returned after they addressed their issues, but others dropped out altogether.

Utilizing Family and Faculty Relationships to Persist Through College

The multifaceted challenges presented in this study are central to answering the question of how low-income students utilized their relationships with family (Arbelo-Marrero & Milacci, 2016; Roksa & Kinsley, 2019) and faculty (Garcia & Okhidoi, 2015; Zerquera et al., 2018) to persist through college. In this study, immediate and extended families were sources of support who encouraged participants to attend college (Kiyama, 2011), provided emotional and financial support, and served as the backbone of this group of students' college persistence (Roksa & Kinsley, 2019). Family members had honest conversations to talk through troubling issues, showed empathy, increased their loved one's autonomy, and made them believe they could graduate college. These findings were supported by Roksa and Kinsley's (2019) findings that family emotional support was positively related to better academic outcomes as participants were more likely to persist beyond their first year of college.

It is not uncommon for low-income students to have difficulty paying for college as financial aid does not cover the total costs associated with attending (Denning, 2019). College costs include paying for living expenses, transportation, books and supplies, and other miscellaneous expenses. The additional costs above and beyond tuition place great financial strain on low-income college students who often do not receive financial support due to their families' limited resources, and thus are required to be self-reliant (Roksa & Kinsley, 2019). However, the opposite was found in this study. Although participants' families had limited financial resources, they did provide some financial support to help pay for books, transportation, and living expenses, thus influencing participants' decision to go to college, persist, and return to college after stopping out. The family's financial support mitigated participants' stress and

anxiety and provided a sense of comfort in the fact that they could depend on their families when dealing with a difficult financial situation.

Similar to previous research, university faculty were key to participants' persistence behavior. Their ability to foster trust in the student-faculty relationship allowed participants to seek out faculty's help when they were experiencing both academic and nonacademic challenges. This enabled faculty to gain a better understanding of the complex needs of this student group and to adapt their practices to help low-income students meet their multiple obligations in and outside of the classroom (Zerquera et al., 2018). This was evident in participants' accounts as they noted that faculty made extra accommodations that kept them enrolled in college while they dealt with family emergencies and work responsibilities. Faculty were available beyond office hours, responded to students' needs outside of the classroom, provided emotional support, and reduced financial costs when possible. Their accessibility allowed students to build their self-confidence and reinforced a sense of belief that they had the ability to become successful college students.

Utilizing Funds of Knowledge in a Student Support Services Program

Professional Relationships

Research question 3 asked how students use funds of knowledge in a Student Support Services program to earn a college degree. I found that the SSS program at RSU increased participants' knowledge and skills by providing them with critical resources to support them through financial, academic, and emotional challenges. Specifically, the SSS director and her staff created a familial environment intended to build trusting relationships between students and staff so participants would look to them in their time of need. The trusting relationships were extremely helpful, especially for participants who contemplated leaving college when they felt overwhelmed by their academic, personal, financial, and institutional challenges. However,

because of their strong trusting relationships with the SSS staff, participants felt comfortable asking them for help (Velez-Ibanez & Greenberg, 1992) to address their academic and nonacademic challenges, which was pivotal to staying enrolled.

The trusting professional relationships yielded benefits even after some SSS students stopped out. When some students left RSU, the SSS director kept the lines of communication open to show her commitment to helping them return to school and finish their college degree. Since the SSS director established strong bonds with students, they trusted that she would assist them to remove registration blocks, secure institutional funds to pay off students' previous balance, and provide a course schedule that accommodated their work responsibilities. The findings were similar to existing literature findings, as Garcia and Ramirez (2018) and Kirk and Watt (2018) suggested that institutional agents possess the ties and influence within their organization to provide underserved populations with valuable resources to address obstacles in their college journey. Moreover, SSS staff operated from an equity-mindedness that placed the responsibility for students' college persistence and graduation on the institution rather than the student, and purposefully integrated institutional efforts to support their college persistence (Ashtiani & Feliciano, 2018; Garcia & Ramirez, 2018; Kirk & Watt, 2018). The SSS staff assumed responsibility for their students' college success and worked with academic deans and the financial aid director to mitigate the challenges impeding participants' college persistence.

Professional relationships also helped participants to overcome their academic challenges. This included choosing a major and accessing support services. Choosing the correct major in college has important implications for college success because it is aligned with one's personal goals and abilities (Soria & Stebleton, 2013). A majority of participants in this study decided upon a major during high school with limited or no guidance. This negatively affected

their college experience as it resulted in taking excessive credits, increased the cost of attendance, and caused undue stress. These factors placed participants at a disadvantage and increased their likelihood of dropping out of college. However, some participants received guidance from a trusted source and overcame being mismatched to a career path that did not fit who they are. Professional relationships with SSS staff and university administrators provided access to critical resources by which they received career and personal guidance and chose majors that were best suited to their personal and professional goals instead of projected earnings (Kiyama, 2011).

It was evident in this study that the SSS program provided experiences, skills, and knowledge that supported participants' college persistence. Nevertheless, some students were resistant to receiving supports even though assistance was accessible. This was reflected in Jack's (2016) study, suggesting that low-income college students are resistant to engaging institutional agents for support and experience great stress when doing so. His research posited that underserved student groups have limited experience navigating educational structures and therefore do not engage with college administrators or faculty for support. The same phenomenon was seen in this study, as some participants refused to engage with SSS staff and access the academic support needed to persist. However, despite initial resistance to SSS supports, they became more receptive because of the honest conversions they had with SSS staff (Velez-Ibanez & Greenberg, 1992).

SSS students had a dedicated learning community on campus to go to when they needed support services. At times those services were not sufficient, and thus they needed to look beyond the SSS program for help. Support outside of the SSS program was not always readily accessible, as RSU services were disjointed and participants were not successful in finding help.

However, such was not always the case for this group of students; the SSS program hosts several events throughout the academic year intended to help their students bond socially with university staff and grow their professional networks (Bourdieu, 1986). Students received support from executive administrators to mitigate financial hurdles, obtained clarity about course waivers and substitutions from academic deans to satisfy graduation requirements, and navigated bureaucratic hurdles (Velez-Ibanez & Greenberg, 1992). This finding adds to previous research (Ashtiani & Feliciano, 2018; Garcia & Ramirez, 2018; Kirk & Watt, 2018) suggesting that university administrators can aid in developing relationships that increase students' resources and improve their likelihood of graduating college.

SSS Peer Relationships

Findings from this study indicated that campus peer-to-peer relationships supported participants in ways beyond what their families and institutional agents could provide. This study highlighted how participants found comfort in seeking academic, emotional, and social support from peers who shared similar characteristics and experiences (Velez-Ibanez & Greenberg, 1992). Due to the nature of the SSS program, participants had multiple opportunities to form strong peer ties that was cultivated early in their college career. They obtained critical college success information from upper classmen and developed friendships with new students who shared the same goal within the SSS program. As a result, they built relationships that extended into the classroom. For example, when participants experienced academic struggles, they shared their academic struggles with other SSS students enrolled in the same course. This finding corroborates findings of existing research showing that close campus friendships are associated with higher levels of academic success (Bronkema & Bowman, 2019). In this study, the friendships engendered in the SSS program made it easier for participants to form a study group.

They learned new study methods, developed new ways to process difficult course material, and successfully passed courses they might otherwise have failed (Velez-Ibanez & Greenberg, 1992).

SSS peer networks not only helped participants to improve their academic standing but also served as sources of information that assisted them to make informed academic decisions about changing majors and meeting graduation requirements. Some participants made ill-informed career choices in high school based solely on potential earnings and with minimal information. Some followed inaccurate degree maps and enrolled in courses that did not fulfill major requirements. This increased the cost of earning their degree by extending their time to degree. However, peers provided useful information to address participants' specific issues and mitigated the financial cost by explaining the course waiver and substitution process as well as programmatic information that allowed them to gain knowledge and make an informed decision about their career choice (Velez-Ibanez & Greenberg, 1992).

Peer networks played an important role not only for academic support but also for emotional and social support. Participants in this study had responsibilities besides being a student which added extra layers of stress to their college experience. They worked more than 20 hours weekly and had family responsibilities (Engle & Tinto, 2008). To cope with their stress, they interacted with peers in the SSS office where they reinforced their bonds and created positive outlets, talking about their issues at hand, playing board games, eating lunch, and enjoying one another's company. Peer interactions also extended beyond RSU's campus as participants went to movies and parties, increasing the frequency and quality of their peer friendships. This closeness allowed participants to stay engaged even when they were not enrolled in college, serving as a source of emotional and support that aided some participants' return to college (Velez-Ibanez & Greenberg, 1992). Like previous research that demonstrated

how peer relationships positively influence the likelihood of graduating college (Bronkema & Bowman, 2019), this study extends the literature by demonstrating that peer friendships have the potential not only to influence students' decision to stay in college but also to return to college. Peer ties formed with fellow SSS students provided participants with emotional and social support and encouragement necessary to stay on a path to graduation.

Differences: Persisters and Nonpersisters

This study examined how participants used the funds of knowledge acquired through a Student Support Services program to persist through graduation. The persisters consisted of students who were enrolled at the time of this study, left college but returned, and those who graduated. The nonpersisters were students who left RSU and did not return.

The two groups experienced similar academic, financial, institutional, and familial challenges. They also shared a mutual understanding of how to access institutional support to strengthen their academic skills, increase their knowledge regarding degree maps and financial aid, build professional and peer relationships, navigate institutional bureaucracy, and work with an advocate who petitioned on their behalf (Velez-Ibanez & Greenberg, 1992). Though all participants had access to the same resources, not all used them equally. Specifically, the nonpersisters did not use their relationships and social networks to successfully overcome their challenges.

Familial support has been a source of support of students' academic success. Families reinforced the importance of earning good grades in high school for acceptance into to college and demonstrated the type of work ethic needed to be successful in college (Kiyama, 2011). As a result, families have a strong influence on students' decision to persist or leave college. When low-income students faced both academic and nonacademic obstacles, family support not only served as an important source of emotional and financial support, but also served as the

backbone of this group of students' college persistence (Roksa & Kinsley, 2019). In this study, participants' level of communication with their families positively influenced their college persistence. The persister group had frequent conversations with their families about college goings-on, vented to them about not receiving institutional support, and discussed what they needed to return to school (Velez-Ibanez & Greenberg, 1992). This level of communication differed for the nonpersister group. Although participants discussed college and their life experiences with their families, the conversations were more topical, dealing with campus activities and the desire to graduate and begin life as an adult. The conversations did not include academic, emotional, and financial challenges students experienced because they assumed that their families were unable to provide the necessary resources to address their challenges.

Levels of communication and trust in participants' peer-to-peer relationships also differed between the two groups. Peers provided support beyond the family and institutional agents, and comfort in seeking assistance from those who share similar characteristics and experiences (Bronkema & Bowman, 2019). This study found that all participants established trust with fellow SSS students and utilized their friendships to increase their disposition, knowledge, and skills. Persisters and nonpersisters alike sought advice from peers about changing majors, curricular changes, academic support, and emotional and social support when they contemplated stopping out or dropping out of college (Velez-Ibanez & Greenberg, 1992). This was not surprising, as having trust and sharing common interests as new college students relate to increased persistence (Goguen et al., 2010). However, as they progressed through college nonpersisters spent less time on campus, interacting less frequently with SSS peers. This was due in part to working excessive hours, overwhelming family responsibilities, and constantly juggling competing priorities (Engle & Tinto, 2008). Interestingly, although the nonpersisters were aware that having a social life and

making adequate academic progress were crucial to a successful academic life, their SSS friendships became weaker over time and they came to believe they could no longer rely on their friendships as a means of support.

Positive student-faculty interactions have been associated with college persistence and graduation. This study also confirmed that faculty were key institutional agents who had an immediate impact on persisters' student success. During participants' first year in college, student-faculty relationships were engendered when faculty members met with participants during their office hours, and treated them with empathy and respect (Grantham et al., 2015). Relationships were maintained as participants progressed through college and felt comfortable asking for help when they needed additional support. Faculty cultivated quality relationships by providing quick and accurate responses to students' inquiries both inside and out of the classroom, being empathically responsive and proactive to their needs (Garcia & Ramirez, 2018). Faculty's actions demonstrated to persisters that they could be relied upon, which led students to have honest conversations about the trouble they were experiencing (Hoffman, 2014). Once faculty became aware of the challenges students faced, they made extra accommodations and allowed students to attend class while they addressed issues at home. As a result, participants gained knowledge about curriculum requirements, skills for career interests, and experiences to match their career goals (Velez-Ibanez & Greenberg, 1992).

Interestingly, the responses of nonpersisters differed from the persister group's responses. The nonpersisters showed lower levels of engagement with faculty—a phenomenon with several potential explanations. First, this group had multiple priorities outside of school and spent less time on campus (Engle & Tinto, 2008). Second, nonpersisters had encounters in the classroom in which the power dynamic made them hesitant to form strong faculty ties early in their college

career (Parnes et al., 2020). Finally, nonpersisters were content with the services they received from the SSS office and did not feel the need to develop trusting student-faculty relationships; therefore, they missed out on critical resources with potential to support them through graduation.

The student-professional staff relationship helped both persisters and nonpersisters to mitigate academic, financial, emotional, and institutional challenges. The student-professional staff relationship provided participants with resources within the SSS program and the broader university community to address their specific needs. Once participants established a professional relationship with the SSS director, it gave them access to the resources in her network: the financial aid director, academic deans, and student affairs professionals. As a result, participants received financial aid advice about aid disbursement and verification, and academic advice about course substitutions and waivers; participated actively in cocurricular activities; and gained new knowledge, skills, and experiences by participating study abroad and serving as student leaders in the student government organization (Velez-Ibanez & Greenberg, 1992).

However, this study found differences between the persister and nonpersister groups with regard to professional relationships. First, although nonpersisters relied on the SSS director for academic and nonacademic support, they did not actively seek assistance when they contemplated dropping out. They felt a sense of guilt for not staying in college and regret for disappointing the SSS director, who was seen as a parental figure since she provided consistent support. Second, the nonpersisters had very few professional relationships outside of the SSS program and did not form strong ties since they solely relied on the SSS staff for academic and nonacademic support. This was partly due to the fact that members of this group had negative experiences that caused them to lose trust in the services and people who were there to support

their graduation goals. When trust was broken, the nonpersisters made intentional decisions not to look outside of the SSS program, skeptical about value of the support.

Taken together, persisters and nonpersisters shared similar challenges and supports in their pursuit to graduate college. However, the ways in which they handled those critical instances was a deciding factor in their college persistence. With trusting relationships, the persisters group sought help to mitigate their challenges and remained enrolled because of the support they received. Also of importance, establishing and maintaining trusting relationships with family, faculty, university administrators, and peers reduced the seriousness of issues to the point where participants did not have to choose between staying enrolled or dropping out. The reverse was true for the nonpersisters group. Although they established some trusting relationships, the nonpersisters did not maintain them. Feeling that they could not ask for help, they left college as a result. The nonpersisters planned to return once they resolve the obstacles that prohibited them from finishing college.

Implications for Practice

This study presented what low-income students perceived as obstacles to graduating college and how they navigated a set of challenges throughout their college years. Findings from this study provide several implications for ways in which higher education institutions can better support low-income college students through graduation.

Mitigating Institutional Challenges

Findings from this study have implications for how Student Support Services programs can improve college persistence and graduation among low-income students. All participants went to college with the intention of graduating. However, they were uninformed about how to navigate college, and relied on the SSS staff to provide key services to help them deal with specific challenges that impeded their college persistence. Specifically, the SSS director used

professional relationships within the university community to mitigate academic and nonacademic hurdles and was successful in helping students to return to college after they stopped out.

Although the SSS director had a positive influence in helping low-income SSS students to persist, more can be done. Some participants in this study wanted to remain in college, but were unsuccessful in obtaining institutional support and left school. The onus for successful college completion is not on students or the SSS staff alone. The institution must take responsibility and provide services that facilitate student persistence. As such, it is imperative that the SSS director be included in institutional student success initiatives. This means working in cross-division collaborations, being included on the strategic enrollment committee, and meeting with deans, senior leaders, and university senate committees to verbalize students' experiences and ways to better serve them. These initiatives will not only expand the director's professional network but also lead to increased resources for SSS students. The SSS director will gain intimate knowledge of university initiatives which can be used to support SSS students, create policies that are less punitive and more supportive, and engender greater support across divisions.

Increased resources are pivotal in addressing the issue of students leaving college prior to graduation and encouraging those who left to return and finish their degree. For example, if the SSS director can obtain increased institutional financial support, fewer SSS students might leave school or those who do might be more inclined to return, especially if the university offers a 12-month payment plan option, dedicates institutional financial aid to mitigate financial balances, and increases the threshold so that students are not blocked from registering because of a small balance. Moreover, having professional relationships with senior leadership will also help to

eliminate confusion about curricular requirements and keep students from taking unnecessary courses. As an intricate part of the university leadership structure, the SSS director will respond effectively to students' inquires about courses and degree requirements and reduce institutional barriers that hinder student success.

Many participants mentioned how institutional staff and faculty positively influenced their college education but some students stated that at times these individuals were barriers to graduating college. When some participants sought services to address their specific need, institutional agents were slow to respond or insensitive, provided inaccurate information pertaining to graduation requirements, or were inconsiderate. Such negative experiences eroded students' trust in the student-staff relationship, which negatively influenced their college experience and left them frustrated. They contemplated leaving school and felt undervalued because of the extended time to degree and increased cost of college completion. This suggests a need for the university to create more opportunities for honest dialog between students, administrators, and faculty. Dialog can occur on multiple fronts. First, SSS students should be encouraged to speak at university senate and board of trustee meetings to raise the issues they face. Second, university staff should be urged to attend student government meetings and student-related events. Finally, the university should host an annual summit where students and staff can talk about student success. With more opportunities to interact, institutional staff will gain a better understanding of the challenges students face and be reenergized about their value in serving students.

In addition, there is a need for the SSS program to find ways to maintain trusting relationships with students. Some participants left college because their relationship with the SSS staff diminished as they progressed through school, and they felt reluctant to ask for help.

Although the SSS program provides a host of services and cocurricular activities to keep students engaged, not all SSS students are able to participate; some are left feeling disengaged from the program. One way to address this is to create a common hour or multiple common hours where all SSS students will have a blocked time from taking classes. A common hour concept exists at many colleges as a day and time when classes are not scheduled. This practice allows time for events such as university senate meetings and campus engagement activities. Creating a common hour for SSS students might be challenging; however, it is even more necessary because students have complicated schedules in which they have to account for school, work and family commitments. Within the student information system (SIS), specific cohorts of students and their class schedules can be identified. To increase students' participation the SSS staff can schedule events strategically in the day and in the evening when students have a break in their schedules. Additionally, the SSS staff might be a little more intrusive in terms of visiting students' classes for check-in and monitoring students' academic progress on a regular basis, especially for students who contact the program infrequently.

Finally, the SSS program should incorporate families into their students' educational journeys. Although families play an integral part in getting their child to college and continuing their support, colleges sometimes deem families as a hindrance to students' independence (McGinley & Davis, 2021). However, this study found that low-income college students had honest conversations with their families and regarded their emotional and financial as helpful. Specifically, familial support was a key factor in students' persistence behavior, influencing participants' decision to return to college after they stopped out. Therefore, the SSS program should engage with students' families since they can detect issues taking place outside of campus and can ask the SSS office to intervene before the issue becomes overwhelming. Much care

would have to be taken to avoid violating the Family Educational Rights and Privacy Act (FERPA) and remain in compliance with student privacy. One way to include families is to invite them to attend SSS events and host an annual workshop for families and students. This would help families keep abreast of their children's academic progress and provide them with the opportunity to gain a better understanding of what it means to be a college student, as well as a forum to talk through troubling issues. By working in tandem, low-income students will receive both on- and off-campus support, which can increase their likelihood of college persistence and graduation.

Institutions need to consider developing initiatives that foster students' positive assets and strengths in order to build upon them. Students' success stories and strategies for navigating the college environment can provide insights for students in SSS programs and other low-income students on campus.

Paying for College

Federal and state financial aid eased participants' burden to pay for college by lowering out-of-pocket costs and allowing them to dedicate more time to their academic responsibilities. Students must meet certain criteria to be eligible to receive funds. However, obtaining these funds can be quite challenging as only 65% of high school seniors completed the Free Application for Federal Student Aid (FAFSA), and low-income students are less likely to file for financial aid (Bahr et al., 2018). In this study, participants stated that completing the FAFSA was sufficiently intimidating and convoluted that they completed the application incorrectly, missed important deadlines, and lost grant funds they were qualified to receive. This caused great financial stress and made it more difficult for some low-income students to graduate college. These problems could have been avoided to some degree if colleges were more proactive about increasing low-income families' financial aid knowledge.

Higher education institutions can do this in a number of ways. First, they should review their financial aid website, remove outdated information and jargon, and post more understandable and accessible information about how to complete the FAFSA application accurately. Second, universities can use technology to deliver more efficient services by uploading videos on how to complete the FAFSA application, using Instagram and other social media platforms to highlight important deadline dates, and hosting workshops via video communication tools such as Zoom, Google Meet, and Meetus so families can receive clear answers to specific questions. Finally, a systematic process should be in place that requires students to meet with a financial aid counselor prior to withdrawing from a course. When students withdraw from classes, they are sometimes unaware of the impact on their financial aid status. Withdrawals that change a student's academic load can trigger a return of Title IV funds, producing an outstanding balance and restricting future registration.

In addition to federal and state financial aid, universities should consider offering extra financial support to SSS students. As demonstrated in this study, many students worked excessive hours to supplement the cost of attendance and to provide financial support to their families. This had a negative impact on participants' mental health and college persistence. However, the problem can be mitigated with additional institutional financial support. If financial aid increases, students are more likely to spend time on campus establishing and growing their networks of support and decreasing their need to work full-time (Castleman & Long, 2016).

Universities can also consider operating an employment office for on-campus jobs to help students meet some of their financial demands while spending more time on campus. It is not surprising that a large percentage of college students work while attending school. Broton et al.

(2016) found that 3 out of 4 college students work while going to college. This is concerning for low-income students given that balancing work and school is challenging and negatively influences their college persistence, especially if they work more than 20 hours weekly (Chetty, 2021). Currently, institutions provide employment opportunities through work-study and student assistance programs. However, work-study employment is obtained through the office of financial aid and student assistance opportunities are offered by various offices, which is only available if the financial resources are budgeted for. This makes it difficult for students to find on-campus employment opportunities. By charging a specific office to handle and streamline all institutional employment opportunities, students will know where to go to look for on-campus jobs. Such as integrated services model offers many benefits: students will have more opportunities to build trusting relationships with institutional staff, stay engaged on campus, and earn some financial support. Moreover, if the model is designed appropriately universities can provide students with strategies for managing school and work, and offer them meaningful learning opportunities to grow professionally and gain career-relevant experiences (Burnside et al., 2019).

Recommendations for Future Research

This study explored the experiences of low-income students participating in a Student Support Services program at a Hispanic Serving Institution and how they leveraged their funds of knowledge and social capital to persist and graduate college. The findings indicate that low-income students who are described as at-risk can persist and graduate college if they are placed in a caring environment where they can form strong ties with support services. While this study contributes to understanding how this group overcame their disadvantageous circumstances and persisted through graduation, further exploration is needed.

1. This study investigated low-income college students and the experiences that influenced their college persistence. However, all participants in this study were also first-generation college students and some were from immigrant backgrounds. The substantial overlap means that a large number of low-income college students may also be first-generation (Saenz et al., 2007). This study did not account for participants' first-generation status nor their immigrant status. The intersecting characteristics between low-income, first-generation, and immigrant status are not mutually exclusive although they share some of the same barriers and supports to college completion. Therefore, future research on how the intersection of low-income, first-generation, and immigrant status shapes college persistence should be conducted.
2. Findings from this study highlighted key individuals who supported participants' college persistence and graduation. However, this research did not include the voices of those who supported the participants. Therefore, practitioners could gather valuable insight from the perspectives of SSS staff, college administrators, faculty, and family members in order to understand not only how low-income students overcame their obstacles, but also how key individuals facilitated college persistence. Exploring these relationships will add a deeper understanding and provide a more comprehensive perspective of what is needed to support this group of students through their college journey.
3. SSS programs have a rich history of supporting underserved populations to attend college and persist through graduation by providing programmatic services to meet students' specific needs. This study focused on the relationships used by low-income students to overcome their challenges to college completion, but not necessarily on the programmatic components. Because SSS programs provide a range of supports to students and because

federal funding continues to decrease, it may be worthwhile to investigate the specific programmatic services that offer the most benefit to the population they serve.

4. An overarching theme that stemmed from this study was the personal motivation for college completion demonstrated by participants. Participants navigated immense hurdles and sought out supports to deal with the academic and nonacademic challenges that deterred their college persistence. However, they found strength within themselves and persisted. To advance our understanding of this, further research is needed to explore how self-efficacy influences persistence among this group of students.
5. Student Support Services programs are federally funded and designed to serve underserved populations. This study only included students who applied to and were accepted in a Student Support Services program. To add methodological rigor, future studies on SSS programs should include a comparison group of low-income students who did not participate in an SSS program. Moreover, future research should be conducted across multiple institutions, since student experiences vary by institution. Such a study would provide a more complete understanding of the student experience.
6. In addition to Hispanic Serving Institutions, SSS programs are housed at other variously designated higher education institutions such as predominantly white institutions, minority serving institutions, and community colleges. Future research should investigate how low-income SSS students who attend other types of institutions perform in college. Findings from these studies will provide a greater breadth to literature on the college experiences of low-income students and how they persist at various types of institutions. Additionally, future studies should be conducted requiring a longer time frame to

comprehensively examine the college completion rate of nonpersisters as well as persisters who were enrolled in college at the time of this study.

Conclusion

Findings from this study contribute to the existing body of literature related to low-income college students and how they navigate challenges to persist and graduate college, and also extend the funds of knowledge literature by demonstrating that FoK can also be acquired outside of the household. This dissertation demonstrated that low-income students who are often described as at risk of dropping out of college can persist and graduate college if they are placed in a caring environment where they can form strong ties and are provided with support services that address their needs. Specifically, this study found that low-income students have diverse needs and use a combination of relationships with family, peers, professional staff, and faculty to gain the knowledge, skills, and experiences that help them obtain the resources they need to overcome their struggles in college. These findings shed light on colleges and universities that want to increase retention and graduation rates among disadvantaged students. Implementing comprehensive programs can keep low-income students enrolled and improve their graduation outcomes.

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Appendix A

IRB Letter from Seton Hall University

SETON HALL UNIVERSITY
1 8 5 6

January 15, 2021

Navin Saiboo
Seton Hall University

Re: 2021-171

Dear Navin,

The Research Ethics Committee of the Seton Hall University Institutional Review Board reviewed and approved your research proposal entitled, "College completion: Low-income students' College experiences in a student support services program through the lens of funds of knowledge and social capital" as resubmitted. This memo serves as official notice of the aforementioned study's approval as exempt. If your study has a consent form or letter of solicitation, they are included in this mailing for your use.

The Institutional Review Board approval of your research is valid for a one-year period from the date of this letter. During this time, any changes to the research protocol, informed consent form or study team must be reviewed and approved by the IRB prior to their implementation.

You will receive a communication from the Institutional Review Board at least 1 month prior to your expiration date requesting that you submit an Annual Progress Report to keep the study active, or a Final Review of Human Subjects Research form to close the study. In all future correspondence with the Institutional Review Board, please reference the ID# listed above.

Sincerely,

Mara C. Podvey, PhD, OTR
Associate Professor
Co-Chair, Institutional Review Board

Phyllis Hansell, EdD, RN, DNAP, FAAN
Professor
Co-Chair, Institutional Review Board

Office of the Institutional Review Board
Presidents Hall · 400 South Orange Avenue · South Orange, New Jersey 07079 · Tel: 973.275.4654 · Fax 973.275.2978 ·
www.shu.edu

IRB Notice of Approval from River State University

[redacted]

February 18, 2020

NOTICE OF IRB REVIEW

Navin A. Saiboo

[redacted]

INITIAL, REVISED OR CONTINUATION

The project identified below, for which you requested review and approval by the [redacted] Institutional Review Board for the Protection of Human Participants in Research, has now been reviewed and approved. This approval is based on the assumption that the documents you submitted to the [redacted] IRB contain a complete and accurate description of all the methods and processes in which human subjects are involved in your research. This approval is valid for exactly one year from the date of this letter.

As Chair of the Institutional Review Board (IRB), I have evaluated the involvement of humans as research subjects in the proposed study, entitled **"The Oasis: A Student Support Services Program and Its Influence on Attainment of Low-Income College Students."**

In accordance with Title 45 *Code of Federal Regulations Part 46.101, b, 2,* policy guidelines from the U.S. Department of Health and Human Services, I inform you that this study is determined to be **APPROVED**. This approval is subject to the following conditions:

1. That you will conduct the research according to the plans and protocol you submitted.
2. That you will immediately inform the IRB of any injuries to any subject that occurs during your research.
3. That you immediately inform the IRB of any problems that arise during your research.
4. That you will immediately inform the IRB of any changes that you make in the protocol of the research.
5. That you will give each person who signs the consent form a copy of that document as part of your research. The consent form must be the same one submitted with your application materials and approved by the IRB.
6. That you will retain all signed consent documents for at least three years after the termination of the research.
7. No further review and approval by the IRB are required if the study is conducted as proposed. Any proposed change in the study must be submitted to IRB Chair for further review before the proposed change can be implemented.

Failure to comply with these conditions will result in the withdrawal of this approval.

Name of the Principal Investigator: Navin A. Saiboo

Title of the Project: "The Oasis: A Student Support Services Program and Its Influence on Attainment of Low-Income College Students"

Approved [X] Not Approved [ ]

Signed:

Ashok Vaseashta

[redacted] IRB Chair

February 18, 2020
Date

Dr. Ashok Vaseashta, Chair, [redacted] IRB
Executive Director, Office of Research Grants and Sponsored Programs
[redacted]

Appendix B

Recruitment Letter

Dear (Name),

My name is Navin Saiboo, and I am a doctoral student at Seton Hall University. I am currently in the process of conducting a dissertation study to better understand the college experiences of low-income students that participate in a Student Support Services program, and the ways in which they cope with a set of challenges on a college-completion path. The findings of this study will be published in my doctoral dissertation and may be presented at professional conferences and or published in professional journals or texts.
You were selected as a possible candidate to participate in my study given you met the criteria below.

- Participation is a SSS program
- Considered low-income
- Have completed 60 or more degree credits
- Graduated within the past five years
- Left college without earning a degree

This study involves one 60-90 minute interview to be scheduled at a convenient time. Your participation in this research is voluntary, and you may cease to participate at any time. Keeping all identifiable information confidential is extremely important. Please note all materials will remain confidential. Your name and other identifying characteristics will not be used. All interviews will be audio or video recorded and the recordings, as well as all transcriptions, notes and other related material will be securely stored.
If you would like to participate in my study, please contact me by email at Navin.Saiboo@shu.edu. Please ensure to include your name, preferred telephone number and email address. I look forward to meeting and hearing about your college experience.

Sincerely
Navin A. Saiboo
Doctoral Candidate
Seton Hall University College of Education & Human Services
Ph.D. in Higher Education Leadership, Management, and Policy

Appendix C

Consent to Take Part in a Research Study

Informed Consent Form

Title of Research Study: College Completion: Low-income students' college experiences in a student support services program through the lens of funds of knowledge and social capital

Principal Investigator: College of Education and Human Services

Department Affiliation: Department of Education Leadership, Management & Policy

Sponsor: This research is supported by Department of Education Leadership, Management & Policy/ College of Education and Human Services.

Brief summary about this research study:
The following summary of this research study is to help you decide whether or not you want to participate in the study. You have the right to ask questions at any time.

The purpose of this study is to explore how low-income students participating in a Student Support Services (SSS) program at a Hispanic Serving Institution leverage their funds of knowledge and social capital on their college completion path. You will be asked to participate in an online interview to describe your college experience and how you stayed on a college completion path or why left college without completing a degree. We expect that you will be in this research study for one year.
The primary risk of participation is that some participants may experience states such as guilt or embarrassment. The main benefit of participation is your experiences will help identify supports that are most helpful to completing college and to establish policies the leads to increasing graduation.

Purpose of the research study:
You are being asked to take part in this research study because your college experience may help students with similar backgrounds overcome their challenges to graduate college.

Participants in this study will be low-income students in a Student Support Services (SSS) program at a 4-year, Hispanic Serving Institution. To be included in this study, participants must meet the follow criteria. (I) Completers are those that participated in SSS program and completed a bachelor's degree within the past three years. (II) Presisters are current enrolled students that have a minimum 2.0 cumulative grade point average and earned at least 60 degree credits. (III) Stopout/dropout are those that left RSU prior to graduation and did not enroll at any postsecondary education institution or left RUS and returned to RSU to complete their degree. Collecting responses from these three group will assist institutional leaders find better ways to support this population of students throughout their college career.

Your participation in this research study is expected to be for one-year.

You will be one of 16-20 people who are expected to participate in this research study.

What you will be asked to do:
Your participation in this research study will include: Research participants will be asked to share stories of their college experiences through one online semi-structured interview that will not exceed 90 minutes. The interview will take place at a time that this is convenient for the participant. The participants will be asked to answer guided and probing questions to collect granular details of their college experience as it pertains college completion. Participants will also be asked to review their written narrative to ensure their story is captured accurately. Participation in this study is expected to be for one year.

Informed Consent Form

Your rights to participate, say no or withdraw:
Participation in this research is voluntary. You can decide to participate or not to participate. You can choose to participate in the research study now and then decide to leave the research at any time. Your choice will not be held against you.

The person in charge of the research study can remove you from the research study without your approval. Possible reasons for removal include missing study visits, non-compliance with the study procedures, or if it causes psychological stress.

Potential benefits:

There may be no direct benefit to you from this study. You may obtain personal satisfaction from knowing that you are participating in a project that contributes to new information. Additionally, participation in this study may help guide decisions of university administrators and policy makers that can help more low-income students graduate college.

Potential risks:
The risks associated with this study are minimal in nature. Participation in this research may include some risk, however minimal. Participants may experience negative states such as guilt, shock, or embarrassment.

Confidentiality and privacy:
Efforts will be made to limit the use or disclosure of your personal information. This information may include the research study documents or other source documents used for the purpose of conducting the study. These documents may include a demographic questionnaire and the transcribe transcript of the interview. Interviews transcripts will be saved with a pseudonym attributed to the research participant. We cannot promise complete secrecy. Organizations that oversee research safety may inspect and copy your information. This includes the Seton Hall University Institutional Review Board who oversees the safe and ethical conduct of research at this institution.

No identifying data will be stored so that responses cannot be attributed to any individual. All interview transcriptions will be saved to a USB drive with a pseudonym. All files will be password protected. Furthermore, findings from this study will be presented without identifying information. All personal information and interview recordings will be destroyed after this study has been completed.

Data sharing:
Data collected from this study will not be shared with anyone outside of the study team.

Cost and compensation:
You will not be responsible for any of the costs or expenses associated with your participation in this study.

If you agree to take part in this research study, you will be paid $25 for your time and effort. The payment you receive will be in the form of an Amazon gift card. You will receive the payment at the conclusion of the interview. Given interviews will be conducted online, the Amazon gift card will be mailed to an address specified by the participant.

Conflict of interest disclosure:
The principal investigator and members of the study team have no financial conflicts of interest to report.

Informed Consent Form

Contact information:
If you have questions, concerns, or complaints about this research project, you can contact the Seton Hall University Institutional Review Board ("IRB") at (973) 761-9334 or irb@shu.edu

I hereby consent to participate in this research study.

Signature of participant	Date
Printed name of participant	
Signature of person obtaining consent	Date
Printed name of person obtaining consent	

Appendix D

Demographic Information Questionnaire

Demographic Questionnaire

To facilitate this interview, please complete the following questionnaire.

Please note: This will be kept confidential, and your name and other identifying information will not be used in any report coming from this research.

1. Participant Pseudonym: _____
2. Age: _____
3. Marital Status: Married Single Divorce
4. Gender: Female Male Other
5. Place of Birth _____
6. In what city did you grow up? _____
7. What high school graduated from? _____
8. Did you take AP classes in high school? YES NO
9. Parents highest level of education completed? Mother _____ Father _____
10. Do you have any siblings? YES NO
    If yes, how many? _____
11. Do you have any children? YES NO
    If yes, how many? _____
12. How many people currently reside in your household? _____
13. What is your cultural background? _____
14. Are you currently working? YES NO
    If yes, on average, how many hours per week do you work? _____
15. Do you live on campus? YES NO
    If no, how long is your commute to and from RSU? _____
16. Major? _____
17. Number of credits completed? _____
18. Would you be willing to participate in a follow-up interview to talk about your college experiences? YES NO

Thank you for completing this survey!

Appendix E

Interview Protocol

Process: Participants will take part in online semi-structured, in-depth interview that will last approximately 60-90 minutes. Narrative inquiry will be utilized for this qualitative research study. The in-depth interview questions will serve as a guide to ensure the research questions are thoroughly discussed. Predetermined probes are provided to guide the researcher, and additional follow up questions will be raised based on participants' responses.

Consent Process: Once potential participants are identified for the study, I will send an email from my Seton Hall account (Navin.Saiboo@shu.edu) asking to schedule a time to conduct the interview, and provide participants with an Informed Consent Form and a demographic questionnaire for their review. Prior to the beginning of the interview, participants will have an opportunity to raise any questions they may have. After receiving the signed Consent Form and demographic questionnaire, the recorded audio or video interview will begin. I will ask for verbal consent from each participant prior to recording any interview session.

Interview Session Process: Prior to the beginning of the interview, participants will sign Informed Consent Form and complete a brief demographic questionnaire and return both documents via email.

Interview Script: Thank you for taking the time to meet with me. My name is Navin Saiboo and I am a doctoral candidate in the Higher Education Leadership, Management, and Policy program at Seton Hall University. I am conducting a study to understand the college experiences of low-income SSS students in relation to college graduation. During our 60-90 minute interview, I will ask questions about your background, college experiences as student in a Student Support Services program, and how those experiences influenced you college completion path.

Your participation in this study is voluntary and the interview will be audio or video recorded so I may accurately document your responses. I will ask for verbal consent from each participant prior to recording any interview session. If participants indicate they do not want the video recording function used, the session will be audio recorded and the video function will be disabled. At any time during the interview, you can stop the interview and end your participation in this study. Information from this research will be used only for the purpose of this study and any presentations or publications that may result from this study. All materials will remain confidential. Your name and other identifying characteristics will not be used. Thank you again for your willingness to take part of this study.

Post Interview Script: Thank you again for your participation. I really appreciate you giving up your time and sharing your story with me. In the next few weeks, I will email you a written transcript of our interview. If you have any questions, comments or concerns about the transcript, or if you would like to add any additional information, please contact me at your convenience. My contact information is located on the consent form. Have a great day!

Interview Guide: Completer/Continuer

Participant Pseudonym:	
Date of Interview	
Time of interview:	
Location:	
Interview Questions	**Research Questions Addressed**
1. Can you tell me about yourself, your family, and what was it like growing up in your household? 2. What role did family play in your decision to go to college? 3. Were there others outside of your family that also influenced your decision to go to college (high school teacher, friends…)? 4. How did you end up choosing RSU? 5. How did you learn about the SSS program? Why did you want to join the program? Describe some of the resources provided by the program?	**Background Questions**
6. Please tell me about your college experience and how was it influenced by your participation in the SSS program? 7. During your time in college, did you experience any challenges that may have been obstacles to you graduating (e.g., financial, academic, institutional, family responsibilities)? What were the challenges and how did you deal with them? 8. At any point in your college experience, did you ever think about quitting? Describe an experience or event that was significant? 9. What made you want to finish and not give up? 10. Did you discuss your decision to leave college with anyone (e.g., peer, SSS staff, faculty, family)? 11. Did you feel supported while you were going through your challenges? What kinds of supports or guidance did you receive that got you through some of the challenges you were faced with? 12. How do you think these experiences shaped your ability to get you where you are today?	What experiences do low-income students in an SSS program perceive as obstacles to college completion?
13. Can you tell me what does a college degree mean to you? 14. What do you perceive to be your personal strengths and how did you use these strengths to help you on your college completion path? 15. How did personal strengths changed once you gained admittance into the SSS program? 16. Did your new strengths influence your college	How do low-income students in an SSS program utilize relationships with faculty and family to persist through college?

experience? 17. What were some strategies used to help you succeed in college? How did you develop these strategies? 18. What were the primary factors that made you want to finish college? How these factors influence your college success?	
19. Please tell me about who are the people involved in the SSS program and the activities take place there? 20. What was your level of participation? How would you describe your experiences in utilizing the services provided by the SSS program? 21. Did you find value in participating in the SSS program? 22. Did your access to networks and resources increase? Did the resources within your networks helped you on your path to graduation? 23. Overall, how do you feel about your experiences in the SSS program? Do you feel it was helpful and would you recommend it to other students?	How do students use funds of knowledge in an SSS program to earn a college degree? What differences, if any, exist between persisters and non-persisters?
24. Can you describe what it means to you and your family that you are nearing or have earned a college degree? 25. Can you tell me what you are thinking about for after college? What are your future career and family goals? For completers- How is life after graduation? 26. Is there anything else you would like to share about your experiences in college? Do you have any questions for me?	Interview Wrap-up
Probing Questions 1. Would you explain further? 2. Would you give me an example of what you mean? 3. Take me through that experience? 4. Please describe what you mean? 5. Do you have any other examples of this? 6. What was that like for you? 7. How did that affect you? 8. What were you thinking at that time? 9. Who else was involved? 10. Is there anything else?	

Interview Guide: Returner/Dropout

Participant Pseudonym:	
Date of Interview	
Time of interview:	
Location:	
Interview Questions	**Research Questions Addressed**
1. Can you tell me about yourself, your family, and what was it like growing up in your household? 2. What role did family play in your decision to go to college? 3. Were there others outside of your family that also influenced your decision to go to college (high school teacher, friends…)? 4. How did you end up choosing RSU? 5. How did you learn about the SSS program? Why did you want to join the program? Describe some of the resources provided by the program?	**Background Questions**
6. Please tell me about your college experience and how was it influenced by your participation in the SSS program? 7. During your time in college, did you experience any challenges that may have been obstacles to you graduating (i.e. financial, academic, institutional, family responsibilities)? What were the challenges and how did you deal with them? 8. Can you describe the event (s) that influenced your decision to leave college? What factored into your decision to leave? 9. Walk me through what happened after you decided to leave? What did you do? 10. Did you discuss your decision to leave college with anyone (Peer, SSS staff, faculty, family)? 11. Did you seek any guidance or support after you decided to leave? What did you need to keep you enrolled in school? 12. Looking back, is there anything you would do different in your pursuit to graduate college? What advice would you offer to other SSS students that are thinking about leaving college?	What experiences do low-income students in an SSS program perceive as obstacles to college completion?
13. Can you tell me what does a college degree mean to you? 14. What do you perceive to be your personal strengths and how did you use these strengths to help you on your college completion path? 15. Did your personal strengths increased once you	How do low-income students in an SSS program utilize relationships with faculty and family to persist through college?

gained admittance into the SSS program? If so, how? 16. Did your new strengths influence your college experience? 17. What were some strategies you used that influenced your college? How did you develop these strategies? 18. What were the primary factors that made you want to finish college? How these factors influence your college experience?	
19. Please tell me about who are the people involved in the SSS program and the activities take place there? 20. What was your level of participation? How would you describe your experiences in utilizing the services provided by the SSS program? 21. Did you find value in participating in the SSS program? Did your access to networks and resources increase? 22. How did the resources within your networks helped you on your path to graduation? 23. Overall, how do you feel about your experiences in the SSS program? Do you feel it was helpful and would you recommend it to other students?	How do students use funds of knowledge in an SSS program to earn a college degree? What differences, if any, exist between persisters and non-persisters?
24. What do you do since you are not in college? What are your future career and family goals? 25. Do you intend to return to college? If yes, how will you handle previous challenges or do those particular challenges still exist? If no, please elaborate. 26. Is there anything else you would like to share about your experiences in college? Do you have any questions for me?	Interview Wrap-up
Probing Questions 1. Would you explain further? 2. Would you give me an example of what you mean? 3. Take me through that experience? 27. Please describe what you mean? 28. Do you have any other examples of this? 29. What was that like for you? 30. How did that affect you? 31. What were you thinking at that time? 32. Who else was involved? 33. Is there anything else?	