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Students' Perspectives on a Gap-Funded Program: The Community Scholarship Program of McCracken County, Kentucky

By Karen Hlinka, Kevin Gericke, S. Renea Akin, and Lisa G. Stephenson

In 2010, McCracken County, Kentucky implemented the Community Scholarship Program (CSP) to provide graduates of high schools in the county an opportunity to receive a tuition-free community college education. Quantitative data was collected throughout the various stages of student progress through the program. As the first cohort of CSP students approached graduation from West Kentucky Community and Technical College (WKCTC) in Spring 2016, we initiated a qualitative study. We interviewed 19 of the 88 continuously enrolled students from the first CSP cohort in a series of three focus groups in February and March of 2016. Those group interviews focused on addressing the impact of CSP, from a student perspective, on enrollment, persistence, and completion of a credential at WKCTC. Key issues that emerged include the importance students place on (a) having every high school senior complete the FAFSA® and a WKCTC first-semester schedule; (b) building relationships with college personnel, especially success coaches, who provide both academic and personal advice and encouragement; (c) providing a clearer explanation of what a gap-funded scholarship program covers; and (d) restructuring the program to cover more college-going expenses. This paper presents several implications for practice.

Keywords: *tuition scholarship, two free years, gap-funded scholarship, community college scholarship programs, student success, success coach*

Aimed at addressing the expanded education and training needs of an evolving workforce (Carnevale, Jayasundera & Gulish, 2016), scholarship programs designed to cover tuition costs for community college attendance are growing in popularity and implementation. In 2014, Tennessee launched Tennessee Promise, the first state-wide program designed to provide free access to community and technical colleges for its graduating high school students (Boehnke, 2014; Emanuel & Haslam, 2016). Inspired by the success of that program, former President Obama formally unveiled America's College Promise in September 2015, an initiative to make two years of community college tuition free on a national scale (Executive Office of the President, 2015).

This concept of free public college on a national scale is growing closer to becoming a reality (Kamentetz, 2017). As of the summer of 2016, 13 states had introduced legislation supporting last-dollar, or gap-funded, scholarship programs for community college students. While these proposed programs vary in

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eligibility and program components (National Conference of State Legislatures, 2016), their primary premise is to cover the remaining tuition cost at a public community college after all available scholarship monies and federal and state financial aid have been applied (Patton, 2016).

While advocates cheer these programs as a “complicated but necessary progression of education in America” (Patton, 2016, p. 30), others argue that these programs merely shift tuition costs from the students to the public, which may ultimately lead to under-resourced colleges and, therefore, fewer college graduates (Bruenig, 2015; Kelly, 2016a; Luebke, 2016). Others posit that existing free-tuition models do not go far enough to (a) meet the needs of low-income students who are still limited by textbook costs and living expenses associated with earning a college education (Goldrick-Rab, 2016; Hilsman, 2016; Kamenetz, 2017), (b) provide adequate student support structures (Goldrick-Rab, 2016; Kanakaole, 2015), (c) address the failure of K-12 to prepare high school graduates for the rigors of college (Kelly, 2016b), and (d) provide a financially sustainable model (Kelly, 2016a; Patton, 2016; Whissemore, 2015).

Additional concerns have been raised about the provisions of free-tuition programs that may limit the number of those who benefit and/or place undue restrictions on students' abilities to complete a debt-free degree. For example, Kamenetz (2017) summarizes apprehensions about New York state's Excelsior Scholarship, which requires its eligible recipients to work in New York for the same number of years as they received tuition funding to ensure the states' taxpayers reap the benefits of their investment. Indeed, eligibility and program components vary significantly amongst states that have introduced legislation supporting last-dollar scholarship programs for community college students (National Conference of State Legislatures, 2016).

For those who choose to initiate new scholarship programs, it is imperative to look at the results of existing programs in order to model or enhance effective aspects of these programs and to revise policies identified as in need of revision. While statistics have been gathered to demonstrate the number of students positively impacted by various tuition-free programs across the nation, there is a lack of qualitative research presenting students' views on the influence of these programs on college enrollment, persistence, and completion of a college credential. This article presents the results of a qualitative study that collected students' perspectives on the effects of a gap-funded tuition program, known as the Community Scholarship Program (CSP), at West Kentucky Community and Technical College (WKCTC).

Designing the Community Scholarship Program

In 2010, the Rotary Club of Paducah, Kentucky initiated the concept of CSP as a public-private partnership to provide scholarship funds to McCracken County high school graduates who enrolled at the local community college, WKCTC, located in rural western Kentucky. CSP was loosely modeled after the Kalamazoo Promise, a scholarship program launched in 2005 in Kalamazoo, Michigan. That program was designed to fund the cost of tuition and fees of every graduate of Kalamazoo public schools based on the number of years they had attended Kalamazoo public schools. Unlike most other scholarship programs, Kalamazoo Promise allocated funds based on location rather than merit or need. The Kalamazoo Promise was envisioned not only as a scholarship program, but also as an “economic development strategy, a boon to the middle class, and a gift to the poor” (Miller-Adams, 2009, p. 2). Paducah's leaders were hopeful of launching similar economic gains for their community.

An understanding of wise money management is essential to making life-long financial decisions, including decisions regarding attending and completing a college degree (Kuh, Kinzie, Bridges, & Hayek, 2006). Guidelines created by the Kentucky Department of Education mandate that Kentucky educators must incorporate financial literacy in the Practical Living/Vocational Studies program beginning at the

primary level and continuing all the way through high school (Kentucky Higher Education Assistance Authority, 2018). The Kentucky Higher Education Assistance Authority (KHEAA), a public corporation and governmental agency created to improve access to college and technical training, supports these efforts. Along with career exploration, college-readiness, college admissions and survival tips, KHEAA provides useful financial aid information for students, parents, financial aid administrators, and high school guidance counselors through their website, publications, college visits, and outreach services. Outreach counselors are assigned to each of Kentucky's 13 regions, including the Far Western Kentucky region in which McCracken County resides. An assigned KHEAA outreach counselor visits each high school multiple times throughout the school year, providing printed materials, meeting with students and parents, and supporting high school guidance counselors (KHEAA, 2016). WKCTC counselors reinforce KHEAA's financial literacy efforts by addressing relevant topics in two courses: (a) "GEN 100: Introduction to College," a course offered in the fall semester of the senior year at the county's high schools as well as at parent night presentations; and (b) "FYE 105: Achieving Academic Success," a course taken by students in their first semester at WKCTC. CSP was designed to complement these established, ongoing efforts to improve the lives of McCracken County students by ensuring the availability of financial resources to attend college.

The goals for CSP were to (a) increase high school graduation rates in McCracken County, (b) increase the number of McCracken County high school graduates who transition to postsecondary education, and (c) positively impact retention and completion rates at WKCTC. To achieve these goals, CSP was designed to provide sufficient funds to ensure this group of students could complete 60 credit hours of tuition-free college instruction over a five-semester period. Joining the Rotary Club in strong support of CSP were the City of Paducah, McCracken County Fiscal Court, Paducah Junior College Foundation, Inc., partnering high schools, WKCTC, and a number of local businesses. Over \$3M was raised to support this program (West Kentucky Community and Technical College [WKCTC], 2015).

CSP provides "gap-funded" scholarship money, covering the balance of tuition not paid by federal, state, and other scholarship grants for which a student is eligible. Eligibility and the amount of funding depends on a number of factors, including graduating from a high school located in McCracken County, earning a minimum 2.50 cumulative high school GPA, completing GEN 100: Introduction to College while in high school (tuition waived), and meeting high school attendance and discipline requirements. After enrolling at WKCTC, students must maintain a minimum cumulative college GPA of 2.50 to retain CSP funds (WKCTC, 2015).

Four McCracken County high schools participated in CSP. The largest is McCracken County High School, located in the rural southern end of McCracken County, with a total 2015-2016 enrollment of 1,980 students. Paducah Tilghman High School is also a public high school, located within the city limits of Paducah, with a 2015-2016 total enrollment of 816 students. St. Mary High School is a private, Catholic, K-12 school located within the city limits of Paducah, with a 2015-2016 total enrollment of 116. Community Christian Academy is a private, non-denominational, K-12 school located in rural McCracken County with a 2015-2016 high school enrollment of 45 students (Kentucky High School Athletic Association, 2016). Home-schooled students residing in McCracken County were also eligible to participate in CSP (WKCTC, 2015).

The first student cohort of high school freshmen enrolled in this program in 2010. In the Fall 2014 semester, WKCTC welcomed this first CSP cohort, composed of 157 students, to campus. At the end of the Spring 2016 semester, 88 students of this first CSP cohort remained enrolled at WKCTC. Of those students, 38 graduated in May 2016 with degrees and 21 earned diplomas or certificates. In addition, 17 students had self-reported transferring early and three had joined the military. The remaining nine students were on track to complete a credential by the end of the Fall 2017 semester.

Quantitative Measures Indicate CSP Successes

WKCTC Institutional Effectiveness research reports (WKCTC, 2016) indicate that CSP is associated with improved high school graduation rates and college-going rates. High school graduation rates for both McCracken County High School, at 94.2% for the 2014-2015 class, and Paducah Tilghman, at 84.0% for the 2014-2015 class, were higher than for the baseline rates set by the 2012-2013 classes, at 88.7% and 81.8% respectively. Likewise, the 2014 college-going rate of McCracken County High School and Paducah Tilghman combined was 67.3%, which is a 10.6% increase over the 2013 baseline.

Institutional Effectiveness reports also reflect a link between CSP and improved college retention and completion rates. The Fall 2014 to Spring 2015 retention rate of all first-time students equaled 70.3%. Within that group, CSP students had an 84.2% retention rate, while non-CSP students had a 66.5% retention rate. The Fall 2014 to Fall 2015 retention rate of all first-time students equaled 50.6%. Within that group, CSP students had a 64.2% retention rate while non-CSP students had a 46.8% retention rate. These differences are statistically significant using independent samples *t*-tests (WKCTC, 2016).

College GPA was also positively impacted by participation in CSP. Members of the CSP 2014 cohort earned a first-term GPA of 2.50 compared to a first-term GPA of 1.84 for non-CSP 2014 first-time students. This trend continued: Looking at the last-term enrolled cumulative GPA, members of the CSP 2014 cohort earned a 2.57 GPA compared to a 1.99 GPA for non-CSP 2014 first-time students. Again, this difference is statistically significant using independent samples *t*-tests (WKCTC, 2016).

Members of the CSP 2014 cohort earned a statistically significant, higher number of credit hours, averaging 40.1 in the last term enrolled compared to 27.8 credit hours earned by their non-CSP first-time student counterparts. CSP 2014 cohort students also earned a credential, whether a certificate, diploma, or associate degree, at a higher rate (29.8%) compared to their non-CSP 2014 first-time student counterparts (21.7%; WKCTC, 2016).

While the quantitative data indicated positive effects of CSP on high school graduation rates, increased enrollment at WKCTC, and better performance measures of CSP-supported students, statistics cannot explain the influence CSP has had on the personal decision-making processes of its recipients.

Purpose

The purpose of this investigation was to enrich the quantitative assessment of CSP by adding qualitative information, collected through student focus groups, to support data-driven improvements to the scholarship program. The research team selected a qualitative approach (Creswell, 2009) to gain students' perspectives on the impact of CSP on student enrollment, persistence, and completion of a credential at WKCTC. Further, we sought student insights on positive aspects of the program as well as areas in need of revision.

Method and Design

We initiated this project to interview, through a series of focus groups, WKCTC students from the first cohort of CSP participants (2014 McCracken County high school graduates) as they approached the May 2016 graduation date. Students invited to participate were those who (a) entered WKCTC as part of the Fall 2014 cohort of students eligible to receive CSP funding, and (b) were currently enrolled at WKCTC. Students who met the study criteria were identified and recruited via phone call or email, required to sign an

Institutional Research Board (IRB) approved consent form, and asked to complete a demographic profile form to assure they fit the criteria of the project and to provide further relevant background information. We purposely selected students with a wide spectrum of credit hours and GPAs to capture stories of students with different experiences at the community college. Therefore, students invited to participate included those whose academic records reflected they were successfully on track to graduate as well as those who had struggled with developmental courses and/or failed classes. We took measures to include participants reflective of the gender and ethnic diversity of WKCTC students. Appendix A provides a summary of each participant's demographic information and academic challenges.

We conducted three focus groups, each composed of 3-10 students, over a three-week period between February and March 2016. A total of 19 students participated in these focus groups. To minimize interference with students' class and work schedules, we scheduled one-hour interviews in the late afternoon on the WKCTC campus. We used a semi-structured interview protocol composed of open-ended questions (see Appendix B). A two-member research team conducted the focus group interviews, with one member serving as the primary moderator while the other member served as recorder. Group interviews were both audio- and video-recorded. To encourage participation in focus group interviews, we gave student participants a \$25 VISA gift card purchased using funds from Paducah Junior College Foundation, Inc.

At the end of each interview, the investigators reviewed what they had heard the interviewees say, seeking immediate feedback and clarification from the participants. Once the student participants had left the interview site, the investigators engaged in a debriefing to share key points and immediate impressions. Shortly thereafter, audio recordings were transcribed and supplemented with the researchers' field notes. We assigned pseudonyms to student participants to protect their identity and ensure confidentiality. We read through the transcribed notes twice, first to obtain a general overview of the content and again to develop coded categories into which we assembled the data. Common themes emerged (Creswell, 2009).

Our study used three of the mechanisms cited by Lincoln and Guba (1985) for establishing credibility. We employed a variety of methods of data collection to provide triangulation of results. We also gained diverse perspectives by involving multiple professional peers throughout the project design, data collection, and analysis processes to provide greater accuracy, reduce potential biases, and promote alternate lines of questioning to investigate emerging themes as they develop. We worked collaboratively, serving as auditors for each other, to evaluate the accuracy of transcriptions and analysis of the data, and to achieve consensus regarding interpretation of the data. In addition to these steps, rich, direct quotes have been used to portray the nuances of findings (Creswell, 2009; Goldstein, 2010).

Limitations

Participants for this study were limited to students of the 2010 CSP cohort who had persisted and were currently enrolled in their fourth semester of full-time coursework at WKCTC. The perspectives of students who had not enrolled or persisted in the program may have been quite different from those we collected.

Findings and Analysis

We designed open-ended interview questions to gain CSP participants' perspectives on the impact of this scholarship program on their decision-making concerning (a) high school performance, (b) enrollment at WKCTC, and (c) persistence and completion of a credential/degree at WKCTC. We also sought students' suggestions for improving the CSP program. This article does not include an additional line of questions we posed seeking insights into making Paducah and McCracken County more desirable as a place of permanent

residence for this age group of citizens. This information was collected on behalf of the community investors in CSP.

Four key findings emerged from our study: (a) high school seniors' filing of the Free Application for Federal Student Aid (FAFSA[®]) and completing a first-semester WKCTC schedule were crucial experiences motivating students to attend WKCTC directly after graduation; (b) personal relationships students established with CSP representatives while in high school and, most importantly, with their success coaches once attending WKCTC, were identified as the most positive sources of encouragement for persistence and completion; (c) clearer explanations were needed as to what this "gap-funded" scholarship program did and did not cover; and (d) students wanted CSP to cover more of the expenses associated with attending college and wanted the program to be extended to include more regional students (see Appendix A).

CSP's Impact on High School Performance

Although CSP has been well marketed, being first introduced directly to eighth-grade students and their parents, our participants did not recognize the scholarship program as having the strong, positive impact on high school performance initially hoped for by CSP founders. Of the 19 students interviewed, only one student spoke of being motivated to perform better in high school because of the opportunity to attend college through CSP:

(Evelyn): Especially with my grandmother and mom hounding me to make sure, they would remind me all the time. "You see your grades. You better keep them up." I wouldn't remember about it and then they would keep reminding me. And that's probably the only reason I passed high school the way I did.

CSP's Impact on Enrollment at WKCTC

A light-bulb moment occurred when students in their senior year of high school began receiving acceptance letters and started comparing college costs and schedules. Filing the FAFSA[®] began this reality-check of understanding the financial costs involved with college. Having all high school seniors complete a WKCTC course schedule, whether they initially intended to attend WKCTC or not, was a crucial aspect of the CSP program. As they completed this schedule, students began to understand that the CSP partnership with WKCTC provided an opportunity to get the same "basic classes" they would take at a four-year university, but at no tuition cost.

Tipping the balance toward attending college. Several students reported that although they wanted to leave home and go to a four-year university, their parents convinced them to attend WKCTC because of the financial impact. Note the critical role of student and parent conversations in this decision-making process:

(Sharron): Well, like, I got accepted from other colleges and then you see how much you'll have to pay to go.... I was going to go to [University of Kentucky] and then [Mom] was like, "Well, you see this amount and then you see this amount. So, which one would you rather go with?" And I was like, "I'd rather go with the higher amount than stay here." And she was just like, "Are you serious?" "Cause I was just looking at what to cut in that budget and I was just like, "I might as well just stay home."

(Paige): I have a classmate who isn't here to speak for herself, but we were like comparing about the CSP scholarship. And she said that she actually enrolled and went to orientation at Western Kentucky University and had her schedule. And it was the exact same schedule that it would be here, because Lisa Stephenson [a CSP success coach] had her go ahead and fill out a schedule just

in case, like a second option to fall back. And she had it as the exact same [schedule]. She saw what she would be paying there. And her mom was like, "You're staying here. You're staying."

Choosing between work and college. Several student participants, like Ana, would not have gone to college, at least not immediately after high school, without CSP.

(Ana): Maybe I would have worked before I went to college. Like to save up some money. And then go. I always wanted to go to college, but I'm from Mexico so I didn't know even how expensive it was going to be to come to college.

CSP's Impact on Persistence at WKCTC

An additional CSP goal was to positively affect retention and completion rates at WKCTC. Two participation guidelines built into the CSP design were aimed at accomplishing this goal: (a) recipients must enroll full-time at WKCTC beginning the fall semester immediately following high school graduation, and (b) recipients must maintain a minimum 2.50 GPA at WKCTC. WKCTC faculty and staff provide an extra layer of support services to students attending WKCTC as part of the CSP program. Anticipating that CSP would create the opportunity for students to attend WKCTC who might not otherwise attend college and therefore might not be college-ready, steps were taken to provide extra support. In addition to Dr. Lisa Stephenson, CSP director, in 2014 WKCTC hired a second success coach, Justin Hill, specifically to help CSP participants navigate the college experience and to direct students to other available resources. CSP students identified as "at risk" were also assigned faculty or staff mentors. In their first semester, first-time students were strongly encouraged to enroll in a first-year experience course.

The value of having someone in your corner. We asked students to identify the campus resources they used that helped them succeed at WKCTC. Almost every student interviewed identified having access to the two success coaches, Lisa Stephenson and Justin Hill, as an invaluable resource with a major impact on their success. It was interesting to note the different roles these two counselors played while collaborating with each other to personally address each student's needs:

(Ian): Ah, Lisa was always on my butt. (Laughs.) Making sure I was still going to my classes. Making sure I was getting what I need to get done.... She will hunt me down. Justin would come and talk to me every once in a while to see how I am doing. So, they are definitely there for you. You know, they want you to succeed. They want to make sure you maintain that scholarship.

(Sharron): Justin, he's like the one that calls back when he sees you slipping. He'll be like, "Hey, you need to pick it back up. You gotta get with it to keep the scholarship. Hey, you gotta, you know, you gotta get this right. Turn your assignments in. Work it out with your teacher. And if you can't do something, then you need to get your teacher's permission to drop out of the class."

Faculty advisors are a source of support. At WKCTC, advising students is part of the job responsibilities of teaching faculty members. Several students named specific faculty advisors as valuable resources who mentored their success. These were faculty members students found to be approachable and easy to talk to.

Time to mature. With the valuable guidance of the success coaches, attending WKCTC provided CSP students time to mature, take on more responsibility, and learn to be on their own. Students were well aware of the guided transition they were undergoing:

(Ian): Here, it's not like a university. It's just dipping your feet in the water. You know what I mean? To me, there is still some kind of high school to it. But you also are learning to be more mature and take more responsibility and be on your own. But yet, I don't think it's going to be anywhere as tough as it would be at a university. I mean, I still live with my parents here, so I still have their support.

Early alert. Several of the students were surprised when they discovered they were failing their courses. CSP allowed them a second chance—the opportunity to get back on the scholarship—once they pulled their GPA back up. Ian described his experience this way:

(Ian): So, I got kicked off the scholarship for a semester. And I was like, man, 'cause I was starting to have to pay for my classes and stuff, without the scholarship thing. So then, like I have to make sure I'm really doing good and now I'm back on it. So, I've learned from that.

Academic support. Many students sought support through the Tutoring Center and TRIO. The Tutoring Center provides free tutoring services to all WKCTC students; TRIO is a grant-funded tutoring program serving low-income students and/or those with documented disabilities. Claire's comments offer an example of the kind of help they found:

(Claire): In high school, I barely even studied. I rarely did anything. But, when I got here, it did get harder. So, if I had issues or had problems, I knew that the Tutoring Center did offer, you know, if you need help with studying skills.

Student success courses. WKCTC began teaching a first-year experience course in Fall 2014, partly due to concerns that CSP might result in an increased enrollment of students who were not college-ready. The course, FYE 105: Achieving Academic Success, was designed to help students create successful academic, career, and personal pathways. WKCTC's academic advisors were encouraged to enroll all first-time entering students, including CSP-eligible students, in FYE 105. (Beginning Fall 2016, FYE 105 became mandatory for all first-time entering students.) Some students acknowledged the valuable guidance FYE 105 provided in developing the skills needed to succeed in the long-term, such as study strategies, learning to select courses and a schedule, or planning ahead on how to handle life situations that could potentially undermine academic success:

(Lucas): [FYE 105] helped out a lot in preparing me. Showing me how to study and stuff like that. Taking notes. It was good.

(Cody): Well, I think [FYE 105] helped me a lot because it helped me pick out my classes and everything. And told me where everything is at. So, it probably helped me a lot more with my other classes.

However, students like Ron thought FYE 105 was a waste of time because they knew their major. Ron felt he learned more about study skills and test question analysis from his nursing program teachers and advisors.

(Ron): If they had given me the option to take [FYE 105], I wouldn't have taken it. Because I feel like it's one of those things, it's more geared, more to those people who didn't know what they wanted to do yet. And I knew what I wanted to do coming in. So, it didn't really benefit me. . . . The nursing instructors are really good about helping you if you are not where you need to be.

Interestingly, all these students had taken GEN 100: Introduction to College during their senior year of high school, which covers essentially the same content as FYE 105. Yet not one of our participants viewed FYE 105 as a repetition of material covered in GEN 100.

CSP enhanced an existing culture supportive of student success. Even before CSP was implemented, WKCTC had been recognized as a student-centered college with an administration and faculty that genuinely cares about and promotes student success (Aspen Institute, 2016; Hlinka, 2013; Wyner, 2014). CSP is an extension of that culture, as vocalized by Trent:

(Trent): The Community Scholars Program is not just a scholarship. It's a way of living. And it sort of speaks, as in you don't just dive into college and then you don't hear from them again until it's time for you to graduate. No. You go to these people. You go to Lisa Stephenson, you go to Mr. Hill, and you talk to them every single day. They keep in contact with you and things like that. They even talk to your teachers on a regular basis, they check into the classrooms. It's totally different than just receiving, you know, just receiving a scholarship and you not even knowing who the scholarship committee is versus you know of Ms. Lisa.

Students Identify Barriers to Persistence and Completion

Despite the wealth of resources at WKCTC, many of which were expanded by CSP, students identified hurdles they had to overcome to persist into the fourth semester. The most common student-identified barriers related to time-management challenges, but adapting to the rigors of college-level courses was also difficult. These students revealed that barriers to completion of a college degree are not limited to finances, highlighting the need for scholarship developers to include student support resources in their program design.

Time management. Nearly all student participants identified time-management challenges, including the struggle of waking up and getting to class, as the biggest hurdle they had to overcome. Anthony's experience exemplifies this issue:

(Anthony): Definitely, waking up. And then also just with the amount of free time that I have, making myself actually do homework and study rather than hanging out and going to work and doing all the things I want to do.

Holding down a job. Like Anthony, many WKCTC students are employed, including those participating in CSP. The demographic survey our participants completed revealed that 15 of the 19 students interviewed worked while attending WKCTC. Nine students worked 20 or more hours per week while attending WKCTC full time (see Appendix A).

Adding a baby to the schedule. Sharron and Evelyn both had unexpected pregnancies as incoming freshmen.

(Sharron): I have a daughter, so it was kind of hard to transition from being a high school student and then, in your freshman year, boom, to get hit with, "Oh, you have a baby on the way now." So, you have to study and crunch everything in and try to do homework and then take care of your baby at the same time.

Learning to study. About half the students also identified learning to study as a major challenge:

(Lucas): When I graduated high school, I went to class and took a test, and I got by. And coming here and I did that and I was failing everything. So I had to learn how to study and how to take notes. . . .

The GEN 100 was a good class for that 'cause that's all about just habits you need to develop to help you succeed. And just going to classes and building good relationships with the teachers.

Several students found there was more material to learn with less direction about what they should focus on than in high school. Professors expected the students to process the information on their own:

(Trent): We was used to going to high school and going to class, and learning the material with the [teacher]. . . . And then you come there and the professor dives right in, does the key points, and then, you know, goes to the next chapter. So, I think the biggest challenge was just learning how to study on my own and learning how to learn the information ahead of time instead of just learning it in class.

Online classes/hybrid classes are another challenge. Given that many of the students identified time-management and study skills as two of their biggest challenges in transitioning from high school to college, it is no surprise that less-structured, less-personal online and hybrid courses pose a greater challenge than on-campus courses.

(Nikki): I am only in online classes right now. . . . Between working two jobs and that, it is definitely staying on schedule. And making sure I don't have any, get any, late assignments. Because there have definitely been times I'm working on assignments the day it is due and maybe getting it submitted maybe thirty minutes before it is due.

Students Provide Suggestions for Improvement

The focus group students appreciated the CSP program. Several recognized the financial ease it offered their family in saving not just for their first two years of college, but also for completion of their bachelor's degree. Others mentioned that it would help their parents provide a college education for younger siblings who may qualify for the program. The quotes below are representative of the positive comments voiced by the students:

(Ron): I would say, "Just go ahead and [sign up for CSP]. Because you can't hurt anything, basically. I mean it gives you the opportunity. If you're not really dead set on what you want to do, like career wise, it gives you like a timeframe for you to just figure things out. Decide what you want to do.

(Claire): And then you can also go and get your basic classes out of the way. And then, once you figure out what you want to do, then when you transfer, you just go right into your major.

However, the tone changed from appreciative to disgruntled as students were asked to describe ways in which the CSP program could be improved. Their comments echoed many of the concerns reflected in the current body of research on gap-funded community college scholarship programs (Goldrick-Rab, 2016; Hilsman, 2016; Kamenetz, 2017).

What does CSP really cover? CSP is a gap-funded model. To be eligible for the program, students must apply for federal student aid and WKCTC scholarships in their senior year of high school. CSP covers the cost of tuition beyond what is covered by all other scholarship monies, including academic scholarships, federal grants including Pell Grants, Kentucky Educational Excellence Scholarship (KEES) funds, etc. The Federal Pell Grant Program is a federally-funded, need-based scholarship (U.S. Department of Education, 2016). KEES is a primarily merit-based scholarship available to students based on high school GPA, ACT scores, and Advance Placement test scores. With certain exceptions, recipients must attend a public college or university in Kentucky. For example, under the KEES program, a student with a 4.0 high school GPA who scores a 28+ on the ACT would earn \$1,000 for each year of college (KHEAA, 2018).

Many WKCTC students receive financial aid from various sources. Because CSP is a last-dollar scholarship, of the 157 members of the CSP 2014 cohort, 52.6% received no funding from CSP (WKCTC, 2016). Students expressed a desire for CSP to directly cover the full cost of tuition, allowing them to access scholarship money to cover additional expenses including textbooks, transportation, and living expenses. Students also worried about a lack of sufficient scholarship funds at their transfer institution.

It isn't free! CSP needs to be better explained so students and their parents can budget to cover additional expenses associated with attending college. While CSP is informally known as "Two Free Years," students feel this is a deceptive misnomer. An animated discussion in our second focus group illustrates students' frustrations:

(Anthony): It almost kind of seems like we were deceived. (Sounds of agreement.) Because they honestly made it out like you don't have to pay a dime because the community scholarship will pay for every single penny.

(Samuel): And yeah, it did, but they didn't tell you it's everything after the financial aid. (Sounds of agreement.) For me it didn't pay anything. I mean, I haven't used it yet. . . . I would change it so, instead of waiting for the financial aid, the Pell Grant, the school stuff pays the school first, the scholarship pays it all, and then whatever it doesn't cover, the financial aid stuff covers. (Sounds of agreement.)

(Anthony): It doesn't cover books or anything. That is kind of a big thing. A lot of people took it thinking, ah, they are going to pay my tuition, they're going to pay for my classes, they're going to pay for my books and everything. But then we got here, and we see.

Let me keep my scholarship money! Students would like to see CSP pay tuition directly, rather than serving as a last-dollar source, so additional scholarship funds could cover textbooks and other expenses related to being a college student.

(Samuel): Even if it was 50/50. Like the scholarship paid for 50% of what you're taking and you paid with your financial aid, 50% of it. That would help with the most students.

Redesign CSP to also benefit top students. From a student perspective, the CSP design seems to favor the less diligent high school students. Those who worked hard to earn scholarships for college do not benefit as much from CSP as those who did not apply themselves:

(Samuel): It feels like this scholarship is here for people who need more help than others. I mean, like if you were barely passing high school. If you had a GPA of [less than] 2.50 or whatever. But, then when you get to college you do FAFSA[®] and stuff, and you find out that you only made so much out of high school. It helps people like that. But people with higher grades and higher GPAs, it doesn't do anything for them.

Include part-time students. Students suggested that CSP should allow recipients to attend WKCTC part time so they can work part time. CSP does not cover living expenses and other educational costs. While some students, like Ashley, receive financial help from their parents, many students must hold a job while attending college (see Appendix A). This makes it difficult to be academically successful:

(Ashley): Because some people have to have a job. Like, their parents make them have a job. And maybe being a full-time student doesn't cooperate with their work schedule. And maybe, even if they get like half tuition paid for, if they're part time, I feel like that would be fair.

Transportation costs. Trent recognized that transportation costs were prohibitive for some students to attend WKCTC. He wondered if funds could be made available to cover this additional expense:

(Trent): I know of several students that were in the Community Scholarship Program that started last fall, that didn't come this semester because they had trouble getting rides. . . . I have seen the main reason why some people turn from going to college is because of transportation issues.

Extend the borders. Our first group of interviewees wished that CSP could be offered to more students, beyond those graduating from McCracken County schools. Ashley graduated from Community Christian Academy, a small, private school in McCracken County, but she resides in Graves County:

(Ashley): I wish it was offered to more people. Like, I realize you can't give everyone two free years of college. I realize that. But like, I don't know. For some reason I feel like just because you live in McCracken County you have this advantage.

Is CSP less valued because it is free? Two key missions of the community college system are to make college education accessible and affordable (Reuben & Perkins, 2007). However, college education may be less valued when, as Ian notes, "I won't be losing money from my pocket." This raises the question of whether affordable should necessarily mean free.

Ian's experience illustrates this concern with non-merit-based, gap-funded scholarships. Without the pressure of completing an expensive education quickly, he felt less urgency to finish on schedule. While he was able to explore different majors/careers, Ian was also the student who was temporarily suspended from CSP funding due to a low GPA:

(Ian): It gives you time. Because you know, at a university there is more pressure to jump in and get it over with. Here, I am just going for my basics and I'm looking, being able to explore the opportunities that are out there. . . . [CSP] also gave me initiative to slump. Because, like, I got it free. So, like I won't be losing money from my pocket.

While beyond the scope of this project, Ian's experience raises the question of whether tuition-reduced programs might be of greater long-term benefit versus gap-funded models. This line of future research warrants exploration.

Summary

As the concept of gap-funded community college scholarships is gaining momentum, it is crucial to analyze the strengths and weaknesses of similar projects initiated on smaller scales. CSP serves as an excellent model. Quantitative data collected throughout implementation of CSP indicate it is associated with improvements in community college student enrollment, persistence, and completion rates. The addition of qualitative research adds essential insights, beyond the statistical data, into the personal impacts of these scholarship programs on students' lives. In focus-group interviews, students identified key practices that provide the greatest influences on their decision-making processes, and factors that remain as barriers to their academic progress.

Four key themes emerged from the focus groups. First, the program encourages college-going, particularly among students whose parents did not presume they would attend. While introduction of the program and its requirements for eligibility began in the eighth grade for this first cohort of CSP students, few students seemed to remember these early conversations. However, CSP requirements, including

completing the FAFSA[®] and a first-semester WKCTC course schedule, accompanied by receiving a zero-tuition bill, strongly impacted students' decisions to attend the local community college. Realizing they would pay no tuition encouraged students raised in a college-going home environment to attend the local community college rather than leaving home to attend a four-year university. Living at home during this transition phase into adulthood has its benefits. For first-generation college students, CSP provided a sense of confidence in their ability to gain a college education and opened the door to a different future.

Second, students need a go-to person on campus who can provide, not just practical advice on navigating the academic pathway, but also encouragement and emotional support. The focus-group students acknowledged the essential role of supportive WKCTC personnel in improving their ability to persist into the fourth semester of enrollment. Most students interviewed named their success coaches as the single most influential force behind their academic success. The students also recognized other personal relationships established through mentoring, advising, classroom faculty, and tutoring services.

Third, students' comments reveal that "free" tuition is not free enough. The misnomer "Two Free Years," a nickname that implies all expenses associated with college attendance will be covered, frustrated the students. The scholarship should be referred to by its proper name and better explained so students know which college-going expenses are and are not covered.

And fourth, rather than providing gap-funding, students desire CSP to truly cover all, or at least a significant portion, of their tuition costs. This would allow scholarship monies acquired through other sources to cover additional expenses related to degree completion. This suggestion reflects students' desires for a merit-based aspect to scholarship funding that does not penalize students, via reduced aid, for earning other scholarships through their efforts. Student experiences also raise the question of whether free-tuition programs might inadvertently diminish the value of a college education. Students may be better served by reducing tuition so community college becomes affordable for all (Skibo & Simpson, 2016).

It is interesting to note that CSP students vocalized many of the issues with free tuition scholarship programs reported in the media. Goldrick-Rab (2016), Hilsman (2016), and Kamenetz (2017) advocate for expansion of scholarship programs to cover the often-overlooked expenses of earning a college degree, such as textbook costs, housing expenses, transportation, and other incidentals. Especially for students from low-income families, these expenses can overwhelm their ability to perform successfully. Focus group participants shared this concern and several emphasized their disappointment in CSP for only covering tuition costs.

Goldrick-Rab (2016) also argues that a focus on completion, not just access, should provide greater flexibility beyond a limited two-year timespan to complete an associate degree. While a modification from the original design now allows CSP students five semesters to complete a credential, focus group participants shared this concern and advocated for extending scholarship eligibility to part-time students who also need more time to complete a degree.

Kanakaole (2015), Kelly (2016b), and Goldrick-Rab (2016) recognize that with the increased access afforded by community college scholarship programs, more student support services will be needed to help students navigate academic policies and practices. CSP students validated this concern through their expressions of appreciation for the success coach model built into the CSP program. However, this need for additional support raises another concern: From where will the funds come to finance this additional infrastructure cost incurred by the community colleges? Whissemore (2015) discusses this shortcoming of the Oregon Promise program, vocalized by both the Oregon Student Association and the Oregon Community College Association. These groups acknowledged that the state's gap-funded scholarship program would increase access to higher education, but worried that services aimed at supporting student

success and completion would not be able to keep pace. In response, the Oregon bill was amended to provide \$7 million for student success and completion programs and to provide eligible students with a minimum \$1,000 grant to cover non-tuition expenses.

As Kelly (2016a) points out, free-tuition programs do not make a college education free; they merely shift the cost from the student to the taxpayers or, as in cases like CSP, to community entities. Capping tuition at zero does not change the fact that it costs money to run an institution. Funding community colleges without tuition revenue is problematic. Patton (2016) quotes Richard Alvarez, vice president for enrollment and student retention at Queens College of CUNY, discussing former President Obama's America's College Promise program: "The challenge with this free college concept is it's an unfunded mandate from the federal government" (p. 33). Kelly (2016b) argues that the resulting dependence on government money, and thereby government controls, will actually put community colleges at risk. Community colleges will be fully reliant on the willingness of the public to invest in them. If future public funds are unable to keep pace with necessary salary increases and other rising expenses, community college admission may be restricted and/or community college programs may decline. He also warns that government regulations historically restrict innovation and competition. In lieu of "free community college" initiatives, Kelly advocates for a focus on improving the college-readiness of high school graduates and reforming higher education practices that promote degree completion.

This study presents a student perspective of the aspects of a gap-funded community college scholarship that serve as positive models for other programs. It also presents critiques of a scholarship program that align with those presented in the literature. Advocates of student success should use these insights to craft programs that provide the most benefit to students in a comprehensive, sustainable way.

Nexus: Connecting Research to Practice

The Community Scholarship Program (CSP) serves as a small-scale model for college gap-funded tuition programs. CSP has shown success in increasing college access, persistence, and completion. Other communities should apply lessons learned in administering the CSP to develop larger-scale community college tuition scholarship programs. In doing so, these communities should take into account recommendations gained from the experiences of CSP recipients, including the following:

- Promote supportive relationships. Relationships are vital for enrollment, persistence, and completion of a college degree. At the high school level, scholarship programs like CSP should build relationships with parents, who strongly influence decisions about when and where their children go to college. At the college level, as modeled by CSP, these programs should encourage connections between students and an on-campus coach or mentor who cares about the student's success and can provide knowledgeable guidance when needed.
- Increase the impact of the scholarship program on high school performance. For example, CSP and similar scholarship programs should require all eighth-grade students to enroll in the program. This practice promotes the concept that college is attainable for every student who is willing to reach for that goal. Throughout K-12, promote the program and the importance of obtaining a college degree. Cultivate college readiness by developing quality study skills and promoting higher-level cognitive development that stretches students beyond mere memorization of facts.
- Emphasize to students the cost savings the scholarship program provides. Have every high school senior complete the FAFSA[®] and a first-semester community college course schedule. A light-bulb moment occurs when seniors begin comparing tuition costs and schedules with four-year universities.
- Provide support. At community colleges, many students need guidance in acquiring the skills necessary to be successful college students. They need encouragement to persevere. This support should come from a variety of sources to develop an overarching culture of success, including success coaches, first-year experience courses, tutoring and TRIO services, faculty instructors, and academic advisors.
- Provide clear definitions of what is, and what is not, covered by a gap-funded scholarship program. Refer to the scholarship program by its proper name. For example, do not refer to it as "Two Free Years."
- Design scholarship programs that reward merit. Students place value on scholarships that reward academic performance.
- Help students plan ahead. Hold a transfer workshop in the fall semester to assist students in the transfer planning process. Explore transfer scholarship opportunities. Explain state assistance and Pell Grant funding. Help students develop financially savvy budgeting techniques. Discuss with students the transfer process and university expectations to ease the stress of transfer shock.

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Appendix A
Appendix Table: Participant Summary

Student (pseudonym) ^a	High school ^b class 2014	Male/ Female	Ethnicity	Career goal	Did CSP affect academic plans?	Greatest challenge	WKCTC GPA as of Fall 2015	Work hours per week
Focus Group #1								
Ana	PTHS	Female	Hispanic	Nursing	Yes	ESL, moved with parents from Mexico 4 years ago. Knew nothing about college applications, tuition, etc. HS counselors helped.	3.514	No
Ashley	CCA	Female	White	Medical doctor, orthopedics	Yes	Getting up/going to class	2.786	Yes 20-30
Blair	MCHS	Female	White	Artist (tattoo)?	No	Lack of family support; is on a foster-child full scholarship with housing stipend.	1.846	Yes 30-35
Cody	MCHS	Male	White	Computer technology	Yes	Unsure of plans. Difficulty deciding where to go post-HS: Work, WKCTC, or to 4-yr?	1.962	Yes 35
Ian	MCHS	Male	White	History teacher or business/marketing	No	ADHD, difficult to focus. Dad was worried he would party/fail if went directly to 4-yr. Here, Justin/Lisa keep him on track.	2.613	Yes 20
Lucas	St. Mary	Male	White	Something in the "arts"	Yes	Shy, insecure, questions his ability to navigate college. Approachable faculty a big plus.	2.816	Yes 15
Focus Group #2								
Anthony	MCHS	Male	White	English high school teacher	Unsure	Waking up. Time management – studying versus hanging out, etc.	2.979	Yes 20-28

Student (pseudonym) ^a	High school ^b class 2014	Male/ Female	Ethnicity	Career goal	Did CSP affect academic plans?	Greatest challenge	WKCTC GPA as of Fall 2015	Work hours per week
Brandon	MCHS	Male	White	Mechanical engineer – UK Paducah	No	UK Paducah Engineering/WKCTC ^c already a great deal. Courses here difficult but student cohort/UK advisor a big help.	3.980	No
Charles	PTHS	Male	Black	Mechanical engineer; will transfer to UK Lexington	Yes	Had scholarships to attend 4-yr, but elected to do first two years at WKCTC because of CSP.	3.938	Yes 24
Dana	PTHS	Female	Black	Athletic trainer	Unsure	Getting herself up and to class each day; being a young adult while living at home. Worried about paying for 4-yr without scholarship funding.	3.196	PTHS
Evelyn	MCHS	Female	White	Ultrasound?	Yes	Struggled through high school. Had baby first semester. Unsure of major. Important that “people care here.”	1.393	No
Kandace	MCHS	Female	White	Biomedical engineer	No	UK Paducah Engineering/WKCTC ^c already a great deal, but there were problems negotiating what CSP would cover, tuition, etc.	3.446	Yes 5-10
Nikki	St. Mary	Female	White	Cosmetologist makeup artist	Probably yes; took a year off	Getting organized. Had never used a planner. Taking all online courses to get her basics.	3.750	Yes
Paige	MCHS	Female	White	Non-profit leadership?	Yes	Unsure of major. Very knowledgeable about CSP. Probably would have gone directly to 4-yr.	3.204	Yes 40

Student (pseudo-nym) ^a	High school ^b class 2014	Male/ Female	Ethnicity	Career goal	Did CSP affect academic plans?	Greatest challenge	WKCTC GPA as of Fall 2015	Work hours per week
Samuel	MCHS	Male	White	Welder	No	Evening-class schedule for welding. Very upset about having to take out loan for tools, etc., when thought it would be two years free.	3.325	Yes
Sharron	PTHS	Female	Black	Architecture technician	Yes	Had a baby first semester, so time-management/ studying, difficult. Wanted to go to UK straight out of school, but financials kept her here.	2.310	Yes 12
Focus Group #3								
Claire	PTHS	Female	Black	Fashion designer	Yes	She wanted to leave Paducah but came for CSP funding and for opportunities for a shy person: involved in Student Ambassador, Phi Theta Kappa.	3.559	Yes 10
Ron	MCHS	Male	White	Nursing	Yes	Learning to study. Relies on nursing instructors/advisors vs. Lisa/Justin for help.	2.644	Yes 18
Trent	PTHS	Male	Black	Event planner	Yes	Introduction of CSP in 8 th grade made college reachable. Learning to study. No family support but very self-motivated.	2.429	Yes 38

^a Pseudonyms were adopted to protect the identity of all student participants. As per the IRB-approved Consent to Participate in a Research Study form, students were notified that while names and other identifying information would be avoided in reports or shared research, the nature of qualitative research prevents guarantees of confidentiality.
^b CCA =Community Christian Academy; MCHS = McCracken County High School; PTHS = Paducah Tilghman High School; St. Mary = St. Mary High School
^c UK = University of Kentucky. A unique program allows students to take first two years of pre-engineering program through WKCTC and transfer seamlessly into either chemical or mechanical engineering BS programs at the UK College of Engineering Paducah campus.

Appendix B

Focus Group Interview Script

Introduction:

Hi, (introduce ourselves). We have asked you to meet with us as part of a project we are doing on the possible effects of the local scholarship program offered to high school graduates from McCracken County schools. We want to know how this scholarship program has affected students', like you, decisions about college. Your stories will help us better understand how to help other students decide to attend college, stay in school, and earn a college credential. In other words, what are we doing right, and what can we do better?

First of all, let's make sure we are all referring to the same scholarship program. I've heard it called the Community Scholar's Program or the Two-years of Free College Program. How do you refer to it? (Get terminology consistent – call it what they call it throughout remainder of interview).

We have a rough framework of questions designed to encourage each of you to share your thoughts, feelings, and experiences. There are no right or wrong answers. We want to hear your stories about your experiences. You don't need to raise your hand. We will be video- and audio-taping throughout the interview and we will be taking notes just to help us remember what you have said. Do you have any questions before we start?

We'd like to start by getting to know you better. Let's go around the group and, please, tell us your name, the high school you graduated from, and your career goals.

1. How did CSP impact decisions to enroll at WKCTC?

- How did you find out about CSP? (and when)
- Let's say you have a younger brother or sister in a McCracken county middle school. How would you describe the CSP program to them? (What do they know about the program?)
- Would you recommend that they sign up for CSP? Why or why not?
- Think back to when you were in middle school/high school. How did that invitation to join CSP change the way you thought about college?

Look for: (prompts)

- When did you decide to go to college?
- Would you have gone to college if it had not been for CSP?
- Would you have gone to WKCTC without CSP?
- How would you have paid for the first two years of college?
- Did the CSP invitation make you think differently about a career goal?

2. How did CSP impact decisions to persist and complete a credential/degree at WKCTC?

- It is an adjustment to come to college for most students. In what ways do teacher expectations differ here at the community college than they were at high school?
- What has been the biggest challenge or adjustment for you?
- What has been the most challenging class or class assignment for you here at WKCTC? What made it so difficult? How did you get through it?

Look for: making the transition from memorization to critical thinking/application skills.

- Did anyone help you change the way you study to be able to think about the material differently? Who? How did they help you?
- How have you changed how much you study now that you are in college?
- How have you changed the way you study now that you are in college?
- Have you ever given serious thought to dropping out? Why?
- What or who helped you get through that difficult time and convinced you to stay in school?
- Were there resources available at WKCTC to support you? From your own experiences, how helpful were these people or programs?
- Sometimes we find a “go to” person – someone we feel comfortable going to for advice or just for a word of encouragement when we need one. Do you have a “go to” person in your life?

3. How does CSP impact decisions to stay in McCracken County after earning a degree?

- I'd like to understand how you feel about living in western Kentucky.
 - How long have you lived here in the Paducah area?
 - What is the best thing about living here?
 - What is the worst thing about living here?
- Let's talk about your family a bit.
 - How would you finish this sentence: “The most important value I learned from being a part of my family was ____.”
 - Do you have brothers and sisters?
 - What are your brothers and/or sisters doing?
- Paint a picture for me of what you envision your life to be like in 5 years? What do you see yourself doing? Where do you see yourself living?
- For those of you earning a two-year credential like an AAS degree, how confident are you that you will get a job in your field here in the local area?
- For those of you planning to transfer, to get a four-year degree, where do you plan to go? Do you feel confident that you have the know-how to make that transition? How are you going to pay for college? How confident are you that you will return to western Kentucky and get a job in your field?
- What would Paducah/McCracken County need to look like in order for you to want to live here?

4. Changes to CSP?

- If you were the person in charge of CSP, if you were in control, and you really wanted to make sure that students here were given every opportunity and encouragement to succeed:
 - a. What kind of changes would you make to the program?
 - b. What changes would you make in the way CSP is presented at the high schools to students and parents?
 - c. What changes would you make at WKCTC to increase support for student success?
 - d. Can you think of any changes you would want to see out in the community that might help students complete a college degree?

5. Final Wrap-up

That is all of the questions we had prepared. As I said before, we are trying to capture the stories of students who were impacted by the CSP. We want to understand the barriers to student success and positive influences that have helped them to stay in school.

Can you think of any other information I need to know? Any questions I should have asked but did not?

6. Thank you and Demographic Survey

We appreciate your taking time out of your busy schedule to talk to us. We may contact you if we need something cleared up as we start typing up our notes. Your story is really important.

(Make sure students completed the Demographic Survey.)

(Distribute VISA gift cards.)