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THE PERCEPTIONS OF INCREASED STUDENT LOAN DEBT ON THE COLLEGE CHOICE AND ENROLLMENT OF RURAL LOW-INCOME STUDENTS

Chinasa Ordu

Clemson University, chinordu@gmail.com

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THE PERCEPTIONS OF INCREASED STUDENT LOAN
DEBT ON THE COLLEGE CHOICE AND
ENROLLMENT OF RURAL
LOW-INCOME STUDENTS

A Dissertation
Presented to
the Graduate School of
Clemson University

In Partial Fulfillment
of the Requirements for the Degree
Doctor of Philosophy
Educational Leadership

by
Chinasa Ada Ordu
May 2014

Accepted by:
Dr. Patricia First, Committee Chair
Dr. Robert Knoeppel
Dr. Bruce Ransom
Dr. James Satterfield

ABSTRACT

The purpose of this phenomenological study was to gain an understanding of the college choice experience of rural low-income students and how their potential use of student loans influenced their college choice decisions. In order to conduct this research study, in-depth, semi-structured interviews were used as the primary data source. Additional data sources included demographic surveys, a site visit, online resources, and meeting with key informants. The primary research question used to guide this study included:

- How do rural, low-income students describe their experiences with their college choice process?

The following secondary questions included in this study were:

- How do rural low-income students perceive and describe their experiences in making college choice decisions in reference to their perception of accepting debt in the form of student loans?
- What types of social and cultural capital did rural low-income students describe as influencing their college choice decisions?

The questions were posed to explore the lived experiences of participants with their college choice process. The main themes that emerged from the data were the following: a) Reasons for selected college choice, b) Perceptions of loans, c) Role of money, and d) Resources used in the college choice process. The findings were interpreted and situated in the context of the extant literature and the conceptual base of this work. Implications for policy and practice, study limitations, recommendations for future study, and the conclusion were also presented.

KEYWORDS: College Choice Process, Rural, Low-Income Students, Student Loan Debt

DEDICATION

To my loving parents, Dr. Gilbert and Charity Ordu, without your constant love, prayers, and support, I do not know where I would be. I will forever bless God for your lives.

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To my Lord and Savior—Jesus Christ—I will forever bless your name! I can only give God the praise and the glory for the ability and the strength to complete this great work that was set before me. I truly know that God causes everything to work together for the good of those who love Him and who are called according to His purpose for them (Romans 8:28). I am a living testimony of the grace and goodness of God. He has truly done exceedingly and abundantly above all than I could have ever asked, thought, or imagined! Thank you, Jesus!

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CHAPTER I

INTRODUCTION

Higher education is becoming an essential component for those who wish to secure financial stability and maintain their livelihood in a downtrodden economy (Laanan, 2000). We are now in an era in which educated people, the knowledge they produce, and the innovation and entrepreneurial skills they acquire have become integral components to economic prosperity (Duderstadt, 2009) both for the individual and society as a whole. Research has shown that the greater the levels of educational attainment, the higher the payoff (Carnevale, Rose, & Cheah, 2011). For those who go to college, their earning potential can reach \$1 million more than high school graduates (Burnsed, 2011; Lynch, Engle, & Cruz, 2011). A person who graduates with a bachelor's degree has the potential to earn up to \$2.3 million more over a lifetime, whereas those with a master's or doctoral degree may earn well over \$2.7 million and \$3.3 million more, respectively (Carnevale et al., 2011). Additionally, there are several noted public and private benefits of higher education for individuals, communities, and society as a whole. Some private benefits include better decision making in family planning and increased health outcomes (Cohn & Geseke, 1992). Declines in support from the government, increased civic engagement, and increased tax revenue are some noteworthy public benefits of pursuing a college education (Bloom, Hartley, & Rosovsky, 2007).

Though these facts and benefits corroborate themselves continuously, there are often hardships in providing equitable opportunities to higher education for all students, especially those from low income backgrounds (Carnevale et al., 2011). Issues of access

have consistently served as a barrier for students from these backgrounds and these factors are often exacerbated through poverty levels in their communities (Ross, Kena, Rathbun, KewalRamani, Zhang, Kristapovich, & Manning, 2012). Markedly, educational opportunities for low-income students tend to decrease as poverty rises (Ross et al., 2012). Of important concern are the poverty levels that currently exist among children under the age of 18 as almost 21 percent of these children lived in poverty in 2010 (Ross et al., 2012). To elaborate further, the percentage of children in poverty appeared the highest amongst African-American and Hispanic children than another ethnic group (Ross et al., 2012). The economic hardships these students face often times impacts their educational trajectories. Explicitly, each year during 1990-2010, the immediate college enrollment rates of high school completers amongst low- and middle-income families lagged significantly behind than those from higher income families (Aud, Hussar, Johnson, Kena, Roth, Manning, Wang, & Zhang, 2012). In 2010, the immediate college enrollment rate was 52 percent amongst high school completers from lower-income backgrounds, 30 percentage points less than those from higher-income families (Aud et al., 2012). There is a cause for concern for these students. Even more alarming are the college attendance rates of low-income students from rural areas. These students often face unique and extreme hardships to obtaining educational and financial resources to enroll in college (Perna & Li, 2006).

Statement of the Problem

Despite efforts to increase the representation of low-income students in higher education, they continue to be systematically unrepresented (Aud, Hussar, Kena, Bianco

Frohlich, Kemp, & Tahan, 2011; Hillman, 2012). Although there are noted enrollment increases in higher education by low-income and minority students, significant gaps still exist between the lowest and highest income students (Breneman & Merisotis, 2002). When these students do enroll in colleges and universities, they tend to be heavily concentrated in two-year colleges and for-profit institutions (Hillman, 2012). Not all college degrees and majors are created equal and can have significant implications on the economic mobility they experience upon receiving their degree (Carnevale, Cheah, & Strohl, 2012). These facts call for further investigation to understand the reasons low-income students select their colleges and universities.

Purpose of this Study

The purpose of this study was to gain an understanding of rural low-income students' perceptions of how and to what extent using loans to fund their postsecondary education impacts their college choice and enrollment. With the growing concerns of financing a college education, it is important to examine what types of financial aid is offered to these students and what other factors influence their decisions to enroll in certain institutions. This study will add to the body of literature examining this phenomenon and provide information that will be useful to higher education administrators, teachers, and policy makers in their continued conversations on ways to increase educational access to students from rural backgrounds.

Research Questions

The primary research question used to guide this research study was:

- How do rural, low-income students describe their experiences with their college choice process?

The following secondary questions included in this study were:

- How do rural low-income students perceive and describe their experiences in making college choice decisions in reference to their perception of accepting debt in the form of student loans?
- What types of social and cultural capital did rural low-income students describe as influencing their college choice decisions?

These questions were selected to explore a critical gap in current literature regarding rural low-income students' college choice decisions.

Significance of this Study

This study is significant because it addresses the areas that are important to students, educators, administrators, and policy makers. These areas are the following: 1) the practicality of a college education, 2) perceptions of the job market after receiving a college education, and 3) rising student debt concerns.

The viability of obtaining a college degree is being challenged. Higher education is increasingly seen as the means of improving one's economic mobility; but, recent changes in the economy and a decline in available jobs has caused the public to question the practicality of pursuing a college education.

A decline in the employment rates for college graduates (Dell, 2011), has led to increased debt after graduation and increased rates of student loan default (Dell, 2011; Field, 2011). Unemployment rates for college graduates under the age of 24 have

climbed to 9.4%, notably the highest in the past 15 years (Field, 2011). Student loan debt has exceeded over \$1 trillion dollars, accelerating above credit card debt (Field, 2011). In four years, the average amount of debt a student exited their university with was roughly about \$8,244 for in-state students at public institutions and close to \$30,000 for students at private four-year institutions (Field, 2011). These facts add to the growing concerns about the choice to attend higher education and the means for paying to do so. These concerns are especially crucial for low-income students.

Research Design and Methodology

This study was conducted using a qualitative research design. Qualitative research designs focus on gaining understanding on specific social phenomena from participants in an effort to situate a problem in a certain socio-cultural-political setting (Glesne, 2006). A qualitative research design was chosen for this research endeavor to capture the personal experiences of students, one that is often difficult to capture in more quantitative approaches.

The methodology used in this study was phenomenology. Phenomenology falls in the interpretivist paradigm, which lends to understanding situations from the vantage point of those experiencing situations (Sipe & Constable, 1996). In this work, phenomenology was used to explore rural, low-income students' perceptions on the use of student loans in their college choice process.

Individual, semi-structured interviews were used to gather data to answer the research questions. The use of interviews allowed for a collection of rich data on the experiences of these students. Students were also given a brief demographic survey prior

to their scheduled interview. Documentation from the Emerging Scholars program, a college readiness program, was used in the triangulation process.

Participants

A sample of rural, low-income students, previously enrolled in the Emerging Scholars program was used in this investigation. Selection of the participants was limited to students who had graduated from high school and were currently enrolled in their first year at their college or university. This study used the definition of “rural areas” as defined by the U.S. Department of Housing and Urban Development (2014) to refer to:

- a) a place having fewer than 2,5000 inhabitants;
- b) a county or parish with an urban population of 20,000 inhabitants or less;
- c) any place with a population not in excess of 20,000 inhabitants and not located in a Metropolitan Statistical Area.

Additional details on the description of the Emerging Scholars program, as well as the participants, are included in Chapter III.

Conceptual Framework

As Ravitch and Riggan (2012) posit that “conceptual frameworks are comprised of three primary elements: personal interests, topical research, and theoretical frameworks” (p.10), this study uses these elements to compose the conceptual framework for this study. Through this blended approach, this study was guided by four lenses: Hossler & Gallagher’s (1987) model on college choice; social capital theory; (Bourdieu,

1986; Coleman, 1988; Yosso, 2005); cultural capital theory (Dimitriadis et al., 2006; Bourdieu, 1986); and human capital theory (Becker, 1993).

Hossler & Gallagher's (1987) College Choice Model

Hossler and Gallagher's (1987) three phase model is comprised of three stages that characterize the college choice process: predisposition, search, and choice. During the first stage, students are predisposed towards attending college as they progress in their academic and career ambitions (Hossler & Gallagher, 1987). In the second stage, students search for facts on colleges and universities (Hossler & Gallagher, 1987). In the final stage, choice, students make decisions on whether to enroll in a certain type of institution (Hossler & Gallagher, 1987). The timing of these stages is based primarily on traditional college students, with predisposition occurring during the 7th to 10th grades, search occurring from the 10th to 12th grades, and choice during the 11th and 12th grades (Hossler, Schmit, & Vesper, 1999; Terezini et al., 2001; Perna, 2006).

Social Capital

“Social capital is defined by its function” (Coleman, 1988, p.S98). Social capital provides a lens for investigating how students rely on their familial resources, social connections, and communities to assist them with navigating the various phases of applying to, selecting, and enrolling in college (Yosso, 2005). Students are able to use their social networks and community to assist them with navigating the college choice process. Notions of capital are used to describe not only the financial resources but also other kinds of resources that confer and reveal social status of one kind or another

(Bourdieu, 1986; Dimitriadis et al., 2006). The amount of social capital an individual has also depends on the size of their network and the volume of capital each person possesses within that network (Bourdieu, 1986). A direct manifestation of social capital is a lack of knowledge and information about college (Perna & Swail, 2002). Social capital is also intangible and resides in three forms: 1) levels of trust, 2) information channels, and 3) norms and sanctions that promote the common good over self-interest (Coleman, 1990). These connections are not only integral to rural low-income students as they navigate the college choice process, but they serve as important support systems as student move into higher education (Perna, 2006).

Cultural Capital

Cultural capital serves as a symbolic good that students possess that enables them to access resources that encourage college attendance (McDonough, 1997). The use of cultural capital is especially important because it allows the opportunity to examine how students discuss the various resources they used to culturally engage with others (Allan, 2011). Three main forms of cultural capital include the following: institutional, objective, and embodied forms (Bourdieu, 1986). University degrees as classified as institutional forms of cultural capital, where as musical instruments, books, and artwork are characterized as objectified forms of cultural (Dimitriadis et al., 2006). Long-lasting dispositions of the mind and body are some examples of embodied forms of cultural capital (Dimitriadis et al., 2006). Additionally, the use of cultural capital can be used to define and distinguish class structures that perpetuate social inequality (Dimitriadis et al., 2006).

Human Capital Theory

Human capital theory was used in the conceptual framework of this study. One of the most critical investments in human capital is education and training (Becker, 1993). When students invest in their academic training and workforce training, they are investing in their human capital and are increasing their levels of productivity (Becker, 1962). This lens was selected as part of the conceptual framework to allow for a more in-depth view into how a student's perceptions of advanced education will increase their economic mobility. This theoretical framework will be explicated in more detail in Chapter II.

Trustworthiness of this Study

This study maintained its trustworthiness by meeting the criteria for credibility, transferability, dependability, and confirmability (Lincoln & Guba, 1990). Lincoln and Guba (1990) state that in order for a study to demonstrate the credibility of its findings, it must "be approved by the constructors of the multiple realities being studied" (p. 296). Credibility is primarily focused on the truth of the findings of certain subjects in a specific context and is likened to the term, internal validity that is often found in more traditional research methods (Lincoln & Guba, 1990; Guba & Lincoln, 1989). Credibility was established in this study through the use of member checking and triangulation of data (Worthen, Sanders, & Fitzpatrick, 1996). Transferability is the ability of a study to be applied in another context (Lincoln & Guba, 1990). The dependability of a study refers to the consistency of a study and would be considered as reliability in traditional

research methods (Lincoln & Guba, 1990). Confirmability refers to data that is factual and confirmable (Lincoln & Guba, 1990). Thus, this study used the aforementioned criteria to maintain trustworthiness.

Limitations

The geographic location of this study was a limitation in this study. This study was conducted in a rural area in the South and the data gathered may differ from those collected in a more urban setting. Time was another limitation of this study. This study was conducted over a short period time and the data collected in a short time span may differ if it were collected over a series of years. Additionally, when working with sensitive populations, the time needed to build a strong rapport with the student participants may have served as a limitation as participants may have been more forthcoming with additional details over time. Due to these limitations, the researcher went through extensive lengths to make the students more comfortable. These examples are further explicated on in Chapter III.

Definition of Terms

This section consists of a series of definitions that are imperative and germane to this study. The terms are classified based on their applicability to the specific categorical description.

Category I: Student Aid Definitions

The terms listed in this section are applicable to this study and have been defined verbatim as stated from the Office of Federal Student Aid (2012).

- College Aid—Financial aid from your college or career school.
- Cost of Attendance (COA)—The total amount it will cost you to go to school. COA usually include tuition and fees; on-campus room and board, and allowances for books, supplies transportation, loan fees, and dependent care.
- Default Rate—The percentage of borrowers who fail to repay their loans according to the terms of their promissory notes.
- Expected Family Contribution (EFC)—This is the number that’s used to determine your eligibility for federal student financial aid. This number results from the financial information you provide in your FASFA, the application for federal student aid.
- Federal Application for Student Financial Aid (FASFA)—Free Application for Federal Student Aid used to apply for federal student aid, such as federal grants, loans, and work study.
- Financial Aid Package—The total amount of financial aid (federal and nonfederal) a student is offered by a college or career school.
- Financial Need—The difference between the cost of attendance (COA) at a school and your expected Family Contribution.

Category II: Other Governmental Definitions

The terms defined in this section are additional governmental terms that are applicable to this study. These terms are defined verbatim from the US Department of Education et al. (2010).

- Borrower—An individual who signed and agreed to the terms in the promissory note and is responsible for repaying the loan.
- Default—Failure to repay a loan according to the terms of the promissory note.
- Deferment—A postponement of payment on a loan that is allowed under certain conditions and during which interest does not accrue for subsidized loans.

- Interest—A loan expense charged by the lender and paid by the borrower for the use of borrowed money.
- Interest rate—The current rate at which interest is calculated on your loan(s).

Category III: Other Definitions

These following definitions were also selected to this study and are listed below. These terms were not listed in the aforementioned categories due to their salience in providing insight into other terminology that are salient for this research endeavor.

- College Choice Process—The process a student experiences as they transition from high school to college (Hossler and Gallagher, 1987).
- Immediate College Enrollment Rate—“The percentage of high school completers of a given year who enroll in a 2-year or 4-year college within a year of completing high school” (Aud et al., 2012, p.12).
- Low-income Students—Students who are classified as underserved, first-generation and students of color (Green, 2006).
- Rural—a) a place having fewer than 2,5000 inhabitants; b) a county or parish with an urban population of 20,000 inhabitants or less; c) any place with a population not in excess of 20,000 inhabitants and not located in a Metropolitan Statistical Area (US Department of Housing and Urban Development, 2014).
- Undermatching—The lowering of educational aspirations to apply or attend lower-tiered institutions even though a student is often qualified to apply to more selective institutions (Avery, Hoxby, Jackson, Burek, Pope, Raman, 2006; Bowen, Chingos, & McPherson, 2009; Hoxby & Avery, 2012).
- Unmet need—The amount of money needed by students to afford college after all financial aid and family contributions have been considered (Fitzgerald & Delaney, 2002).

Chapter Summary

Chapter I provides an introduction to this research study. The following sections have been briefly covered in Chapter I: statement of the problem, purpose of this study, the research questions, significance of this study, the research design and methodology, participants, theoretical framework, trustworthiness of this study, limitations and assumptions, and definition of terms. Elaboration of each section appears in the subsequent chapters. In Chapter II, a comprehensive overview of the literature on college choice is presented to provide insight into the college choice process for rural, low-income students. Chapter III presents the research design and methodology for this study. The findings for this research are presented in Chapter IV. Chapter V includes the findings through the lenses of the conceptual framework; fit of the findings with existing literature; implications for policy, practice, and future research; and the research questions answered.

CHAPTER II

REVIEW OF LITERATURE

Introduction

Research continues to highlight various influences on students' college choice process and enrollment into higher education (Cabrera & La Nasa, 2000; Chapman, 1981; Freeman, 1999; Hossler & Gallagher, 1987). Amongst a host of factors such as location, degree programs, and specific majors, (Hossler, Braxton, Coppersmith, 1989; Manski & Wise, 1983; McDonough, 1997; Zemsky & Oedel, 1983), research shows that a student's choice of college is becoming increasingly affected by their ability to finance their postsecondary education (Heller, 1997; Kane, 2001). Specifically, research continues to show that enrollment is negatively associated with increases in college prices and positively associated with grant aid (McPherson & Schapiro, 1998; Paulsen, 1998). Primarily, low-income students' enrollment is impacted more by changes in price than any other demographic of student (McPherson & Schapiro, 1998; Paulsen, 1998). The following review presents an overview of research on college choice and enrollment. Specific focus for this review will present literature that focuses on college choice models for aspiring low-income students. First, an overview on the issues of access to higher education is offered in the following section.

History of Access to Higher Education

Time Span: 1860-1930

Access to higher education has faced several challenges over the years. The legal battles and policy changes that span over decades have significantly impacted the

composition of America's colleges and universities. Passed in 1862, the Morrill Land Grant Act, instituted at least one land-grant institution per state for the main purpose of training citizens on agriculture, science, and teaching (Neyland, 1990). Still under the premise of separate but equal, only one land-grant institution was established for African-Americans under this act, Acorn College in Mississippi. It would be 28 years later when the second set of Morrill Land Grant Acts would be instituted (Neyland, 1990). Under the Morrill Land Grant Act of 1890 states were given the mandate to either allow African-Americans into their institutions, or establish separate but equal institutions for them in their states. As a result of this legislation, states went on to create historically black institutions, also known as the '1890 institutions'. Thus, minority students, specifically, African-American students, began to seek educational opportunities through predominately black institutions, as opportunities at white colleges and universities were limited. As a result, historically black colleges and universities (HBCU's) became the initial source of degrees for blacks until the late 1920's (Neyland, 1990) and served as the only college choice for these students for several decades.

In the 1896 case, *Plessy v. Ferguson*, the Supreme Court ruled that separate but equal facilities and services would suffice for white and black citizens. As a result of this ruling, several schools were established under this mandate, which led to better facilities and opportunities for white students and dismal and poorly funded schools for minorities.

Time Span: 1930-1950

The demographics of America's colleges and universities has transformed over time. Before 1940, a college education was primarily offered to the socially elite

(Bloomgarden, 1961); however, during the 1940's students on college campuses were predominately male, mostly white, and from middle- to high-income backgrounds (Rudolph, 1990). During this time, tuition was primarily responsible for funding higher education and little financial aid in the form of scholarships, fellowships, and state funds were available to students in need (Kinzie et al, 2004). Consequently, low-income students were able to participate in low levels in higher education through the financial assistance they received from the National Youth Administration program established under President Roosevelt in 1935 (Williams, 1937). This program was created in response to the increasing amounts of unemployed youth who were unable to pursue a college education upon graduating from high school (Daniel and Miller, 1938; Williams, 1937). Through these efforts, the federal government began to make financial provisions for students to attend college (Williams, 1937).

When the United States entered into World War II in 1941, college enrollments began to wane and college costs escalated (Kinzie et al, 2004); however, when the war ended there was an increased need to provide opportunities for veterans to assimilate back into the American culture and higher education proved a viable option for this need to be fulfilled (Kinzie et al, 2004). Thus, the GI Bill was proposed as a financial incentive for war veterans to enter into college, while reducing postwar unemployment (Rudolph, 1990). These incentives included free tuition, books, fees, and monthly allowances, which were all covered through the government (Rudolph, 1990). This bill would transform the face of higher education by moving funds for education directly to the hands of students (Kinzie et al, 2004).

In 1955, when the Supreme Court ruled in *Brown v. Board of Education*, the rulings of ‘separate but equal’ mandated under *Plessy* were overturned. All citizens, regardless of their race, were now entitled to the same services and resources. As a result, educational access was expanded for students of color as they began to gain access into predominately white institutions.

Time Span: 1960-1970

With the passage of the Civil Rights Act of 1964, racial and ethnic discrimination was prohibited and the desegregation of schools became mandatory. The federal government began to establish education programs to reach students who are traditionally underserved. TRIO programs, created in 1964 under the Educational Opportunity Act, were signed into law by President Lyndon B. Johnson in its efforts to combat the “War on Poverty” (Graham, 2011). This legislation gave rise to the Office of Economic Opportunity and Special Programs for Students from Disadvantaged Backgrounds (McElroy & Armesto, 1998). Congress also established a series of programs (e.g., Talent Search; Upward Bound; Student Support Services) to assist low-income students with entering into college (Coles, 1998). These programs were instrumental in assisting disadvantaged students with enrolling, matriculating, and completing college (Graham, 2011). When the Higher Education Act of 1965 was passed, the federal government committed to the goal of providing college access to all students (Fitzgerald & Delaney, 2002; Gladieux, 2002). This act was conceptualized to increase economic opportunity and social equity for all students (Fitzgerald & Delaney, 2002).

Time Span: 1970-1990

The Education Amendments of 1972 reauthorized the Higher Education Act of 1965 and moved from giving aid to institutions to giving it directly to students (Fitzgerald & Delaney, 2002). Although access increased for students of color, there would be pivotal court cases that would challenge these efforts.

In the legendary case, *Regents of the University of California v. Bakke* (1978), Allan Bakke, a white applicant, was denied admissions to the University of California at Davis Medical School and filed suit challenging the University's admissions program. The program was comprised of two separate admissions committees: one for non-minorities and another specifically for minority applicants in which 16 out of 100 slots for admissions were reserved for minority applicants each year. Bakke filed suit on the premise that his denial was a direct violation of the Equal Protection Clause of the 14th Amendment. The Court stated that any racial quota system that was financially supported by the government violated the Civil Rights Act of 1964. The Court's decision affirmed that affirmative action was constitutional but not valid with the usage of quotas at the university. Race could be used as one component in a university's admissions process for their purpose of attaining a diverse student population. In Justice Powell's opinion in the *Bakke* case, he stated: "a state has a substantial interest that legitimately may be served by a properly devised admissions program involving the competitive consideration of race and ethnic origin". Thus, *Bakke* opened the doors to understanding the use of race in admissions. This case set the legal parameters for which race could be used to grant minorities access to higher education.

Time Span: 1990-2000

Although there were efforts to desegregate the country's higher education system, in *US v. Fordice* (1992), the Supreme Court found the Mississippi University System to have the "vestiges of desegregation", with eight of their public institutions lagging behind in taking the appropriate steps to integrate their universities (Olivas, 2006). Since this ruling, they have taken steps to integrate these institutions; however, there is still a long road ahead to see a more representative and diverse population of students.

In *Hopwood v. State of Texas* (1996), the ruling on the case was race could be used amongst a host of other factors in an admissions process but not solely by itself. The story of the case is as follows: In 1992, Cheryl Hopwood as well as three other defendants applied to the University of Texas law school and were denied admissions. In *Bakke*, there were two separate admission committees, one for non-minorities and the other for minority applicants, and separate waiting lists were maintained as well (Olivas, 2006). The plaintiffs sued on the grounds that under the Equal Protection Clause of the 14th Amendment they were subjected to unconstitutional racial discrimination by the law school's evaluation of their admission application (Olivas, 2006). The Court applied strict scrutiny when evaluating the case and held that the law school had violated the plaintiffs' equal protection rights (Olivas, 2006). Thus, in line with *Bakke*, the Court decided that race could be used amongst a host of other factors in an admissions process but not solely by itself (Olivas, 2006). With this ruling, university administrations have been forced to consider other avenues to increase their minority student populations.

Time Span: 2000-Present

In the 2003 case, *Gratz v. Bollinger*, Jennifer Gratz, a Caucasian woman, was denied admission into the University of Michigan's College of Literature, Science, and Arts. A class-action lawsuit was brought by Gratz and her co-plaintiff, Patrick Hamacher, claiming that the university's use of racial preferences in undergraduate admissions violated the Equal Protection Clause of the 14th Amendment, Title VI of the Civil Rights Act of 1964, and 42 U.S.C. 1981 (Arnold, 2004). The Court held that the University's use of race in undergraduate admissions was a violation of the Equal Protection Clause and Title VI (Arnold, 2004). At the same institution, another case on race based admissions was brought to the Court. In the case *Grutter v. Bollinger* (2003), Barbara Grutter applied to University of Michigan's Law School and was denied admissions. Grutter filed suit against the university claiming that she was denied admissions because of racial discrimination in the admissions process. The Court ruled in favor of the law school stating that they were not in violation of the Equal Protection Clause of the 14th Amendment nor Title VI of the Civil Rights Act of 1964. The Court held that attaining the educational benefits of diversity constitutes a compelling state interest that is sufficient to permit admissions based on a holistic consideration of race (Buckner, 2004). This case proved that the university's narrowly tailored use of race in admissions to further their compelling interest in obtaining the educational benefits that are obtained from a diverse student body were not prohibited.

The Courts recently ruled on *Fisher v. Texas* (2008). *Fisher v. Texas* (2008) is the first federal case to challenge the Court's decision in *Grutter v. Bollinger* on the use of

race in admissions decisions. In this case, Abigail Fisher sued the University of Texas at Austin for use of race in its admissions policy (Kever, 2008). The Top 10 Percent Law in Texas guarantees admissions to any university to the top ten percent of the graduating class of each school in the state. Fisher graduated from her class in the top 12 percent; however, her lawyer contends that UT Austin unlawfully used racial and ethnic criteria to select their incoming students (Kever, 2008). The Court upheld the University's admissions policy and the case was returned back to the Fifth Circuit Court for appeal.

Over the decades, legal cases and policies have shaped colleges and universities in the United States. As America's institutions have changed in shape and size, the type of students admitted has also changed. Although access has significantly increased, there are still concerns about the levels of participation in American higher education of underserved students (Graham, 2011). Included in these concerns for increasing the diversity in student populations, is increasing access for the nation's poorest students. In the following section, an overview on college choice models is presented.

College Choice Studies

Rural, low-income students may receive the adequate support they need to begin applying to colleges; however, more research is needed in studying their college choice decisions. Studies of the college choice process of students from all income levels and geographic distributions use three main approaches:

- 1) Social psychological studies. These studies examine how the campus social climate, academic programs, location, costs, and other factors influence a student's choice in their selection of their institution, and the cognitive stages

of college choice (Hearn, 1984; McDonough, 1997; Terezini, Cabrera, & Bernal, 2001).

- 2) Economic Studies. These studies view college as an investment and students' choices are determined by their perceptions on the cost and benefits of attending college (Kane, 1999; Long, 2004; Manski & Wise, 1983). These studies also look at the how students engage in rational choice and utilize information in their decisions (McDonough, 1997).
- 3) Sociological status attainment studies. These studies analyze how one's social status impacts how their aspirations for education attainment are developed (Alexander & Eckland, 1975; Thomas, 1979). These studies also consider inequalities to college access (McDonough, 1997).

College choice literature spans several decades and goes as far back to include one's college aspirations to moving through comprehensive overviews of educational opportunities in higher education (Chapman, 1981; Hossler, Braxton, & Coppersmith, 1989).

The two seminal studies on college choice and access were conducted by Hossler and Gallagher (1987) and Paulsen (1990). These two pieces have served as a catalyst for additional research on this topic. Hossler and Gallagher (1987) proposed a three-phase model that is comprised of three pivotal stages in the college choice process: predisposition, search, and choice. During the first stage, students are predisposed towards attending college as they progress in their academic and career ambitions (Hossler and Gallagher, 1987). In the second stage, students search for facts on colleges and universities (Hossler & Gallagher, 1987). In the final stage, choice, students make decisions on whether to enroll in a certain type of institution (Hossler & Gallagher, 1987). The timing of these stages is based primarily on traditional college students, with predisposition occurring during the 7th to 10th grades, search occurring from the 10th to

12th grades, and choice during the 11th and 12th grades (Hossler, Schmit, & Vesper, 1999; Terezini et al., 2001; Perna, 2006). Also a host of factors have been found to be influential in both the search and choice phases for students: institution size, location, reputation, prestige, academic programs, financial aid availability, selectivity, interactions with guidance counselors, peers, family, and alumni (Hossler et. al, 1989; Manski & Wise, 1983; McDonough, 1997; Zemsky & Oedel, 1983).

Paulsen (1990) focused on specific disciplinary approaches to college choice (e.g. economic). Paulsen (1990) found that students viewed college choice as an investment that would yield perceived monetary benefits. Students determined if the benefits of attending a college exceeded the costs of they would spend to receive the education. Although these works have contributed greatly to the field, there is a need for more current information on college access and choice. Both Hossler and Gallagher (1987) and Paulsen (1990) draw on quantitative approached in their work, but recent scholarship highlights the importance and usefulness of qualitative approaches to studying college choice (DeLarge, 2003; Freeman, 1997; McDonough, 1997).

Studies on Factors Impacting College Enrollment

There are several noted studies that highlight factors that impact college enrollment amongst students including factors such as tuition pricing (Jackson & Weathersby, 1975; Kane, 1995; Leslie & Brinkman, 1987; St. John, 1990), income, race, and sector (Leslie & Brinkman, 1987; St. John, 1990, Jackson, 1989; Heller, 1999; Leslie & Brinkman, 1988; Kane, 1995) and financial aid (Hansen, 1983; Leslie & Brinkman, 1988; Manski & Wise, 1983; McPherson & Schapiro, 1991; St John, 1990; Jackson,

1988; St. John & Noell, 1989). Although there are enrollment issues for all students, there is a rising concern of how issues pertaining to financial aid are impacting educational access for marginalized groups. Specifically, rural, low-income students face several hardships when it comes to college pricing and navigating the financial aid process to obtain needed financial resources to fund their college education (Perna, 2006).

In examining factors that influence college choice decisions, two major components that have an impact on the college choice process of students are the type and amount of aid a student receives and the total cost of the overall expenses and tuition associated with attendance (Leslie and Fife, 1974; Manski and Wise, 1983; St. John, 1990). King (1996) found in her study that low-income students were more likely to aspire to go to college when they anticipated receiving financial aid. As Flint (1992) found, students were more likely to consider a wider range of colleges when they were knowledgeable about their financial aid options. Additional studies have found that student aid results in greater participation in higher education and redistribution of students through the various levels of higher education—private, public, four-year, and smaller institutions. Some studies have found that simply offering financial aid is not enough to influence college choice (St. John, 1990). Other studies highlight that the types of aid (scholarships, grants, work study, or loans) students receive and the amount offered influence students' college choice (Manski & Wise, 1983; St. John, 1990). In short, the perception of financial aid availability greatly influences the college matriculation patterns of students, especially those from low-income backgrounds

(Hossler, Schmit, & Vesper, 1999; St. John, Paulsen, & Starkey, 1996; Terezini et al, 2001).

Rural Low Income Students and Academic Preparation.

Studies on the college decision making process of rural students have reported that low income students often feel inadequate in their abilities to successfully go to college (Poole & More, 2001). Feelings of intimidation and lack of exposure to college resources also hinder their insight on the accessibility of college (Poole & More, 2001). Exposure to college at an early age can pervade some of the anxiety and fear of attending college that rural low income students often experience before going to college. Rural students also have less access to role models who have successfully matriculated into college (Shamah, 2011). Students from rural backgrounds often need more information on college admissions and college administrators have to be strategic about how they communicate this information to students in these communities (Capriccioso, 2006). This diminished access can hinder their perceptions on college attendance.

The academic preparation of rural students is also often reported as being dismal (Shamah, 2011). Rural students oftentimes have fewer opportunities to take advanced placement classes, which leaves them at a disadvantaged than those who are exposed to these opportunities prior to attending college (Shamah, 2011). Despite the negative statistics of rural low income students persisting to a college education, Capriccioso (2006) found that more rural youth have aspirations of going to college. These students however are matriculating into rural community colleges at a fast rate. Rural community college are among the fastest growing sectors of community colleges in the United States

but face severe financial issues, lack of resources, and overcrowding (Nelson, 2010). These diminished resources can impact the quality of education and the types of opportunities available to these students once they graduate.

Overview of Federal Financial Aid

Federal financial aid for support in funding higher education costs exists in several forms (C. Knepfle, personal communication, September 16, 2013). These forms include scholarships, work study, grants, loans, tax credits, and college savings plans. Scholarships are awarded to students regardless of their need and are used to fund college. A summary of major types of financial aid is listed in Table 1.

Table 1. Summary of the Major Types of Financial Aid.

Type of Aid	Description
Scholarship	Awarded to students regardless of their need and are used to fund college.
Federal Work Study Program	Allocates funds to low-income students to work part time in order to pay for the costs of their college education.
Federal Pell Grants	Awarded to low-income students who demonstrate financial need and have not earned a bachelor's or graduate degree prior to their enrollment in their current institution.
Federal Supplemental Educational Opportunity (FSEOG) Grant	Grant offered to low-income students with exceptional high levels of financial need.
Teacher Education Assistance for College and Higher Education (TEACH) Grant	Awarded to undergraduate, post-baccalaureate, and graduate students who would like to elementary or secondary teachers in high-need field in a school that serves low income students.
Iraq and Afghanistan Service Grant	Offered to students whose parents serve in the U.S. armed forces and died in service after the event of 9/11 in Iraq or Afghanistan.
The William D. Ford Federal Direct Loan Program	Provides federal loans to borrowers who are eligible from participating schools. The loans included under this program are: the Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and the Direct Consolidation Loans.
Federal Perkins Loan	Established to assist low-income students with financing their postsecondary education. This low interest loan can only be utilized by students who attend one of the 1,700 participating institutions. Additionally, students who use this loan are eligible for loan cancellation in they engage in teaching at low income school.

Table 1. Summary of the Major Types of Financial Aid (continued).

Type of Aid	Description
The William D. Ford Direct Stafford Loan	The William D. Ford Direct Stafford Loan, consist of subsidized and unsubsidized loans and is offered to undergraduate and graduate students who are enrolled at least half-time status at their institution.
The American Opportunity Tax Credit	
Hope Tax Credit	
Lifetime Learning Tax Credit	
529 College Plans	Established under section 529 of the Internal revenue code, these college plans, operated by a state of educational institution allow families to set aside money for future higher education costs.

Source. Office of Federal Student Aid (2012); U.S. Department of Education et al., (2010).

The Deficit Model.

This overview would be remised if we did not bring in the deficit model that is often applied to underserved students. This model characterizes underserved students as lacking the needed skills and capabilities to succeed in higher education (Green, 2006). The traditional college environments cater to white students and students from wealthier backgrounds. This leads to a discounting of the types of capital that underserved, low-income students bring with them to their institutions. Deficit thinking assumes that low-income students and their families are at a fault for their poor performance because: a)

students enter into their institutions lacking normative cultural knowledge and skills and b) parents neither support nor value the education of their student (Yosso, 2005).

Literature highlights that these students are typically unaware of the financial assistance available to them (Jackson, 2003). Lacking the proper and accurate information about college prices and the financial aid process can diminish the early dreams of attending college by both students and their parents based in their perception of affordability of higher education (Perna, 2005). Parents may receive the accurate awareness and understanding of college prices and financial aid in their students' final years in high school; however, by that time, their students may not be able to correct unfortunate actions such as dropping out of high school, poor performance in courses, and lack of rigor in their coursework (Perna, 2006). This model highlights their inabilities rather their abilities, and discounts the types of capital that students bring with them to college (Yosso, 2005). This leaves to the creation of policies and programs that leaves these students feeling subpar to their white and wealthier peers (Green, 2006). Underserved students have agency to reject the dominant structures in place and construct a means for themselves to navigate through the financial aid process.

Rural Low-Income Students and Financial Aid

“Current trends in the economy and financial policies and practices related to the affordability of college seem to be working in contradiction to the intention to close gaps in college choice” (Perna, 2006, p. 104). The perception that college is not affordable is also driven by challenges that are associated with estimating financial aid eligibility

(Perna & Li, 2006). College prices have more than doubled in the last three decades, while family incomes have only rose three percent for the poorest families (Lynch et al., 2011).

Low-income students experience difficulties when it comes to college choice and eventual enrollment due to issues with navigating the financial aid process and receiving appropriate aid (Perna, 2006). Past research has highlighted that financial aid offered in the form of grants as having a great impact on the college enrollment patterns of student primarily for low-income students (Leslie & Brinkman, 1988). Although this has been noted, there has been a drastic shift in financial aid award, with loans now serving as the primary aid being offered to these students.

As loans are becoming the number one financing option for higher education, research shows that low-income students tend to be more averse to taking out loans and those who do not borrow in their first two years have a higher probability of dropping out of school (Cunningham & Santiago, 2008). Additionally, students who are not looking to necessarily drop out of school end up “stopping out” in an effort to work, save money, and return back to school (King, 2002). Unfortunately, students who engage in “stop out” behaviors are least likely to persist towards graduation (King, 2002). Thus, there is a need to further investigate how low-income students can receive additional financial support for their college education.

Low-income students are forced to pay more, borrow more, and work more to attend college today than in the past, while policies on all levels continue to divert billions of dollars to wealthier students (Lynch et al., 2011). According to the College

Board (2010), low-income students are 68% more likely to borrow for their post-secondary education than their wealthier counterparts who borrow at a rate of 40%. Students of color are more likely to borrow loans for school due to personal, family, employment, and institutional finances, thus which can lead to heavier loads of debt upon their graduation (Gross et al., 2009). Although these students are averse to taking out loans for their educational endeavors, they tend to accrue more debt during their schooling than their wealthier counterparts (Gross et al., 2009). Thus, choosing to go to college can have significant implications for underserved students in terms of the fiscal resources needed to fund their education.

There are four complexities associated with the financial aid process that increase these perceptions: difficulties with completing FASFA, the changing formulas for determining eligibility for federal aid, the absence of coordination among different providers of student financial aid, and the expansion of the available types of aid (e.g. college savings bonds, federal tuition tax cuts, tuition plans) (Perna & Li, 2006). Research has shown that uncertainty and complexity in the financial aid process has served as a deterrent for low-income students from receiving the grant aid they are eligible for and need for college (Lynch et al., 2011). These students face several hurdles when applying for financial aid, but particularly in the area of lacking information for funding (Jackson, 2003).

Student Debt

Student debt is expected to reach over \$1 trillion dollars, climbing over credit debt (Field, 2011). Low-income students may qualify for aid, however, never complete the

FASFA (King, 2002). Low-income students are more sensitive and more responsive to grants than they are to loans (Cunningham & Santiago, 2008). Additionally they are more responsive to tuition increases than to increases in student aid (Cunningham & Santiago, 2008). It is important to note that financial aid is never fully a measure for determining whether a student will enroll and persist into higher education (Dynarski, 2009).

Aversion

Aversion is the unwillingness to take out loans even though by doing so one may have a more positive outcome of their educational endeavors (Cunningham & Santiago, 2008). Where students from middle- or upper-income backgrounds may take out a loan for convenience to afford more expensive colleges, students from poorer grants are forced to use loans to gain access (Lee, 2002). Although it is commonly believed that all students of color are unwilling to borrow for their education, it is important to examine which populations tend to be more adverse to borrow loans. Specifically, students who are willing to assume debt tend to be African-American students, women, low-income students (Cunningham & Santiago, 2008). They tend to be more open to assume debt than their other peers, such as Asians, Hispanic and immigrant groups, who for cultural reasons may look down greatly on borrowing for their education (Cunningham & Santiago, 2008). These groups view loans as a liability and tend to rely on their family support of employment to assist them with paying for schools (Cunningham & Santiago, 2008). Some of the reasons for these views could be that these students: 1) may have other means to pay for school (older students may work and pay from their income or

utilize their savings), 2) ethnic students and immigrant population may have cultural biases that are against borrowing, and 3) may work and attend school part time to forego taking out loans (Cunningham & Santiago, 2008). Student financial aid plays different roles for low, middle, and higher income students.

Past research has studied the consequences for borrowing for higher education as it relates to students' college choice (Kim, 2004), but there is limited information on low-income students' willingness to borrow for their college education. Much of what is known is from research that has examined students' loan experiences and perceptions of those successfully enrolled in college (Baum & O'Mally, 2003; Monks, 2001) and students' perceptions of loans in other countries (Callender & Jackson, 2005; Christie & Munro, 2005). Christou and Haliasoss (2006) found that students from low-income backgrounds are more willing to borrow for their postsecondary education; however, other research contends that these students lower their educational aspirations as a result (Cunningham & Santiago, 2008). In detail, more research is needed to understand whether loan aversion is sufficient to cause some students to deter, delay, dismiss (Cunningham & Santiago, 2008) or alter their college choice decisions. Greater understanding is needed in understanding the relationship loans and potential debt has on these students' decision to pursue higher education.

Undermatching

When students lower their educational aspirations to apply to less selective institutions or no college at all, they are engaging in a process termed as undermatching (Avery, Hoxby, Jackson, Burek, Pope, Raman, 2006; Bowen, Chingos, & McPherson,

2009; Hoxby & Avery, 2012). Undermatching has become a trend among primarily low-income students (Bowen, Chingos, & McPherson, 2009). Due to dismal completion rates in higher education, academic undermatching is generating much concern (Smith et al., 2012). There is much research that chronicles how students from different income levels enroll in colleges that differ in the levels of selectivity (Cabrera & La Nasa, 2001; Manski & Wise, 1983; Kane, 1999). Findings from the literature indicate that students from low-income backgrounds tend to enroll into two-year colleges at a higher rate than four-year institutions (Smith, Howell, Pender, & Hurwitz, 2012). Those from higher socioeconomic backgrounds tend to enroll into more selective four-year institutions at a higher rate (Smith et al., 2012). Although there are potentially several causes for undermatching, the two main causes of undermatching by socioeconomic status pertain to financial issues students face and information irregularities (Smith et. al, 2012). Students from low-income backgrounds tend to not enroll in more selective institutions due to high tuition rates (Monks, 2009; Avery & Hoxby, 2003). Students from low-income backgrounds also experience difficulties with completing the proper financial aid forms (e.g. FASFA) needed to access funding for college (Perna, 2006; King, 2004). Students may also not be aware of the generous financial aid programs offered at more selective institutions which may prevent them from applying or attending (Hillman, 2012; Krupnick, 2012). As college degree can increase one's economic and social mobility, it is becoming increasingly more important the institutions students complete their degrees, as they may have a better chance at degree completion and more opportunities in the job market (Smith, 2012; Carnevale & Strohl, 2010).

The Millennial Generation and the Connection to Participants

Generation Y, also known as the millennial generation, includes youths who are born in the early 1980's to the early 2000's (Armour, 2005; Howe & Strauss, 2000). Generation Y is characterized as being the "connected generation", who remain in contact with the world around them through the use of e-mail, phone, and/or the Internet (Nimon, 2007; Skiba, 2005). This generation does not only see the Internet and technology as tools, but as critical parts of their lives (Merritt & Neville, 2002). The use of the computer and Internet are becoming integral components of this generation's methods for obtaining information; but students from rural households have been noted to have limited access to Internet access at home due to factors such as costs and availability of service (National Telecommunications and Information Administration, 2004).

Technology and the Digital Divide

According to the US Commerce Department's 2004 report, "A Nation Online", rural households reported having limited access to cable modems and DSL technologies for Internet due to costs, lack of available service, and no access to a computer (National Telecommunications and Information Administration, 2004). A lack of access to the Internet and computers can thwart students' efforts to obtain critical knowledge and information needed to make sound educational choices. The use of the Internet facilitates activities that are integral to obtaining information and educating children (National Telecommunications and Information Administration, 2004). The use of the computer

and other online resources is now becoming a necessity amongst today's students to find critical information on colleges.

The digital divide has continued to widen from low-income households and rural areas (Marbley, Hull, Polydore, Bonner, & Burley, 2007). The digital divide, defined as "people who do and people who don't have access to and the capability to use modern information technology or the Internet" (Marbley et. al, 2007), describes some of the difficulties students from rural low-income backgrounds may face during their college choice process. This divide is shown more drastically amongst households in cities and those in rural location, with at least 86% of Internet service being delivered to the 20 largest cities in the country (Marbley et. al, 2007). Limited access to computers and Internet access can hinder rural students' efforts to obtain critical information needed to make proper college choice decisions.

Conceptual Framework

Conceptually, this study is guided by four lenses: 1) Hossler & Gallagher's (1987) model on college choice; 2) social capital theory; (Bourdieu, 1986; Coleman, 1988; Yosso, 2005); 3) cultural capital theory (Dimitriadis et al., 2006; Bourdieu, 1986); and 4) human capital theory (Becker, 1993).

Hossler & Gallagher's (1987) College Choice Model

Hossler and Gallagher's (1987) three phase model is comprised of three stages that characterize the college choice process: predisposition, search, and choice. During the first stage, students are predisposed towards attending college as they progress in their academic and career ambitions (Hossler and Gallagher, 1987). In the second stage,

students search for facts on colleges and universities (Hossler & Gallagher, 1987). In the final stage, choice, students make decisions on whether to enroll in a certain type of institution (Hossler & Gallagher, 1987). The timing of these stages is based primarily on traditional college students, with predisposition occurring during the 7th to 10th grades, search occurring from the 10th to 12th grades, and choice during the 11th and 12th grades (Hossler, Schmit, & Vesper, 1999; Terezini et al., 2001; Perna, 2006).

Social Capital

Derived from Marxian roots, Bourdieu's conception of capital is far broader than his predecessor (Dimitriadis et al., 2006). Bourdieu's notion of capital is deployed to describe not only the financial resources but also other kinds of resources that confer and reveal social status of one kind or another (Dimitriadis et al., 2006). Social capital is said to have its roots in two theorists: Pierre Bourdieu (1986) and James Coleman (1990). Bourdieu (1986) contends that the amount of social capital an individual has depends on the size of their network and the volume of capital each person possesses within that network. Coleman (1990) on the other hand contends that social capital is intangible and resides in three forms: 1) levels of trust, 2) information channels, and 3) norms and sanctions that promote the common good over self-interest. "Social capital is defined by its function" (Coleman, 1988, p.S98). The value of the concept of social capital lies first in the fact that it identifies certain aspects of social structure by their functions" (Coleman, 1988, p. S101). "The function identified by the concept of 'social capital' is the value of these aspects of social structure to actors as resources that they can use to achieve their interests" (Coleman, 1988, p.S101). "The concept of social capital

constitutes both an aid in accounting for different outcomes at the level of individual actors and an aid toward making the micro-to-macro transitions without elaborating the social structural details through which this occurs” (Coleman, 1988, p.S101). “Like other forms of capital, social capital is productive, making possible the achievement of certain ends that in its absence would not be possible” (Coleman, 1988, p. S98). A lack of knowledge and information about college is a direct manifestation of social capital (Perna & Swail, 2002). Through social capital, students are able to draw on their social contacts and community resources to assist them with identifying how to move through the financial aid process and obtain funding (Yosso, 2005). These networks not only assist underserved students when it comes to their financial aid process, but can they provide a sense of support for students to know that they are not alone in their pursuits of higher education (Perna, 2006).

Cultural Capital

Cultural capital is a symbolic good that students may use to receive access to resources that promote college attendance (McDonough, 1997). Cultural capital describes how individuals talk about the different resources they have to culturally engage with other people (Allan, 2011). Cultural capital is used to delineate and maintain class distinctions and as a result propagate into social inequality (Dimitriadis et al., 2006). Bourdieu (1986) highlights three forms of cultural capital: institutional, objective, and embodied forms. Institutional forms are characterized as university degrees versus objectified forms of cultural capital which can assume the forms of books, musical instruments, artwork, and diplomas (Dimitriadis et al., 2006). Embodied forms of

cultural capital are characterized in the form of long-lasting dispositions of the mind and body (Dimitriadis et al., 2006).

Capital Limitations

Differences in social networks can limit the resources that are available to low-income students (Perna, 2006). These students may lack the proper social networks which can expose them to economic and psychological resources and may cause students and parents to depend on their elementary and secondary school to assist them with their educational decisions (Perna, 2006). Low-income students tend to be more dependent on high school personnel for information on college (Perna, 2006). Certain structural barriers such as the bureaucratic process found in elementary through high schools and limited access to teachers and counselors often restrict families' capabilities to receive information from school personnel (Perna, 2006). Research also highlights that parents with direct experience with higher education, whether they attended college or already have children enrolled, are more likely than other parents to be able to navigate the financial aid process (Perna, 2006).

Human Capital Theory

“Just as physical capital is created by changes in materials to form tools that facilitate production, human capital is created by changes in persons that bring about skills and capabilities that make them able to act in new ways” (Coleman, 1988, p. S100). “Education and training are the most important investments in human capital” (Becker, 1993, p. 17). Investments in human capital are expected to enhance individuals' mental

and physical abilities, which in turn enhance their productivity (Becker, 1962). An alternative view to human capital “denies that schooling does much to improve productivity, and instead it stresses ‘credentialism’—that degrees and education convey information about the underlying abilities, persistence, and other valuable traits of people” (Becker, 1993, p.19). The main contention against credentialism is that although it exists, a company does not want information on how success a student was at their schoolwork, but rather on their skills, abilities, and performance in the context of work (Becker, 1993). “No discussion of human capital can omit the influence of families in the knowledge, skills, values, and habits of their children” (Becker, 1993, p.21). Parents have a significance role to play on the education of their children’s lives. “The profits on investments in human capital are not measured by earnings or returns alone, but rather by the difference between returns and repayment costs” (Becker, 1993, p. 135).

Chapter Summary

Chapter II presents an overview of salient literature for this research study. A review of the historical foundations of access is presented in this chapter followed by research on college choice studies. The theoretical framework is described in greater detail in this chapter as well. The following chapter provides a detailed description of the research design and methodology used in this study.

CHAPTER III

METHODOLOGY

Introduction

This chapter presents a detailed description of the research methodology selected for this exploratory study. The purpose of this study was to understand how rural, low-income students perceive and describe their experiences of making their college choice decisions in reference to their perceptions on student loans. College choice research has been largely quantitative in nature (McDonough, 1997; McPherson & Schapiro, 1998; Paulsen, 1998), thus presenting a void which this study aims to fill through the use of qualitative methods. In this chapter the research design and methodology for this study are presented as well as the reasoning behind their selection. Also included in this chapter are the research questions, overview of the participants and site selection, data collection process, and data analysis. The limitations and ethical considerations for this study are presented at the end of this chapter.

Rationale for Use of Research Design

Phenomenology, a qualitative research design, was selected for this study in order to capture the personal lived experiences of study participants regarding their college choice experience. This research design enabled the researcher to identify the essence of the human experience (Creswell, 2009). This design allowed the researcher to carefully examine a small population of participants through intense engagement with them (Creswell, 2009; Moustakas, 1994). Since this research investigation aimed to gather

data on the perceptions and lived experiences of rural, low-income students in regards to their college choice decisions, this methodology was appropriate for this research endeavor.

Phenomenology “can refer to a philosophy (Husserl, 1967), an inquiry paradigm (Lincoln, 1990), an interpretative theory (Denzin and Lincoln, 2000), a social science analytical perspective or orientation (Harper, 2000; Schutz, 1967), a major qualitative tradition (Creswell, 1998), or a research methods framework (Moustakas, 1994)” (Patton, 2002, p. 104). For this investigation, phenomenology served as a research methodology. Additionally, the different forms of phenomenology, transcendental, existential, and hermeneutic, each carry a different focus (Patton, 2002). Transcendental phenomenology focuses on the essential meanings of individual experiences, whereas hermeneutic phenomenology centers on the social constructions of group reality (Patton, 2002). Existential phenomenology focuses on the language and structure of communication (Patton, 2002). Despite all of these nuanced differences, they all share in common the exploration of how individuals make sense of their lived experiences (Patton, 2002). This research endeavor uses transcendental phenomenology to engage in systematic and disciplined research efforts while setting aside prejudgments towards the phenomenon being investigated (Moustakas, 1994). In this case, phenomenology was used to study rural, low-income students’ college choice decisions in reference to their perceptions on student loans.

Phenomenology is housed in the interpretivist paradigm. The interpretivist paradigm allows the researcher to explore questions that are “culturally derived and

historically situated interpretations of the social life-world” (Crotty, 1998, p.67). Methodologies housed in the interpretivist paradigm aim to comprehend situations from the viewpoint of those experiencing the situations. Questions can be asked about whom or what assisted them in those situations (Sipe & Constable, 1996). The use of phenomenology in this study offers the opportunity to hear the viewpoints of rural low-income students regarding their college choice. This research endeavor differs from past approaches to this topic, which have used descriptive case studies from high schools from several states (Perna, 2008), experimental designs of data from national datasets (Christou & Haliassos, 2006; Eckel Johnson, Montmarquette, & Rojas, 2007), group interviews (Freeman, 1997), and interviews and focus groups of urban high school college counselors (McDonough & Calderone, 2006).

Research Questions

The research questions generated for this study were carefully constructed to guide and direct this phenomenological study. These exploratory questions were used to gather data that would allow for the portrayal of the phenomenon being studied and gather “vital, rich, and layered” data (Moustakas, 1994, p. 59). The following primary research question that guided this study was the following:

- How do rural, low-income students describe their experiences with their college choice process?

The following secondary questions included in this study were the following:

- How do rural, low-income students perceive and describe their experiences in making college choice decisions in reference to their perception of accepting debt in the form of student loans?
- What types of social and cultural capital did rural, low-income students describe as influencing their college choice decisions?

The word “perceive” implies that participants experience a phenomenon differently (LaCourse, 1990). These students perceive taking on increased debt differently in reference to making their college choice decisions. The use of the word “describe” refers to what the phenomenon means to the participants. The word “experience” highlights the point that the researcher will be seeking comprehensive stories from each of the participants in terms of how they perceive and describe their college choice decisions and how the use of loans potentially impacts where they choose to go to college (LaCourse, 1990). The phenomenon being studied is the participants’ college choice decisions.

Summary of Conceptual Framework and Model of Thinking

Figure 1 provides an illustration of the formulation of the research questions and conceptual framework used to guide this study. Phase One lists the main research question. Phase Two maps out the different components of the conceptual framework that are used and Phase Three highlights the secondary research questions used in this study.

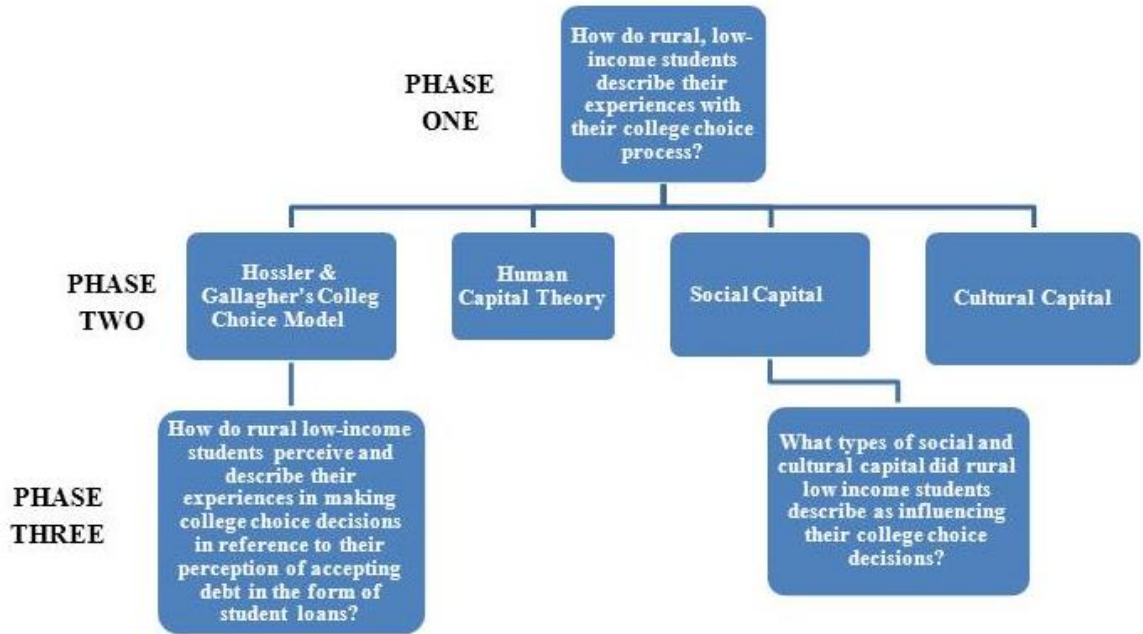


Figure 1. Overview of the formulation of the research questions and conceptual framework.

Overview of Research Site and Participants

Participants

The criteria for inclusion in this study included students who were classified as low-income and resided in rural areas while in high school. The samples of participants selected for this study were students who had previously participated in a college readiness program, the Emerging Scholars program, while in high school. These students were currently enrolled in their first year of college. The participants were students from low-income, rural areas within the State of South Carolina who are enrolled in various colleges and universities in the Southeast. The students selected in this study met the researcher’s criteria for inclusion and were accessed through their participation in the Emerging Scholars program described in the following paragraph.

Description of the College Readiness Program

The Emerging Scholars Program, a three-year college readiness program created to expose academically talented high school students from economically disadvantaged school districts in the State of South Carolina to higher education, served as the data source for this research endeavor. Approximately 85% of the students who have participated in the Emerging Scholars program have graduated from high school and gone on to pursue higher education. Between the years 2007 through 2009, almost 80% of Emerging scholar program completers enrolled in a research of other 4-year colleges or universities (Askew, 2010). Thus, this program proved to be a valid data source for this investigation as it provided direct access to the researcher to a population of low-income students who are engaging in the college choice process.

High school students apply to participate in this program the summer before their sophomore year in high school and continue until their senior year. The program is not marketed as a traditional academic program. Rather, its focus is on increasing the “soft skills” of students. This focus assists with changing students’ acceptance and retention in college, rather than not attending college at all. In order to participate in the program, students are required to an application packet, which also includes the students’ sharing their background characteristics (e.g., household income and educational background of family members), submitting their transcripts, and sharing their views on attending college through an essay. Although students self-report their family income on their application packets, the school counselor verifies their income when they submit their counselor recommendation form that indicates whether the student receives free or

reduced lunch. The use of free and reduced lunch serves as a proxy measure for identifying low-income students within a school (Aud et al., 2012, p.42). Once students are accepted into the program, they participate in a variety of classes and workshops including, but not limited to, public speaking, college application process, FASFA assistance, and SAT preparation.

Corridor of Shame

The rural area targeted for this research endeavor is located in the State of South Carolina along highway I-95, which is also known as the Corridor of Shame. The Corridor of Shame consists of an area where a group of rural schools along U.S. Interstate 95 in the State of South Carolina serve primarily low-income and minority students (Ferillo, 2006; Kelly-Jackson & Jackson, 2011). This region was penned this name due to its deplorable educational conditions and the state's inability to provide a "minimally adequate" education to impoverished schools in these rural areas (Fram, Miller-Cribbs, & Van Horne, 2007; Ferillo, 2005). The schools located in this region fit the criteria for inclusion in this study due to the fact that this rural area houses some of the poorest school districts within the state. Public schools along I-95 are among the state's worst performing schools (Washington, 2009). These schools experience several problems with recruiting and retaining quality teachers and face ongoing problems with a lack of maintenance of schools facilities (Washington, 2009). Teachers also make less money in these areas, often lack advanced degrees, and even times have substandard certificates (Ferillo, 2006).

These school districts consists of primarily poorer student populations, with 86% of the students on free and reduced lunch compared to the State's average of 55% (Ferillo, 2006). Additionally, on average, about 75% of schools in these districts are classified as unsatisfactory compared to 17.4% of the total schools in the State (Ferillo, 2006). The high school dropout rate is ranges between 44% -67% in these areas (Ferillo, 2006), thus highlighting the educational outcomes of these students.

Select School Districts

“Four of the five high schools (Allendale-Fairfax, Bamberg-Erhardt, Denmark-Olar, and Estill) participating in the Emerging Scholars program [are] located in districts with the poverty rates for school aged children that ranged from 24% to 44%, the highest rates in South Carolina for 2007”(Askew, 2010, p. 6). Additionally, approximately 63% of the applications to the Emerging Scholars program were from these impoverished school districts (Askew, 2010). For the purposes of this study, it is important to note that at least half of the applicants to the program come from households who earn less than \$25,000 annually (Askew, 2010). A high school diploma or some high school is the highest education level attained by 48% of the parents of the applicants (Askew, 2010). Since the researcher will be investigating the college choice and enrollment of low-income students, access to this program will afford the researcher the opportunity to investigate their college matriculation patterns.

The demographic information of these school districts is highlighted in this study due to the fact that the participants attended high schools in each of these districts. This information is intended to provide a snapshot of the educational conditions in the area

and provide a context for understanding the educational resources and outcomes of the participants.

Methods for Data Collection

This study was organized according to a series of steps proposed by Moustakas (1994) to ensure that this research conducted in a systematic and organized manner.

Discovering A Topic

As postulated by Moustakas (1994), the first step of a phenomenological study is “discovering a topic and question rooted in autobiographical meanings and values, as well as involving social meanings and significance” (p. 103). This investigation led to the following primary research question:

- How do rural, low-income students describe their experiences with their college choice process?

The following secondary questions included in this study were the following:

- How do rural, low-income students perceive and describe their experiences in making college choice decisions in reference to their perception of accepting debt in the form of student loans?
- What types of social and cultural capital did rural low-income students describe as influencing their college choice decisions?

These exploratory questions were used to guide this investigation. Additionally, the social significance of this study is how highlighted by how students’ college choices impact their means for social mobility.

Social Mobility

America has been pegged with the core belief and assumption that those who work hard, exercise effort, and show talent will achieve upward economic and social mobility (Lareau, 2011). This view is often referred to as the American Dream. This perception unfortunately discards the notion that a child's life experiences and outcomes are often shaped by their parents' social location (Lareau, 2011). In a recent study, Chetty, Hendren, Kline, and Saez (2013) posit that the levels of intergenerational income mobility exhibited in the United States are lower than several other developed countries. This study also highlights that a decline in economic mobility in the American society is a result of poor social capital, composition of the city layout, and public policies.

Literature Review

Conducting a comprehensive review of the professional and research literature is the next step. The researcher used comprehensive library databases such as EBSCOhost, Academic Search Complete, JSTOR, and Google Scholar to conduct an extensive review of the literature.

The literature review was conducted on a host of topics relating to college choice. These topics included searches on aspirations, values, as well as current information on college choice, financial aid, and student debt. The cutoff date for this search was October 15, 2013. The researcher also consulted with financial aid experts to find information on the professional literature on college choice.

Conducting Ethical Research

Conducting ethical research required attention to obtaining informed consent, insuring confidentiality, and delineating the responsibilities of the researcher and the research participants, all which are component of the requirements from the researcher's Institutional Review Board (IRB). The researcher was careful to ensure that each of these steps were also consistent with the code of ethics as outlined by the American Education Research Association (American Educational Research Association, 2011). Additionally, because of the age of the participants and their socio-economic backgrounds, and vulnerability, special care was exercised with them by the researcher.

Interview Protocol

The next step was to develop a set of questions to guide the interview process. The researcher used the literature to guide the formation of research questions. The researcher was careful to pay special attention to the research questions and construct interview questions that would be used to gather information to answer the questions guiding the study. For example, the researcher asked questions such as the following: 1) "What role did price and cost in your college decision making process?"; 2) "How did you learn about the various types of financial aid?"; and 3) "What was your plan to pay for your college education?" The full interview protocol is included in Appendix G.

Conducting the Interview

Conducting and recording a lengthy in-person interview was the next step. During the interview process, the researcher was very intentional to build rapport with the participants due to their sensitive backgrounds.

Data Collection Prior to the Initial Interviews

Once IRB was approved, the researcher contacted the Site Director for the Emerging Scholars Program to begin contacting potential participants for the study. The Site Director made initial contact with participants through e-mail, in which only one person responded to the invitation.

As a result, the researcher contacted the IRB office for permission to use social media to reach additional participants. The IRB office wanted to ensure the language used on the social media site would not violate ethical standard for conducting research as well as make sure no harm was caused to the participants on whether or not they chose to participate in the study. The following text is the approved message from the IRB office that was sent out over Facebook by the site director:

Hello everyone! I hope you all are enjoying life after high school! (I feel old typing that. [lol]) I am writing to ask you a favor. A PhD student here at Clemson is trying to research how debt and money affected your college choice. She would like to contact you directly to ask you some questions about how you made the college choice you did. So here is what I need from you no matter if you are at school, at home or in between right now. Please read her message below and do 1 of 2 things. Either respond to this message with your current e-mail address or e-mail her directly at [researcher e-mail]. I know you are all busy but PLEASE, PLEASE, PLEASE take a few seconds to respond. (While I would love for you all to participate in this research study, please know that participation is completely voluntary. If you choose not to participate, it won't affect your

relationship with me or the Emerging Scholars Program.) Miss you all and hope you are doing great things!

This contact was instrumental in the recruitment of additional participants; however, since the participation rates for the study were still low, the researcher contacted the IRB office to offer a \$10 gift card incentive to participants. Once approved through the IRB office, the number of participants drastically increased and the researcher was able to successfully reach more participants for the study.

The researcher still needed additional participants, because the response rate was not sufficient enough to satisfy the requirements for this research study. As a result, the researcher met with the Site Director in order to obtain information on additional students who participated in the Emerging Scholars program and were classified as low income students, however, did not complete all three years of the program while they were in high school. Upon receiving IRB approval to include these students, the researcher was able to successfully interview ten participants. These students were all emailed a demographic survey prior to their interview (See Appendix B). Individual, semi-structured interviews were conducted over the phone that lasted between 20-40 minutes. During each interview, two recorders were used and allowed the researcher to check for accuracy in the transcripts. The recorded interviews were stored in a secure location by the researcher (IRB CITATION). Each interview was transcribed in its entirety.

Data Collection following the Initial Interviews

The researcher carefully read through each of the interviews and recorded initial notes on the interviews as well as search for the emergence of potential themes. During this process, the researcher also searched for any information that need further

clarification or appeared ambiguous and generated questions for secondary interviews with the ten participants. The researcher also obtained the participants' application files from the Site Director of the Emerging Scholars Program. The documents allowed the researcher to verify any unclear information, as well as serve as part of the data that was analyzed in this research endeavor.

As planned under Moustakas (1994) steps on organizing and analyzing the data, the researcher took care to “facilitate [the] development of individual textural and structural descriptions” (p. 104). The interviews as well as the documents were also organized through Nvivo software and analyzed to allow for continued emergence of themes and individual and structural descriptions. Following initial data analysis, an additional interview protocol was created for the second round interviews. All of these steps were carried out in a systematic and organized manner.

Data Analysis

As Watt (2007) advised, data analysis took place throughout all of the stages in the research process.

- 1) The researcher engaged in this process continuously through re-reading transcripts and critically analyzing the data as the study transformed and the findings emerged from the data analysis.
- 2) The researcher initially read through the transcripts and looked for initial themes that emerged from the data.
- 3) Additionally, the qualitative software, QSR Nvivo, was used to organize and group the data from the interviews. This software was used in data management, the management of ideas, data queries, graphical modeling, and assist with creating reports from the data (Bazeley, 2007).

- 4) The data was organized and analyzed to facilitate the development of individual textural and structural descriptions (Moustakas, 1994). The data was also analyzed for clarity and applicability to answering the research questions.
- 5) Follow up questions for second round interviews were crafted to fill in any unclear or missing information during this initial analytical stage.
- 6) The data was analyzed through phenomenological reduction. “In phenomenological reduction, the task is that of describing in textural language just what one sees, not only in terms of the external object but also the internal act of consciousness, the experiences as such, the rhythm and relationship between phenomenon and self” (Moustakas, 1994, p. 90).
 - a) The first step in this process is the epoche. Epoche, is the “setting aside of prejudgments and opening the research interview with an unbiased, receptive presence” (Moustakas, 1994, p. 180).
 - b) Next, the bracketing process, in which “everything else is set aside so that the entire research process is rooted solely in the topic and question” (Moustakas, 1994, p. 97) will be conducted. Ultimately, the qualities of the experience become the main focus.
 - c) Horizontalization follows in which each statement is assigned equal value as the researcher aims to disclose its nature and essence (Moustakas, 1994).
 - d) Lastly, a complete textural description of the experience will be constructed in order to enable an unveiling of the nature and meaning of the experiences described by the participants (Moustakas, 1994).

Validity and Trustworthiness of Study

“In accordance with phenomenological principles, scientific investigation is valid when the knowledge sought is arrived at through descriptions that make possible an understanding of the meanings and essences of experience” (Moustakas, 1994, p.84). In order for this interpretative research project to be trustworthy, it met the criteria for

credibility, transferability, dependability, and confirmability as posited by Lincoln & Guba (1985).

- 1) Credibility—Credibility calls for explicit attention to the results of the participants in their specific context. Credibility was maintained by the researcher through keeping a detailed log of interactions with participants as well as abiding by the AERA Code of Ethics when conducting research.
- 2) Transferability—The researcher “can only provide thick description necessary to enable someone interested in making a transfer to reach a conclusion about whether transfer can be contemplated as a possibility” (Lincoln & Guba, 1985, p. 316). The researcher provided detailed descriptions of the data collected during this study as well as their procedures for conducting this research.
- 3) Dependability—The researcher displayed dependability through providing rich details on the steps taken in this research endeavor and followed the same procedures for each participant in order to gather data in a consistent manner.
- 4) Confirmability—Triangulation of data sources as well as keeping a reflexive journal were the main techniques used to establish confirmability. An audit trail was also maintained of all documents, surveys, and interviews used in this research study. “

Triangulation was used to improve the credibility of the study. While the use of triangulation of methods may present difficulties, it is often a worthwhile endeavor due to the fact that it makes the data appear more believable (Webb, Campbell, Schwartz, & Sechrest, 1966). Triangulation was done through triangulating the data from interviews transcripts, demographic surveys, and documents. A critical friend (Gordon, 2006) was also used to check the data analysis and findings of the study. Also, triangulation through these different formats was imperative in order to ensure the study was consistent and dependable (Lincoln & Guba, 1990; Webb et al., 1966).

As posited by Lincoln and Guba (1990), ensuring that data is factual and confirmable is imperative to maintaining the confirmability of this work. Confirmability was attained through the process of triangulation and maintaining a reflexive journal

(Lincoln & Guba, 1990). As a means of maintaining the trustworthiness of this study, all of the aforementioned steps were taken.

Reflexivity

Engaging in reflective exercises during the research process is a critical component in qualitative research (Glesne, 2006). Reflexivity entails a “critical reflection on how [the] researcher, research participants, setting, and phenomenon of interest interact and influence each other” (Glesne, 2006, p. 6). The researcher participated in this exercise through keeping a research journal in which the researcher wrote any questions and concerns that arose during the research process. This process allowed the researcher to sharpen her research skills and systematically log her thoughts and discoveries throughout the research process. Through maintaining a research journal, the researcher was able to track what knowledge she was gaining through the research process and track how she was forming conclusions (Huff, 1999; Watt, 2007; Woods, 1999).

Limitations

This study is limited by its lack of generalizability. The unique location of this region and the targeted participants also limit the generalizability of this study. Also, although in-depth descriptions were offered, this study may not be truly transferable due to characteristics of the region and setting these students were studied in. Also there are potential interview data limitations of the interview data due to the fact that interviews can be significantly affected by the emotional state of the participant at the time of the

interview (Patton, 2002). Additionally, the documents used as data sources may also be limited in their accuracy as well as the completeness. Oftentimes files maintained by programs are particularly known for their variations in completeness and quality (Patton, 2002); however that was not a limitation in this study as the documents were completed prior to students' admittance into the Emerging Scholars Program. Through the use of a variety of data sources, the researcher is able to draw on the strengths of each of the different kinds of data collected while diminishing the weaknesses associated with using any single approach (Patton, 2002).

Subjectivity

Although interest in a research topic is important, the researcher cannot allow emotional attachment to "preclude the open exploratory learner's attitude that is necessary for good data collection and analysis" (Glesne & Peshkin, 1992, p. 14). Thus, it is imperative that the researcher acknowledge her subjectivities as part of this research process. Once the researcher's subjectivities are identified, they can be closely monitored throughout the research process in order to produce research is more trustworthy (Glesne, 2006). These subjectivities in return can begin to contribute to the research being conducted. As the researcher, she will self-identify herself as an African-American female, who had childhood experiences in growing up in a low-income background. During her early schooling years, the researcher participated in the free lunch program in school. When the time came for her to attend college, the researcher was able to qualify for federal need-based aid due to her family's financial standing while also receiving merit based aid from her academic achievements in high school. As a result, the

researcher did not have to take out any loans until her senior year in college, when she became disqualified for the merit aid she received due to her lack of ineligibility. Though the loan was a small amount, the researcher was highly disturbed about having to take out that debt due to fears of not being able to pay it back. These fears persist even today as she is currently enrolled in graduate school and have since fuelled her interests in researching more about student perceptions on using student loans for college.

Understanding and acknowledging the researcher's personal subjectivities were critical, especially during data analysis process. By disclosing her subjectivities, the researcher was able to better understand her views on the use of loans for funding one's postsecondary endeavors. The researcher also was able to better handle her subjectivities by engaging in constant reflection through the use of a research journal to ensure that her subjectivities were not hindering herself during her study.

Ethical Considerations for Vulnerable Populations

Individuals characterized as being part of a vulnerable population are considered to have "diminished autonomy due to physiological/psychological factors or status inequalities" (Silva, 1995, p.15). In this research study, vulnerable populations were classified as individuals who are "impoverished, disenfranchised, and or subject to discrimination, intolerance, subordination, and stigma" (Nyamathi, 1998, p. 65). From these descriptions, children, ethnic communities, the elderly, immigrants, and other disenfranchised groups fall under this categorization (Liamputtong, 2007). Due to the fact that the researcher's participants were still in high school when they made their college choice decisions as well as low-income, they fit this criteria.

Due to the special care that must be considered when conducting research with vulnerable populations, it was imperative that sensitivity was displayed during the interview process with the participants. As Liamputtong (2007) posits, “researching vulnerable and difficult-to-access groups requires extraordinary special considerations and substantial demands on the researchers” (p. 72), I had to be very intentional about making contact with my participants in my study and building rapport with them. Also since some of the participants did not have access to a computer, the research had to implore several different techniques to reach participants and gather data (e.g., demographic surveys). Without access to a computer, participant responses were sometimes delayed and the researcher had to use alternative methods to reach them such as social media websites, especially since these sites could be accessed through mobile device. The researcher also had to ensure that she was sensitive to the nature and care these students to guarantee that she would cause them no harm. In order to maintain sensitivity, the researcher provided in-depth and detailed information on the nature and the purpose of her study to her participants prior to our interview (Moustakas, 1994).

To help establish and maintain ethical standards, the researcher implored several measures. First, the researcher connected with the participants through the site director of the Emerging Scholars program. She served as a liaison between the researcher and the participants to establish their initial connections and help corroborate her credibility. The researcher first used e-mail to contact the students and when little response was generated to participate in the study, she reached out to the participants through social media (e.g., Facebook), which in response generated more participation from the

students. The site director's rapport with the students was extremely helpful in establishing a trusting relationship with the students. Once participants agreed to do an interview, at the beginning of each interview session, the researcher briefly reviewed the information on the consent form with each participant to make sure they were fully aware of their rights as participants. Because of the vulnerable nature of this population, the researcher exercised care with the participants to ensure they were fully informed about the study and allowed to them to disclose any concerns or questions they may have had prior to the start of the interview. Thus, the researcher began the interview with the following statement:

I want to say thank you so much again for even calling me back and allowing me to do the interview. I really appreciate your time. I just want to go over a few things with you quickly before we actually get to the actual interview itself and I think I emailed you the consent form in the email when I sent you the survey so I'm just going to touch base on those items real quick and then we will go into the interview. So just looking at my form initially in front of me right now, the description of my study is to gather information on the perceptions of increased on the college choice and enrollment of rural low-income students and so targeting Emerging Scholars as a result of that because I know the different populations the program targets fits my population for my study. So that's the reason I'm actually doing my study itself for my dissertation. In terms of risk and discomforts hopefully you won't be uncomfortable during the interview however if you feel that any of the questions that I ask you make you feel uncomfortable please let me know whenever that happens or if that happens. In terms of possible benefits as stated in the email you will receive a ten dollar gift card of your choice of either iTunes or Wal-Mart so if you could just email me back or text me your preference for which you prefer at the end of the interview that would be great and those will be mailed out at the end of the month. In terms of protect and confidentiality I will strive to make sure I maintain your confidentiality when I do my write up for my dissertation so I will assign you a pseudonym which is a fake so that you won't be characterized, no one can trace any information we talk about back to you during our conversation today so I will make sure that I characterize you a little bit differently and kind of offset some

factors to protect your identity during my actual write of my dissertation... lastly choosing to be in this study is completely voluntary so like I said I truly appreciate you taking the time out to do this interview and if you need any additional after the interview you have my contact information as well as my adviser information on this form. Do you have any questions for me?

The following excerpt from the transcriptions exemplifies the effort taken to ensure students were fully aware of the different aspects of this study. At the end of this overview, each student provided their continued consent to participate in the study. As the researcher, she took extreme care to establish a welcoming environment at the offset of the interview before going directly to the interview questions.

Chapter Summary

Presented in this chapter is a description of the research design and methodology used in this study. This chapter also includes is a listing of the research questions explored, as well as a description of the program selection and participants. Additional information is presented on the data collection and data analysis process. Measures to maintain the trustworthiness of the study, potential limitations and ethical considerations are also shown in this chapter. Lastly, a tentative time schedule for executing this study is offered.

CHAPTER IV

FINDINGS

Introduction

The findings and supporting data from this phenomenological study are presented in this chapter. The main research question used to guide this study was the following:

- How do rural, low-income students describe their experiences with their college choice process?

The following secondary questions included in this study were the following:

- How do rural low-income students perceive and describe their experiences in making college choice decisions in reference to their perception of accepting debt in the form of student loans?
- What types of social and cultural capital did rural low income students describe as influencing their college choice decisions?

The following section presents an overview of the purpose of this study. An introduction to the main themes from the data is shared, followed by a description of specific participant characteristics. Profiles of the participants are offered to provide background information on each student in this study. Lastly, the main themes and subthemes are presented, followed by the chapter summary.

Purpose of Study

The purpose of this phenomenological study is to gain an understanding of rural low-income students' perceptions and experiences of how and to what extent using loans to fund their postsecondary education impacts their college choice and enrollment. This study explored the college choice process of rural, low-income students in an effort to

understand their perceptions and experiences with making their college decisions in light of using student loans to fund their educational endeavors. An introduction to the main themes is shared in the next section.

Introduction of Themes

Comments from the interview transcripts were examined to identify patterns and develop themes (Smith, Flowers, & Larkin, 2009). The identification of themes was completed through meticulously reading and rereading the interview transcripts, and highlighting how participants described their college choice experiences (Smith, Flowers, & Larkin, 2009). Excerpts from the interview transcripts that demonstrated the participants' perceptions and experiences of their college choice experience were extracted, coded, and clustered into units of meaning, which lead to the formation of the four themes. The main themes that emerged from the data were the following: a) Reasons for selected college choice, b) Perceptions of loans, c) Role of money, and d) Resources used in the college choice process. Table 2 highlights the coded clusters of meaning and the corresponding themes that emerged from the data.

These themes and subthemes are discussed to provide insight into the research questions used to guide this study and are described following the student profiles. In the next section, a description of the individual student profiles is presented followed by the themes that emerged from the data. Next, is a representation of the college choice process of rural, low-income students and a table listing the pertinent data sources used. A summary of this chapter is also presented.

Table 2. Coded Clusters of Meaning and Corresponding Themes from Data.

Coded Clusters	Theme
Factors that influence college choice decisions Personal characteristics Strategies used in college choice process Experiences and perceptions of selecting a college	Reasons for selected college choice
Experiences of family members with loans Concerns with using loans Ability to pay off loans Loans both necessary and helpful Impact of loans on career choices	Perceptions of Loans
Cost perceptions and affordability Money management Plans to pay for college	Role of money
Family connections School connections Connections in college readiness programs Exposure to college and college resources Availability of resources needed in college choice process	Resources used in the college choice process

Student Profiles

Purposive sampling (Patton, 2002) was used to select the sample of rural, low-income students who participated in the Emerging Scholars Program for this study. The Emerging Scholars Program is a college readiness program housed at Beecher University that serves rural, low-income students from their freshman year to their senior year in high school to equip them with resources they need to attend college. This program targets students in five high schools in one of the most impoverished areas in South

Carolina known as the Corridor of Shame. The schools in this area consists primarily of poorer student populations, with 86% of the students on free and reduced lunch compared to the State's average of 55% (Ferillo, 2006). On average, about 75% of schools in these districts are classified as unsatisfactory compared to 17.4% of the total schools in the State (Ferillo, 2006). The high school dropout rate is ranges between 44% -67% in these areas (Ferillo, 2006). The average poverty rates for these five high schools is about 26%, which equates to 1 in 4 people living in poverty and earning an income of \$18,392 or less (US Census Bureau, 2010). College participation rates in household's earning less than \$40,000, is 40.28%, while students who reside in households earning more than \$60,000 attend college at 71.1% (Post-Secondary Education Opportunity, 2012). Students who participated in this program exceeded these statistics (A. Lange, personal communication, May 6, 2013). Nearly 80% of the students who completed the Emerging Scholars program enrolled in post-secondary education (Askew, 2010).

There were a total of ten (10) participants who participated in this study who were enrolled in their first year of college. The demographical breakdown of the participants is as follows: a total of four (4) male participants and six (6) female participants. From the participants, nine (9) identified as African-American and one (1) identified as Hispanic. Nine (9) out of the ten (10) students had at least one (1) parent who had pursued postsecondary education options. All of these students were involved in various leadership experiences in high school, some of which were instrumental in assisting them with their college choice process.

Five (5) out of the ten (10) students were using loans to fund their postsecondary education. The students were enrolled in various types of postsecondary institutions. Seven (7) students initially attended public four-year institutions, two (2) students attended public two-year institutions, and one (1) student attended an online institution all located in the Southeast. The Carnegie classifications of each of the students' selected college choice are shared to highlight the educational and research category of each institution. Pseudonyms were also used to mask the identities of the students as well as their specific colleges and universities to protect their identities. Detailed background information is shared below in the participants' individual profiles.

Anthony

Anthony, a 19-year-old male student, began his first year at Dooner University¹, a private, for-profit online institution. An active student, Anthony served as his senior class president, participated in band, as well as JROTC. Although the highest level of education his parents' attained was a high school diploma, Anthony chose to attend college and major in transitional studies where he aspires to become a dental assistant. Anthony first began to consider college during his 8th grade year after some colleges visited his school and shared information with him about college. He also credits his choice to go to college to his exposure of the college lifestyle he received from his participation in the Emerging Scholars Program. He also participated in Educational Talent Search while in high school. Anthony attributes living in rural South Carolina for pushing him to go to college in order to be able to come back to his hometown and

¹ A Pseudonym

impact the generation behind him. During his second interview, Anthony shared how he had transferred to Omari Technical College² during the second semester of his first year, and was preparing to transfer again to Gooden Technical College³. Anthony, the oldest of two siblings, will be the first person in his entire family (both on his mother and father's side) to obtain a college education.

April

Attending Beecher University⁴, April is an 18-year-old first year student majoring in math. She has career aspirations of becoming a teacher. April was extremely active in high school, participating in the Junior Reserve Officer Training Corps (JROTC) program, Beta Club, National Honor Society, and Junior Leadership. The highest level of education for April's mother and father are an associate's degree and high school diploma, respectively. April started considering college ever since she knew college existed. As April shared that the environment, scholarships, people, and professors were very important to her as she was making her selections on which types of institution to attend. Apart from the Emerging Scholars Program, April has also participated in another college readiness program called GEAR UP. She has an older sister who attended college and attributes her college attendance with influencing her choice to go to college. Her sister's experiences with using student loans fueled her determination to

² Omari Technical College is a pseudonym which is classified by the Carnegie Classification System as a public two year institution that serves primarily rural small areas.

³ Gooden Technical College, a pseudonym, is classified by the Carnegie Classification System as a public two year institution serving primarily urban populations.

⁴ Beecher University is a pseudonym which is classified as a research intensive four year institution according to the Carnegie Classification System.

attend an institution that offered her a full ride. As a result, April was very strategic about applying to colleges that would offer her the most scholarship and grant money.

Brittany

A first-year student at Williamsville University⁵, Brittany is a 19-year-old student majoring in journalism. She aspires to be a journalist for a major news station. She first remembers thinking about college around her sophomore year in high school. Eager to earn college credits while in high school, Brittany enrolled in a dual enrollment program at a local college and took AP classes. As a result, she earned a sophomore classification status prior to attending her institution. Very active in high school, Brittany participated in the Family Career and Community Leaders of America (FCCLA) program, was the yearbook staff editor, participated in student government, and also served as her senior class president. Brittany first started considering college around her sophomore year in high school. Both of her parents have a college education. Her level of activity in high school has spurred her to continue to seek leadership and volunteer experiences while in college. When making her college choice decisions, Brittany considered institutions that were similar to her small hometown and also in close proximity to her hometown. She chose to use scholarships, grants, and loans to fund her college education. Though Emerging Scholars was helpful to her, Brittany also participated in Education Talent search, a college readiness program.

⁵ Williamsville University, a pseudonym, is classified as a medium sized, public four year, primarily residential institution that offers bachelors and masters degrees according to the Carnegie Classification System.

Eric

A communications major attending Mender Bennet State University⁶, Eric is a 19-year-old student with aspirations to join the Air Force. Although Eric chose to go to college, he shares that he now thinks he should have taken a break before enrolling in college due to the motivation and discipline he needs in order to persist through college. Eric aspires to use his communications degree to pursue a career in reality television while in his youth and a career in broadcast news when he gets older. Eric's participation in the Emerging Scholars program was one of the main reasons he chose to go to school instead of joining the army. A school's ranking and distance away from home were important criteria to Eric when he was selecting his college. During his second interview, Eric shared that he had transferred to another institution during the second semester of his first year due to the school's proximity from home and affordability. Besides Emerging Scholars, Eric also participated in the Upward Bound program, a college access program. The highest level of education for his mother is an associate's degree.

Esther

Esther, an 18-year-old student that attends Rosser Lane University⁷, is currently majoring in English with a minor in business. She aspires to become an English professor while also opening her own nail salon and spa. The highest level of education for her mother and father are a bachelor's degree and high school diploma, respectively. Esther shared that she decided she wanted to pursue a college education when her mother

⁶ Mender Bennet State University, a pseudonym, is classified as a small, four year public institution that offers mostly bachelor's degrees and some graduate degrees.

⁷ Rosser Lane University, a pseudonym, is defined by the Carnegie Classification System as a public four year institution with very high undergraduate enrollment and minimal graduate program offerings.

went back to college when she was in the fourth grade. As Esther narrates, her mother played a significant role in helping her navigate the college choice process. She is the youngest of three children in her family. Her older sister and she both attend college. As Esther was selecting which college to attend, some important factors for her were a school's proximity to home, the cost of tuition, as well as the weather. Apart from Emerging Scholars, Esther did not participate in any additional college access programs.

Kandace

At 19 years of age, Kandace is a new mother who graduated with honors with dreams of going to college. Although she planned to explore a vast array of college options, she chose to attend Kipping State Community College⁸ for one semester until the birth of her child. She has since taken a brief hiatus from school with plans of returning in the fall to major in Sociology and become a social worker. In the meantime, she plans on becoming a certified nursing assistant before returning to school fulltime. Kandace shared that she first started thinking about going to college when she was in the 8th grade after visiting a college fair. The highest levels of education her mother and father have are an associate's degree and a high school diploma, respectively. Kandace will be the first person in her family to go to a four-year institution. Kandace is the oldest of three children. She also participated in the Emerging Scholars program as well as Education Talent Search.

⁸ Kipping State Community College, a pseudonym, is classified as a small, public two year institution that offers associates degrees, according to the Carnegie Classification System.

Maria

Maria, a 19-year-old Hispanic student, also attends Beecher University. Maria started considering attending college in middle school. Maria felt that selecting an institution that offered a competitive program for her desired major was an important factor for her college choice. Both of Maria's parents' attended technical schools when they resided in Mexico. Although Maria shared that extracurricular activities and opportunities in her high school were limited, she served on the student council and yearbook staff, as well as her senior student body president. Maria did not participate in any additional college access programs besides Emerging Scholars.

Paul

A student at Kipping State Community College, Paul is an 18-year-old business management major. The highest levels of education attained by his mother were a high school diploma while his father took some college classes while he was enlisted in the Navy. He shared that his parents did not have expectations of him going to college, but once he started his primary and secondary schooling, he knew he would go to college. Paul started searching for colleges during his junior year in high school. Paul shared that money was one of the most important factors for him when he was considering which school to attend. He planned to start at an institution that would not cost as much and then matriculate to a four-year college. Paul was very proactive about developing his leadership skills and participated in Palmetto Boy State, a program geared at developing leadership skills in high school students. He was also a member of the Beta Club, JROTC, and the basketball team. Apart from Emerging Scholars, Paul also participated

in GEAR UP, a college readiness program targeted for increasing college awareness amongst low income students.

Sarah

A 19-year-old, first-year student, Sarah attends Beecher University majoring in microbiology with a concentration in biomedicine. The highest level of education her mother has is from a technical college. Sarah shared that growing up, her mother had always stressed the importance of going to college. She first started thinking of going to college when she was in middle school. She shared that her teachers encouraged her to keep her grades up in order to receive scholarships to pay for school. Her college search process began during her sophomore in high school. The most important factor for Sarah when selecting an institution to attend was a college's affordability, how close the institution was to her hometown, financial aid assistance, and a degree program that fit her career aspirations. Sarah also participated in the Upward Bounds Program along with the Emerging Scholars Program.

Travis

Travis currently attends Southern Cartersville University⁹. A 19-year-old student double majoring in Political Science and Criminal Justice with a minor in Psychology, Travis shared that he first started considering college while he was in middle school when he had the opportunity to speak with a college graduate. Although his mother passed away from cancer before he actually began to search for colleges, her zeal for college and her completion of her college degree served as a catalyst for him to pursue a higher

⁹ Southern Cartersville University, a pseudonym, is classified as a large, public, four year institution with very high research activity.

education. During his freshmen year in high school, Travis began his college search process. He was able to enter into his freshman year in college with sophomore status as a result of earning Advanced Placement (AP) credits and participating in dual enrollment at a local two-year college during in high school. Travis was very active in high school, participating in Beta Club, the National Honor Society, and the debate team. His participation in these different activities exposed him to different college campuses and college material. He credits the Emerging Scholars program for helping to him consider applying to different colleges. Travis shared that the most important factors for selecting a college were the college environment, the cost of tuition, and whether or not the institution was out of state. Besides Emerging Scholars, Travis also participated in three federally funded college readiness programs: GEAR UP, TRIO, and Upward Bound.

Table 3 provides a summary of the participants' descriptive information. The classification of each participant's gender, age, and race is listed. The highest level of education for the participants' guardian(s) is presented as well, due to the fact that it serves as an important predictor of a child's educational outcomes (Dean-Kean, 2005; Dearing, McCartney, & Taylor, 2002). The types of financial aid each student used are offered to provide insight into the types of financial aid each participant used to fund their education at their selected college. The listing of each participant's college choice was offered to reflect the Carnegie Classifications presented in the student profiles above. The Carnegie Classifications will be further discussed in relation to the phenomenon known as undermatching when describing the college choice decisions of low income students in the following chapter. Undermatching is the selection of an institution that a

student would have otherwise have gotten into, but failed to apply to, more competitive institutions for fear of rejection or lack of knowledge of the resources available to assist them with matriculating into a higher tier institution (Avery, Hoxby, Jackson, Burek, Pope, Raman, 2006; Bowen, Chingos, & McPherson, 2009; Dillon & Smith, 2012; Hoxby & Avery, 2012). Lastly, the selected major of each participant is presented to illustrate the educational and career decisions participants were making during their college choice process.

Table 3. Summary of Descriptive Information of Participants.

Participant	Gender	Race	Age	Highest Level of education of guardian(s)	Types of aid used to fund education	College Choice	Major
Anthony	Male	African-American	19	M= High school Diploma F= High school Diploma	Scholarships	Dooner University	Transitional Studies
April	Female	African-American	18	M=Associate's Degree F=High school Diploma	Grants & scholarships	Beecher University	Math
Brittany	Female	African-American	19	M= Bachelor's F= Bachelor's	Grants, scholarships, & loans	Williamsville University	Journalism
Eric	Male	African-American	19	M=Associates	Grants & loans	Mender Bennet State University	Communications
Esther	Female	African-American	18	M= Bachelor's F=High School Diploma	Grants, scholarships, & loans	Rosser Lane University	English
Kandace	Female	African-American	19	M=Associates Degree F=High School Graduate	Grants & scholarships	Kipping State Community College	Sociology
Maria	Female	Hispanic	19	M=Technical School F=Technical School	Grants, scholarships, & loans	Beecher University	Animal and Veterinary Science

Table 3. Summary of Descriptive Information of Participants (continued).]

Participant	Gender	Race	Age	Highest Level of education of guardian(s)	Types of aid used to fund education	College Choice	Major
Paul	Male	African-American	18	M=High School Diploma F=Some College	Grants & scholarships	Kipping State Community College	Business Management
Sarah	Female	African-American	19	M=Technical College	Grants & scholarships	Beecher University	Microbiology w/a biomedicine concentration
Travis	Male	African-American	19	M= Bachelor's F=Unknown	Grants, scholarships, & loans	Southern Cartersville University	Double major: Political science and Criminal justice Minor: Psychology

Note: M= mother and F= father.

Main Themes

The main themes that emerged from the data were the following: a) Reasons for selected college choice, b) Perceptions of loans, c) Role of money, and d) Resources used in the college choice process. Reasons for why participants selected their college choice are shared. The participants discussed how their perception of using student loans influenced their college choice experience. Money and other financial matters played a significant role in the participants' ability to successfully matriculate into postsecondary education. The participants indicated resources and people who played integral roles in their college choice process. These themes are further explicated on in the subthemes that emerge from each of these areas. Detailed narratives from the data are provided below to provide insight into the research questions that were posed to guide this exploratory study. The selected quotes are presented verbatim from the participants in an effort to highlight how they grappled with their experiences and decisions as well as provide readers with a sense of their experiences.

Reasons for Selected College Choice

The participants described their experiences with the college choice process. Many of them elaborated on different factors that influenced their college choice decisions. These experiences are described in the following sections.

Factors that Influence College Choice Decisions

The participants indicated several components that influenced their college choice decisions. For some of the participants, they shared institutional characteristics that

impacted their college choice selections. Some institutional characteristics included the types of academic programs offered, a school's prestige, and rankings. Participants also described personal characteristics that impacted their college choice decisions. Some of these personal characteristics included opportunities for growth, support, and responsibilities they held that influenced the school they would ultimately attend. The following section describes more on the institutional characteristics that participants shared influenced their college choice process.

Institutional Characteristics

Eight (8) out of the ten (10) participants described institutional characteristics that impacted their college choice decisions. Some of the participants describe how their college choices were based on an institution's academic program offerings, prestige, institutional types, and campus life. The following sections provide descriptions of these different characteristics.

Institutional Type and Fit

Three (3) out of ten (10) participants indicated that institutional type and fit impacted their college choice decisions. Some participants considered factors such as whether an institution was public or private or a historically black college or university (HBCU) or predominately white institution (PWI). Institutional proximity to one's hometown was also considered in the participant's institutional fit. They also shared if the institution was a fit for their academic aspirations. Brittany shared how she considered different types of institutions during her college choice process.

I definitely looked at a few HBCU's. Some that I looked at were definitely Spelman and Howard but mainly liked Spelman. I definitely was looking at schools like, [Southern Cartersville University], [Beecher University], Furman, you know those types of schools, just because I wanted a more diverse type of, I don't want to say background, but again just being able to meet other people and converse with other people, and you know what I mean.

Brittany decided to vary her college choices and consider several colleges, including HBCU's in her college choice process. She also shares why she considered applying to some HBCU's:

I guess because of the many different scholarships that come with HBCU's. You have the HBCUs scholarships and different grants and the different grants and stuff like that. So that was a lot of the reason why I wanted to go to an HBCU. Plus I had, like a family, a few family members that went to a couple of HBCU's so that also influenced me.

For Brittany, the financial aid offered by HBCU's was an attractive factor for her to consider during. She also had family members who offered their insight into their experiences at HBCU's that influenced her. Eric, on the other hand, shared why he chose not to consider private colleges but include HBCU's his college choice decisions.

..... no private schools. I was going to consider an HBCU; but, I decided that [I] couldn't be around too many of my own color because I know they tend to show their tail and I can show my tail also.

For Eric, he opted out of pursuing admissions into both private institutions and HBCU's. He was very concerned with the behavior he would exhibit with his peers who shared his racial background if he were to attend an HBCU. Sarah elaborated on the perceptions of HBCU's and how she was worried about going to a college that would connect her properly with the job market.

It's just how people view you know HBCUs, not HBCU's, but Benedict as a whole, it's just like certain colleges are just better than other colleges. Not only that, I had a school that was actually accredited. Like I applied to South Carolina State and they basically gave me a full ride, too; but, South Carolina State is always going through the process of being accredited, not being accredited, being accredited, not being accredited. So I wanted to choose a school that was actually worth going to.

She eventually selected her institution due to the fact that her school offered a microbiology program and was the only college in the State that offered that degree program, as others offered only general biology. April's college choice decisions were influenced by the campus environment, whether the institution was located in the city or the country, amongst a host of other factors. Eric shared how the proximity of his institution played a significant role in his college choice decisions, "I was like go here or just like, an hour close to home, and that's too close to being home or just going to a little further out, so I decided to just go a little further out." After going through his options, Eric eventually chose to enroll in a school not as close to home. Whether a college was more rural or in the city impacted Travis' college choice decisions.

After I did all of my research and been to each campus and I felt like [Southern Cartersville University] was a little above my second choice because my second choice would be in a country area and I, you I'm from the country area and I wanted to be exposed to more, like city life, because I lived in like a rural area in high school so I didn't want anything like that anymore. So that influenced my decision.

Travis wanted to enroll in a school that would expose him to a different environment from his rural hometown.

Overall, an institution's type and fit were important factors participants considered when making their college choice decisions. These influences are important

areas to understand when examining how the participants grappled with their decisions during their process. The following subtheme in the following section describes how an institution's academic program offerings, prestige, and rankings were integral components in understanding participants' college choice process.

Academic Programs, Prestige, and Rankings

Six (6) out of ten (10) participants described how the academic programs, prestige, and rankings of a school were very influenced their college choice decisions. Anthony focused on the academic programs that were offered at his prospective institution.

The course, well, the degrees and stuff they offered, like the stuff I wanted to major in, I went the list and see if they had the things I wanted to major in. See, I wanted to major in pre-med so I did went down the line and see if they had the program or the degree class to get that.

For Anthony, he wanted to select a school that had his desired academic program. The reputation of an institution and how well known an institution was, were among factors Brittany considered in her college choice decisions as well as a hosts of other factors. For Eric, an institution's rankings were important. When Eric was asked what factors he was looking at when selecting what college to apply to, he said, "I was checking for the rankings." He elaborated, "I knew some people that went there [his current institution] that said it was a good school. It was ranked number one for the top private colleges." He wanted to attend a reputable school. Maria was very particular about the types of academic programs a school offered.

I was looking into their animal veterinary science program because I really wanted, I really have always wanted to do that so I was mostly looking at how well their students did in their program and how well their program was, was situated and stuff like that.

Maria was concerned about attending a school that offered her major and prepared students properly for careers in her desired field. Paul shared:

Like, certain, certain colleges, they have like a certain reputation, like if you graduated from a certain school, some people not going to take you serious and I was like I want to go to a school that has a like good rep for academics.

Paul wanted to go to a school that maintained a certain standard and level of prestige in their academic programs. Paul shared a similar concern with Sarah, who wanted to attend an institution that maintained a certain level of prestige for assisting her on the job market after graduation:

... you know how like if I go to Benedict, they're not really, like if I go to a job and I have a degree from Benedict they're probably not going to want to hire me. Say like if I went to Benedict and you went to [Beecher University] and we both go in to apply for a job, you'll probably get the job before I do.

Sarah was concerned about how the name of an institution and its prestige would carry her on the job market. Travis considered several factors when selecting his college, but shares how he was concerned with the academic program at the school he was selecting. He wanted to make sure his institution was accredited and the program for his desired major was solid. He elaborates more on his perceptions on the role academic programs played in his college choice process.

The program recognition, the program recognition though out our nation, like throughout the country, they have a good political science program. They have some of the most high caliber professors here in the country and all my political science professors to have a PhD or higher.

He wanted to attend a school that had a high-caliber political science program. In addition), Travis had aspirations to attend law school. He shared that the institution he selected had a strong law school, “It was right there....like the law school here is a premier law a school.” For Travis his college provided him with connections to attend to a high quality law school.

Overall, the academic programs, prestige and rankings of an institution were institutional characteristics that some of the participants considered in their college choice decisions. This subtheme provides insight in understanding how participants navigated their college choice process. The following section describes the influences campus life and student activities had on participants’ college choice decisions.

Campus Life and Student Activities

Student life and activities were an important consideration eight (8) out of ten (10) participants described as influencing their college choice decisions. The dorms, types of entertainment, food, environment, and people are some of the important considerations of participants. Anthony shared his perceptions why student life is important.

Not necessary partying but campus activities, like interacting with other groups or other join fraternities or sororities, just things that keep the campus live, fun with learning, not only just learning inside of a classroom.

Anthony highlighted various aspects of student life that were significant to him when making his college choice decisions. Brittany described how she searched for a school that had a diverse group of people:

.....with the different colleges and universities, I kind of wanted a diverse feel and background because I went to high school, and I don't want you thinking I don't like my high school because I love my high school, it was just that I had always been like around my own people, which I love, you know but I also wanted to like get a different feel because you know that when you go into the workforce you are not around the same people. You meet different people and you have to learn how to adapt.

For Brittany, she wanted a school that was more diverse and reflected a population that she would be exposed to in the workforce. She also described some other aspects of student life that were important to her:

Basically like schools that have a very good football team or basketball team, so who have like a lot of sports live, I wanted to be alike a part of that (laughter), so when it comes to those big schools like [Southern Cartersville University], and [Beecher University] and Furman and Wofford, that was something that I was looking at because it's good to have that kind of recreation type of thing so that was definitely something.

Brittany considered schools that offered recreational activities. Sarah was also influenced by the diversity of an institution's campus. She shared, "Like, I didn't want to go to a school, where, like my high school, was very diverse and I didn't want to go to a school where I felt like, you know, the only black person." Sarah wanted to attend a school that portrayed a racially diverse student body. Eric reflected on various aspects of student life when making his college choice decisions:

The Greek life, people, how they food taste, I am a big person on how food taste so when I went to fast Friday, they food was delicious and I

knew I had to go there. The other places I had went the food wasn't too good, and I was like ah-ah, that's not going to work.

Eric was concerned about several aspects of student life on campus, especially the food offerings at an institution. When asked what were the main things he was looking for when searching for colleges, Eric shared, "If I could drive on campus, if they had good food, how they dorms, was cause South Carolina State their dorms looked like little prisons, and like the school I am going to, it was like a normal size room." Eric was particular about the campus life of an institution and shared how these factors impacted his college choices. Esther described how the campus environment was very important for her.

Honestly the environment, the people there were just really nice and very inviting I was very worried about leaving home and being around strangers pretty much, so the environment first most likely.

For Esther the environment of the institution was critical for her during her college choice process. Kandace also described significant aspects of campus life that were important to her, "I thought about the dorms, like how their living was, what all they offered, the costs of the school, and how big the classes were." Paul was also concerned with the environment of the institution he would choose to attend.

What really influenced it [college choice decisions] was the environment. Cause I already know the environment that I'm around so I figured that it's not like I'm lost....so basically like the, the environment, the college life and all that , yea and cause I know certain like schools that had bad reps I don't want to go to no school like that.

Paul wanted to attend a school that had an environment that he was familiar with but was also known for its reputation. For Travis, he wanted to attend an institution that had

access to athletic programs. He elaborates, “Let’s see, it got to have a football team.... I’m a somewhat athletic person, I’ve followed my school, so you have to have an elite athletic program.” To Travis, athletic programs were very important factors to him during his college choice process.

Support on Campus

Two (2) out of the ten (10) participants expressed how the types of support they would receive while on campus were integral components to for their college selection.

Sarah shared:

Academic help and like academic assistance. Like, college is a big transformation from high school. It’s like two totally different worlds and I knew that going from, transitioning from high school to college was going to be hard. The fact that you know [Beecher University] has like SI (Supplemental Instruction) programs and free tutoring, that was great. The free tutoring won me over, more money in my pocket.

For Sarah, she was concerned about her transition from high school to college and wanted to attend a school that would offer her academic support as she made her transition to college. For Travis, support for minority students was important to him. He stated, “You have to have resources for each individual, like resources, especially for minority students, who are, who come from different paths, and I came from a different path.” For Travis, he was aware of his differences and needed a school that would support to him. He also shared:

I knew I had a strong, stable mind; but; I also knew that I didn't have all the experience, like, to, like, I didn't have all the tools when I was in high school to now help me be like in the transition from a smaller setting to a large setting. So they also have the peer mediation, peer program, where

you have a mentor and its help you transition from the, from your small environment to your large environment.

Apart from support for minority students, Travis also had a need to attend a school that would help him in his transition to college. He also discusses academic support he needed, "... like student success center, things like that...like my study habits were always great but I knew I had to change some study habits once I got in from high school." Travis was aware that he had to make changes to his study habits and he needed support to assist him with this transition.

Personal Characteristics

Eight (8) out of ten (10) participants described several personal characteristics that impacted their college choice decisions. Some of the participants indicated their need to foster personal growth and receive support at that college. They also shared how they received advice and encouragement that motivated them to attend their college.

Growth and Support

The desire for personal growth and support from others were integral components of three (3) out of the ten (10) participants shared as influencing their college choice decisions. For Anthony, he shared how he shared how integral people in his life motivated him to go to college.

Well my mother she played a big role. First, I decided not to go to college but she pushed me to go ahead to, because there is nothing else to do around here and the jobs are not hiring and also one teacher allowed me, well they give me information to push me forward to go to college.

For Anthony, his decision to pursue a college education was motivated by his mother and a teacher at his high school. The potential to obtain a job which required a college education was a motivating factor for Anthony to go to college. He states:

Now they said that most jobs require you to have like certain types of degrees or qualification to get a job, so that's one reason why I want to go to school. I had different qualifications and degrees to back up on, if I needed to look for a job right now, it's hard to find.

Personal and professional developments were motivating factors for Anthony to go to college. For April she shared her reasons for her college choice:

I knew definitely I wanted to go somewhere, where I could kind of be on my own but not really be on my own. I didn't want to go somewhere where I knew a lot of people from my high school were going. And I wanted to be close enough to home to be able to go back when I needed to but far away from home to kind of just give me that independence. I don't know if that was basically the whole thing, just being independent making sure that I was actually the person that was taking care of myself I guess.

April wanted to be at a place where she should could exercise her independence and be on her own. For Brittany, she wanted to attend a school that was more on her level of learning. She shares:

But a lot of the reason why I like chose a smaller school was because that was more my speed, I don't think I was actually ready for a big school yet and the big classroom sizes but initially I was like all in for like the big college because I felt like that would be something good like for me and like a challenge and so yea, definitely the demographics and that type of thing.

Brittany needed a school that would offer her a more intimate class setting and meet her educational needs.

Extenuating Circumstances and Responsibilities

Three (3) out of the ten (10) students had extenuating circumstances and responsibilities that impacted their college choice decisions. Anthony shared extenuating circumstances that limited his options significantly.

I was lacking a credit which is Biology 1 but I also had, but in our school you got have to have 3 sciences to graduate, but I had three, but I didn't have the one that the one the college, the colleges required for me to have.

Anthony was missing a biology credit from high school that hindered him from considering more college options. Kandace had a significant life change that impacted her college choice decisions. She shares, "It was a last minute choice because of the fact that I got pregnant. I didn't go far off but I didn't plan to go to [Kipping State University]." Kandace needed to be closer to her child which limited her college choices.

She elaborates more on her choice:

I mean, I made my school choice based on my reasons for staying and my reasons for going to college. So I picked a college that was close to me because I have a child but if I didn't I probably would have to gone to [Rosser Lane University] probably to get away from home. I wanted like a nice school that had a lot to offer, a nice school that wasn't so much.

Kandace shared how she would have expanded her search options, but her responsibilities at home wither child hindered her from seeking other schools. For Travis, his college choice fit his transportation situation, "the location of [Southern Cartersville University], it was, you know it's right here, I didn't have a car at the moment and I could walk from place to place and get to where I wanted to go to." Travis needed to go to a school that would allow him to be mobile even though he did not have access to a car.

Experiences with the College Choice Process

During the college choice process, four (4) out of ten (10) participants shared strategies that assisted them with selecting their institution. Anthony shared considerations he used to narrow down his college choices:

Like, I was also about like the tuition, and some of them help you with the tuition they either take some off and you don't have to pay them that much a month and the levels of the, before you, before I even applied to any, I talked to like the guidance counselor that they have or the admissions person that chose the to talk to me and they give information. So, that's when I started narrowing down with someone that could help me, help me, and help me with education and help me in my topics also cause they took some of the financial aid out all the way down and it cut some fees off and some things like that so that was helpful too and that's when I narrowed down my options.

For Anthony, he went to several outlets to receive help with narrowing down his college choice decisions. Brittany elaborates on her strategies she used:

Different strategies, definitely in state, so I wanted you know schools that you know were in state, I did look at schools that were out of state and I think I applied to like one or two but definitely in state just because of the different you know monetary funds I could possibly you know gain, with instate tuition. Again, going back to demographics just like the type of environment, the reputation of the college, the size of the campus like, how big of a school, the class size all of that played like a role and then not being too far away from home but not being too close to home either.

Brittany took into consideration several factors before making her college choice decisions. Maria had a much simpler process. She elaborates, "I just kind of picked my top schools, applied to them, and then one I got into [Beecher University], I was like, oh I got my choice." Maria's main focus was getting accepted into her first choice. When asked what strategies he used in his college choice process, Travis shared:

I wouldn't say it was strategies; it was just all sorts of things. Like I was like, I had my stuff together. When it came down to choosing [Southern Cartersville University] I just had my stuff together. I was like, ok, I was like, it was like a lot went into factor, into them, into what school I wanted to attend, I just had together, I would necessarily say strategies, and it was just different things.

Travis did not have specific strategies he used in his college choice process; however, he had several factors that he considered when making his college choice decisions. He elaborates:

Let's see, it was cost, it was the setting, the surrounding areas around the campus, let's see, like where it was located at and let's see what else. Let's see, it was that, it was a couple of more things, let's see, I'm trying to think about it, but that's the only thing I can think about right now. I know I'm pretty sure it's quite more, a lot more things but you know right now my mind is just focusing on that, where it's located at, the costs of living in that area.

These aspects of his college search process were integral in his decision making.

Reactions to Selecting a College

Several of the students had varying reactions to their selecting their institution during their college choice process. When asked how his experience was with making his college choice decisions, Anthony shared:

It was a great experience for, like right now cause I wanted to start off low, like learning some more basic things that my high schools didn't taught us and then I would move on up after I master those sections.

For Anthony, he was able to select a school that allowed him the opportunity to master material that he did not learn in high school. When asked how her overall college choice experience was, April says "It was fun!" She elaborates more sharing that the process

wasn't stressful because she did not procrastinate. Her favorite part of the whole process was receiving acceptance letters into the schools she applied to. Brittany on the other hand had a different experience. She shares:

But when it got down to, down to my top four, you know I was getting nervous, my top three, you know my top two I couldn't even choose, but basically I had like a heart to heart with myself and talked to my family, and prayed and everything like that and you know talking to one of my aunts, I shared with her like how I felt about the school that I'm here now versus like a bigger university and should could even tell in my voice this is where I needed to be so that basically, that could took of my decision and I don't regret it.

For Brittany, the college choice process was plagued with several tough decisions, but she has no regrets about the school she eventually enrolled. Eric shared that although he chose to go to college right after high school, he wishes he had taken a break first and joined the air force first. He shares:

Well, what made me realize it was that I was like I was I'm in school just like I didn't have a break from school so I was like, I was going to take a break. But ended up, I ended up changing my mind and I didn't give it a break. I ended up kept push myself to go until I get my bachelor's degree.... I always wanted to go into the military and I was like no, military college and then one day I just chose college.

Eric chose to remain enrolled in college but elaborates more on why he considered joining the military:

School, I don't have the discipline to like go to class and the motivation to keep doing my work after I done gave up and don't want to do it anymore. I don't have that motivation. I guess after I join the military I'll have the discipline to be able to do it and when I get out I'll probably be able to stay more focused to be in the, to go back to school and get my degree.

Eric felt that he lacked discipline to persist in college, but he chose to remain enrolled at his institution. When Esther described her college choice process, she shared, “It was very, I would say time consuming as well, and you had to have patience and in just waiting know if you were going to get into a certain college.” She was very nervous about learning where she would be admitted into school after she had applied. Kandace enjoyed the opportunity to search for schools. She shared, “It was fun looking up different colleges and seeing the difference between.” Maria also enjoyed her college search process. She shares, “It was a pretty good experience. I was pretty set on [Beecher University] so, I was just kind of stressing until I got the acceptance letter from here. But it was all over pretty good like experience.” Maria’s shares that her experience overall with her college choice process was good, despite stressing about getting into her first choice. Sarah shares how she was heartbroken about not being able to go to her first choice, but shares how she arrived at her current institution:

Well I was really set on Alabama, like I really wanted to go there. My mom took me for a visit and I just really wanted to go and that’s where I wanted to be but we couldn’t afford it. And [Beecher University], don’t get me wrong [Beecher University] is a good school too, I just really wanted to go there and I was kind of heart broken and I was like I am not going to like [Beecher University] and I don’t want to be there. And then I just had to make that sacrifice because we couldn’t afford it.

Although she was not able to go to her first choice due to financial constraints, she shared how she arrived at [Beecher University], “You know how you get a feeling and you feel like you’re just supposed to be there. Yeah, I got that feeling at [Beecher University] and Alabama so I guess that is an important factor.” For Sarah, she felt that she belonged at

the school she ultimately selected. Travis enjoyed his college choice process. He elaborates more on his experience:

My overall experience was fun and exciting and very time consuming because as I narrowed my list I got nervous and you know I was like if I make one bad move it could just throw my future off and it was fun and I grew up a lot because I had understand I had to pick what's best for me and not what's best for dad or my family or my friends, like I didn't want to follow my friends so I told them it's best that we go our separate ways because we know we'll meet back up wherever, it was very full, I had to cut you know, readjust to the whole college atmosphere or whatever. But the experience overall, choosing my college it was a very good experience.

Travis considered several factors before finally selecting his college. He had some stressful moments during his process:

My experience was very stressful because I knew if I made one bad decision that could cost me a lifetime because I know that you have to be very, you have to be very, you have to pay attention to everything when it comes to the college process and you know in making that decision on what school you want to go to. You have to really be, you have to be very informed of a lot of things and you also know that it's not, you know some stuff that you want in the ideal school, but some things, but every school has its flaws so you have to be able to match those flaws up and be like ok, despite that I feel like I couldn't fail in this environment.

Perceptions of Loans

The students' perceptions on loans were shaped by several factors. The main areas that encompass their perceptions are the following: a) their concerns and negative views on student loan use, b) their ability to pay off their loans, and c) the use of loans being both necessary and helpful. Specific quotes are shared below to provide detailed insight into how their perceptions of loans developed.

Concerns and Negative Views on Student Loan Use

Several of the students expressed concerns about using student loans. Out of the ten students eight (8) expressed shared concerns with loan usage. For example, Anthony expressed how he truly did not want to use loans in funding his education. When asked what his perceptions were of using student loans to fund his education, he had the following concerns:

Well that's something that I don't want to do. I mean if I have to, major or an emergency then I won't have another choice but paying for school or paying for my needs, that's why I'm looking for a job and if I don't get any scholarships or anything like that, then I guess the only option is student loans. But I have to make sure I can pay them back so you know, that won't mess up anything, but I don't think that should be too hard. But I definitely don't want to do student loans unless I really, really have to.

To Anthony loans would be used in his educational pursuits only if he absolutely needed to. He shared how he had been seeking employment in order to forego taking out loans.

Eric expressed his concern with using loans. Eric describes his perceptions:

I think it's not that, well if the interest wasn't that bad it wouldn't be that bad because it trying to be stressed when having a very high interest. It's going to break us young kids as we get older; but, that's why I'm looking for a good paying job and thinking about joining the military after I get my bachelor's degree so I can get it paid off or make sure that I'm taken care of, student loans won't be taking over my life.

Eric expresses his concern for using student loans and even shares how he was exploring opportunities for loan repayment after he graduates. Esther also expresses similar concerns with student loan use. She narrates:

I don't know I just hope I can get everything I need to be able to pay it off. There is a little worry there but I kind of put it off for a little while, thinking, you know, I'll be able to pay it, I don't know.

For Esther, there is a foreboding sense on her abilities to actually pay off the loans she is using in her education. April also shared how although she is independent, she is worried about the burden that may be placed on her family if she chose to use loans. She narrates:

I'm very, very independent, so if I were to take out a loan, I feel like, I don't like being a hassle even to my family so if I were to take one out then I would have to pay for it so I feel like anything that would lessen the burden on me would lessen the burden on them cause I wouldn't want them to worry about it either.

April does not want the burden that comes with repaying loans to impact her family and would assume the responsibility of repaying the money back. For April her negative perceptions are based on her sister's experiences with using loans. She shares:

I just know, I feel like the only way that I would ever take one out if it was absolutely necessary and I would do as much as I could to pay it off as soon as possible because my sister is 30-plus, like she graduated when I was born and she is still paying loans and that, the idea of that is just really crazy to me. Actually that's too much.

When asked where her negative perceptions towards loan use developed, April shared "I don't want to have to pay for it and I don't my family to have to pay for it." For April, it was important for her to seek non-loan based aid in order to forgo placing any burden on her family. Even though Brittany felt that her use of loans was necessary, she expressed her concerns on her loan use. She states:

Honestly I feel like, it is, it is necessary if you really, really need it but I feel like I honestly don't like them being that it's a loan it's not like something that you can actually, that's yours you know what I mean.

Brittany expresses her discomfort with using student loans, especially with the implications that she knows the money is truly not hers. Even in her future schooling, Maria sees the necessity of using loans but is worried about the debt she is accumulating while in undergrad. Maria shares:

I think that you know because of the loan, I also see that going into like vet school I'm going to have to take out more loans to get there and it's kind of like, I feel like the loans are necessary but it's also you know, very stressing having that debt looming over you before you even graduate.

Paul's concerns using student loans arises when he describes the difficulties that come with loan repayment. He discusses:

Yea, like they take out loans and that went on, it's just been like loans, like I don't want to say like that they struggling, they not really struggling to pay them back but like they have to be worrying about when it is or pay them back or how they going to pay them back. And I said, I don't want like those to be the things like I worry.

For Paul he was concerned with the burden of worrying how to repay student loans. He elaborates further, "I really try to avoid it as much as possible because right now I haven't really taken any out. So, I don't really know too much about loans. I don't really want to start using them." Paul opted to alleviate his concerns on using student loans by not using them at all. Sarah shares a similar view on loan use. She shares, "I don't like loans, I wish there was no such thing as loans. I wish that students trying to pursue an education to better themselves wouldn't have to use loans because they're quite

ridiculous, the whole concepts of loans.” Sarah views the concept of using student loans as “ridiculous”. When it comes to her use of student loans, Sarah shared:

I don't think I am going to be in that much debt now, like after graduating from [Beecher University] but if I plan on going to medical school then I know that I am really going to be in debt. And I think that's a shame, too. You know like doctors and people who have to go to school like an extra four years that have to like serve the world more than someone who's just like a psychologist, who has like a psychology degree or something. Like we are actually going save people and help people. You know, like save people's lives and we're going to be in debt.

Sarah raises concerns of her future use of student loans for medical school and alludes to the large amount of debt she will accrue. She also expresses her disdain for being penalized by the large amount debt she will have to pay back, even though she is pursuing a field that will serve others.

Ability to Pay Off Loans

Two (2) out of the ten (10) students expressed their views on their ability to pay back their student loans. For Eric, it is important for him to secure a good job upon graduation in order to pay back his loans. He states:

I know I had to find a good job once I got a thing [loan] here, if I didn't go into the military and it didn't pay back. With loans, you just have to know you are going to have to work to get that hard job that's going to pay you enough to, pay you enough to be able to pay back them loans and have enough money for you to live.

Eric realizes that in order to pay his loan back he will have to secure employment that will provide him with employment to pay his loans back. He is also considering pursuing opportunities in the military to take advantage of loan repayment options. He shared:

I owe about a good \$10,000 right now or a good eight so the military told me they could pay for ten so I said I might as well go ahead and right now and have them to pay back the money for free like I didn't even borrow it.

To Eric, joining the military is a viable option for me to use in an effort to pay back his student loans. Maria on the other hand expresses her negative sentiments of using student loans very early in her academic career. She shares:

I feel like I would much rather not have to take out a loan if I really didn't need it and now having already starting a debt freshman year and then having to pay off once you graduate I feel like it's really, it's really never happy, because its freshman year and you're worrying about how you are going to pay off the loan, yea you just started college.

Although she has these sentiments, she said, "...I feel like it is possible for the loans to get paid off, like in a decent amount of time but I am confident that I will be able to pay them all off." She feels confident in her ability to pay back her loans. Her views on being able to pay off her loans are based on her prospective career field. She shares:

I feel like that its very good job market right now. There's a lot of need for veterinarians in this area. So, I feel pretty confident that I will be able to get a job after I graduate vet school.

For Maria, she believes that her career choice will provide her with enough money to pay off any loans she uses during her educational career.

Loans Both Necessary and Helpful

For several of the students, their perceptions on the use of student loans were that they were both necessary and helpful. Six (6) out of the ten students shared this sentiment. Brittany narrates:

I had actually had to take out like maybe two loans, last semester which was not fun, but it was just something that I had to do in order to you know be able to come here. We'll be able to go to a good school.

Brittany understands that based on her college choice selection, the use of loans to pay for her educational expenditures was essential. Although did not want to use loans, she found that it was necessary for her to attend her school:

I really didn't want to take out the loans because it made me feel like, you know this is not something that I can actually keep it's something that I have to give back, but another standpoint, it helped me because it was needed at the moment so that was something that I decided to you know, do talking with my parent, talking with college admissions and stuff like that. It was something that I had to do at that moment so it definitely was important.

Brittany made the best decision for herself considering her circumstances. She also expressed a common concern shared by several students who don't have enough funding to pay for college. When it comes to loan use, she states:

I think it's necessary for students, that that don't have the funding and really, really desire to attend college and fulfill that that dream but at the same time I wish it was another way that they had more grants available to students just because I would say sometimes the loans are not available to all students just because of financial issues and I have a few friends that were like you know last semester that are no longer here just because they either don't have the right funding or money or whatever. So it's definitely necessary and it is important but I guess, I just wish there was like another way, if that makes sense.

When asked if his financial aid package met his needs, Eric had this to share:

The first school, it really, it really paid for everything basically but it was a little stuff that it didn't pay for so I had to take out another loan to be able to make sure I could go to school.

In an effort to cover his educational expenses, Eric found the use of loans as a necessary means for paying for school. Esther shared her views on the use of loans for paying for college. She discusses:

I think it's very helpful because a lot of time that's why people don't, that's a lot of people's reason for not going off to college because they don't have the money. But it's there, although you may have to pay it back, it's just there so like we should use it so, it's very helpful.

Esther describes student loan use as a viable option for those who otherwise might not be able to pay for college. Kandace expresses a similar sentiment based on her perceptions of loan use. She shares:

I don't think it's anything wrong with it if you need it but I would prefer not to use it at least not my freshmen year because I didn't need it my freshmen year, I didn't need it now, so I just kind of just wait until I really need it, but I don't think there's anything with using loans at all.

Although Kandace does not prefer to use loans in her own educational expenditures, she does not see anything wrong with loan use. She elaborates further, “there's nothing wrong with student loans, like it's the paying it back part that people fall into trouble with even with the payment plan.” Kandace highlights a common problem that arises with student loans use amongst students—repayment. Often students face issues when conceptualizing how to repay the money they have borrowed for school. Maria shared her perceptions on the necessity of using student loans. She states, “student loans to me, I feel like they're necessary, they're one of those things you just can't avoid when going to college.” To Maria, she perceives that student loan use is a part of the college experience. She also shares:

Well, most colleges do cost a lot of money and when you get student loans; they're like to help you. I guess well for me it was to help my parents, at that moment, when I took out my student loans, to be able to pay for my tuition all at once.

For Maria, her parents were assisting her with paying for school and using student loans enabled them to help with paying her school expenses. When asked his perceptions on using loans to pay for school, Travis shared:

I pretty much, I feel that my steps in using that loan, most people stay away from them, but if you actually need it, I think you should take it, but if you don't need it then I don't think you should take it out. But loans it helps with your tuition so because you don't have to pay it back until you start paying all that stuff, six months after graduation and as long as you in school you don't have to pay for unless, even when you go to graduate school. Plus, you don't have to pay for them until you graduate, so I think loans it has its flaws because of the interest rates but at the end of the day it can help you and pay you money and save your parents money from and you know your parents won't have to pay for your tuition..... so basically I feel like we all, most people have their own perceptions on loans, my perceptions, if it's there and it's going to help you, use it. In the end, when you go and get your doctorate, masters you'll pay it back, you'll pay it back the loans and then you'll have the money probably not to pay all of it, but you'll have the money to start paying on it.

Travis discuss his views on student loans use as necessary if needed for educational expenses and elaborates further his perceptions on how obtaining advanced education can be useful in the future for having money to repay back any loans used for school. In a more practical sense, Travis also describes how student loans helped him to pay for essential components he needed to be successful. He shares that when it came to loan use:

If I didn't take out any loans then were where I was going to get money from to actually eat... I mean you have to eat to actually survive so if I didn't eat here then you know I wouldn't have the proteins, the proteins and vitamins that I needed to get class and actually put forth the effort.

Travis used loans to assist him with providing for his daily needs as a student, in this case food. In this case, Travis had a necessary need that could only be met through the use of student loans.

Impact of Loans on College and Career Choices

This study's main focus was to explore the use of student loans and how it impacts their college choice decisions. The use of loans also had an impact on students' career choices as well. For instance, when asked how the use of loans impacted her future plans, Esther shared:

I want to be an English Professor and I plan to get like my doctorate and all that. So I'm pretty sure that's going to be a lot more expensive like maybe that education being something more expensive. And then I was also return to if not an English professor something to do with law school and I know that cost a little more so I'm just trying, to taking only using the money that I really need and not trying to use too much just because it's there.

Esther was considering multiple career paths and making plans to advance educationally. She shares how she will try to take out only what she needs for her education. On the other hand, April is aware of her career options that will allow her to forgo the use of student loans. When asked if she would use loans in her future plans, April shared, "well, you get scholarships for wanting to be a teacher, so no." April was aware of what tools would be available for her to use for her to go to school. On the other hand, Eric was considered how loans would impact his future and how to handle repayment options. Eric elaborates:

If you know you're going to get a job to pay it back or join the air force, military, anything that will be able to pay back some of it, use it. But if you know you not going to join the forces or anything that is going to pay it back, don't get loans. Try to use grants or scholarships or pay out of pocket.

Eric is debating enrolling in the Air Force or other branches of the military as part of his future career options in an effort to pay back his loans. Also, the use of student loans impacted not only Eric's career options but also his college choice considerations. He shared:

Career plans, you don't want to like, I can't mention if I was to go to out of state and I would have taken loans mines probable would have been 3 times higher and it would have been more money than just staying in SC. So, I was like what school, I would rather choose somewhere that would cheaper and the student loans would be reasonable to pay back, so that's why I chose that.

Eric chose to go to a school that would be affordable to him and not push him too far into student debt. He chose not to consider out-of-state schools as a result of the amount of loans he would have had to use. Eric also highlights, "You know anything in life is not free, you going to have to work for a good, good paying job and I'm willing to do that." Eric is willing to go the extra mile to secure employment that will enable him to repay his loans. Eric also feels that with his degree in communications, he will need to secure a six-figure paying, around \$300,000 to be exact, in order to repay his student loans. Esther shares how loans impacted her college choice options. When asked if loans impacted her college choice decisions, she shared:

At first, no. Then, if it did I probably would have went I went closer to home, a little bit closer to home, you know one of the, the closer college or small colleges where I could maybe commute from home but I really focused on like finding a place where I would really be, the most happy,

like find a place that I like, you know. That's what, that's how I picked my college honestly.

Esther shares how she was willing to use loans to go to the desired college of her choice.

She did not allow the use of loans to dictate for her which school she would go to.

Kandace also shared a similar viewpoint. She stated:

Student loans, student loans, isn't like that wouldn't interfere with the college that I choose or anything like that. Like, if I wanted to go to college, I would probably apply and if I get accepted I would go. Student loans wouldn't really have anything to do with it.

Kandace did not allow student loans to dictate her options for which college she chose to attend. Maria also shared Kandace's views. She states:

I feel like that loan, was just, well my parents had always told me that wherever I wanted to go to school they would figure out a way to get me there, so for the loan for me is different. My parents are really actually working at paying it off right now so it's more of like just to not have to have so much money to pay at that time.

For Maria her parents were supporting her financially to go to the school of her choice and using loans to assist with paying for her education. When asked why he chose his current institution, Paul shared:

It goes back to like the money situation, that I didn't want to get into like no deep debt or nothing. So I was like I can start off here and like get like some courses done like from my major and then I ain't probably gotta worry about taking out no student loans cause if I transfer up there I can probably, if I was in debt already I would probably be in debt no but now, but like now I don't really have to worry about any debt right now. So, if I transfer up there later, I can avoid student loans as much as possible.

Paul chose to go to a cheaper institution in order to avoid using loans. When asked how his perceptions of using student loans to fund his education impacted his college choice decisions, Paul shared:

It impacted it a lot because I didn't I had, like, a lot of older folks like that had went to college and they didn't even finish college and they still paying back student loans and I was like if I go to a smaller institution like I can be in like a years' worth, cause I just finished up my freshmen year in college, I can already be in a year's worth of student loan debt and I was like if I transfer up there later like at least I can have that one year out the way that I don't have to worry about being in debt.

He plans on transferring his credits to another institution but chose his school based on his desire to avoid debt. Paul is also a business management major but plans to transfer to a different institution and major in computer technology for the sake of securing a good job. When it comes to how loans impact his career options, Paul shared:

I said in a way it kind of, I just don't really, you know it just comes down I don't want to be like after I done graduate college I still got to stress about paying back loans, you know. It really may have to do with my like career plans it's just that I don't want to be stuck in debt like the rest of my life with loans paying back student loans.

Paul was really adamant about using loans for his education because of his fear of repaying them. Sarah shared that potential debt played a role in her college choice. She shares:

My mom, my mom, she sat me down and she was like you now, she talked to me about debt, you know. Debt plays a big role. Like going to Alabama wasn't going to be a problem but she didn't want me to get into all that debt just for going to school.

After this conversation with her mom, Sarah says:

I saw the light. I saw the light and I was like, you know how like when you get out of college you want like nice cars and you want to go and buy your own house, well if I would have went to a school that was more expensive and got tons and tons of loans I wouldn't have been able to do those things.

Sarah thought extensively about her future and how loans would impact her both in her professional and personal life. Travis shared how he viewed the use of loans as a positive component for advancing educationally to secure a job to repay back the loans. He shares:

It's your future and if want something as really bad as I do, if you want it you and you know you that you a minority student and you don't have all the things you want to need, you going to need some funds to help cover your tuition, then you'll go down that road and then hopefully you'll use it to keep going to school until you actually find something that you know that will actually pay you where you will be happy with it and advance to their doctorate and use it to assist them, not everyone repay all of their student loan. And that is true, and once you graduate you know, you will start paying on it and as long as you pay on it like with the different company then you, then I feel like that debt is not a debt but at the end of the day it's not a debt because it's for your education.

He saw loans as a positive influence for his future academic and professional aspirations.

When asked if the use of loans impacted his college choice, Travis shared:

No...it didn't. .because I knew that if I had took out that loan, I knew I was happy at the school. If I would have went to another school where I would regret the decision I wouldn't have been happy, I wouldn't be happy, then I would have been like why did I get into this environment, it isn't worth it but it's actually worth it here.

Travis perceived loans as a means to go to the school of his choice where he felt he would have the most options. Although Travis is happy with his current institution he elaborated more on how loans would impact his future educational and career plans, "I

know when I got to law school I'm going to have to take out loans. I just know I'm going to be in debt forever." He is aware that he will have to use loans to pay for his law degree and when asked how he feels about using the loans for advance schooling he elaborated:

It doesn't make me feel bad. It makes me feel like at least I'm getting [a] degree and at least, you know, it's know you it's worth it, a college degree is actually worth it, worth taking out loans for because it's actually worth it, but I know I why it's worth it but I don't know how to formulate the words. It's worth it because then it's something, it's your ticket to the world, is your ticket to life, it's you ticket to everything. Students just don't want to be stick on the side of the road unless have you have to be stuck so it's actually worth it. You can actually go after your dreams with taking out those loans.

Travis sees using loans as his ticket to the world and believes that student loan use is worth it to attain his desired educational and professional outcomes.

Role of Money

The students shared how their perceptions on money and their financial resources impacted their college choice process. Students describe how their perceptions of college costs and affordability, financial aid as well as how they are able to manage their money influence their college choice decisions. The following sections elaborate more on these students' experiences.

Cost Perceptions and Affordability

Several of the students described their perceptions on the costs of college and its affordability. Brittany shared her perceptions on college affordability. She described:

Sometimes if it's too expensive it can discourage students or in general just to say well maybe this is not the right thing for me because I can't really handle it. Sometimes students do choose to go to like tech schools, like I said I know that a lot of the classes that I'm taking now, I could take them at the tech school, you know what I mean, so it's something that I feel.

According to Brittany, the means to pay for college can be a daunting puzzle to figure out. Eric shares how money impacted his college choice. Eric elaborates, "I wanted a school where it wouldn't be too high and most private schools are higher than most public schools." Although he was mindful of the differences in costs for attending different types of institutions, he goes on to share, "at first, I was like money wasn't a thing. School should be easy but when I got to [Mender Bennet State University] it was very difficult to pay." He eventually made plans to transfer to a different institution due to the financial constraints he was experiencing. He describes how he even had to pay \$17, at his first institution for fees, which was difficult for him to pay and opted instead to go to another institution where all of his fees were fully covered by financial aid. Eric elaborates more about his experience:

And the second school, I went there, didn't take out all the loans, did the grants and stuff and the schools was like a good \$2,000 cheaper so it like gave me money back so I had like a surplus so I had got a refund check.

Eric ultimately enrolled in a more affordable school. When asked if being offered student loans impacted his college choice decision Eric replied, "most schools they wasn't really offering anything and I saw the [Mender Bennet State University] branch as being cheaper but also a good accredited school." Eric sought the best option that he

viewed as being more affordable while having good standing. Esther elaborates on the role the price of an institution played on her college choice decisions. She shares:

To be honest, that wasn't what I was really looking at first, because I didn't, I wasn't really thinking about it. But then once I started really knowing that was a big part of it. I didn't want, I wanted, I want to well, well I was looking at out of state colleges as well which was definitely more expensive, so I didn't want to do that. But, I didn't want it to be, too, I don't really know how to word it but, too costly...it was very important because you have to look at what you can really afford and I didn't want it to be too much pressure on myself or my mother so, I think it became more of a factor, later after really getting into a school.

Esther describes how initially college costs and affordability were not on her radar when she started searching for schools, but later became a major factor after she enrolled in school. She elaborates further:

I pulled how much everything cost, like I ended up getting, like at first I was just considering tuition I wasn't, I forgot about housing cost, meal plan, and stuff like that. Like it was like the school was mostly on tuition, how mostly focused on how much tuition was and stuff like that. So not everything like, everything they give me, I had to get me more money than just the tuition but I just knew I needed more loans.

Esther even ranked how high the role of costs played in her college search process:

I guess at first I was just picking the schools just because and then second was the pricing. So I don't know, see how much tuition affected it and see, and see how much I would have. Like I was really focused on, like after I knew which school I really, really wanted to go to, I was like ok how much is the tuition and that's when I started to say ok these are the types of, this is how much I need to be able to get scholarships to different things like that. So it was like the second most important thing.

Esther prioritized the price of a college as the second most important factor in her college search process. For Paul, the money was important in his college choice process. He

shared, “It [money] played a big role because I did not want to go to a too expensive college because I did not want to take out too many loans.” He further elaborates:

One of the major factors was money really cause you know like you offer like a partial scholarship, and definitely you gonna have to start taking out loans and I had seen like, from like family members how that can affect you, and I was like don’t want to like go down that same road. So I don’t want to start off somewhere where I can’t be financially stable....my parents they would always say it’s all my choice, but I didn’t like want to put too much pressure on them cause I know if I’d gone to a bigger university, they would have tried to like, tried their best to like help me pay for it but I didn’t want that.

For Paul, it was important for him to begin his college career at an institution that was affordable for him to start off financially stable without loan student loan debt. Sarah discusses the role money played in her choice decisions:

It was very, very a huge part, the biggest part. I feel like 95% because my mom always stressed to me, she was like I don’t have any money to pay for you out of pocket to go to college so you need to apply for as many scholarships that you can and that’s what I did.

Sarah needed to pursue financial aid options that would allow her college experience to be affordable.

Role of Financial Aid

Several of the students shared how their financial aid package significantly impacted their college choice decisions. The types of aid the students received also played a big role as well in their college choice process. When Anthony was asked the about the impact financial aid had in his college choice process, he shared how his choice was based on which school was able to financially support him. He narrates:

So, once I signed up for a different school, they offered me a scholarship to take and that scholarship that they give me was to start off with until I finished, got that Biology credit. And then once I enrolled into the rest of the courses, they would offer me more.

Anthony was successfully able to receive a scholarship to help him with completing his missing biology credit. April shared how her financial aid package met her financial aid needs for school, “I knew I was getting refund checks. That was, I mean that wasn’t the only reason but just knowing that everything was covered was gratifying.” April shares how she would not have attended a college if they offered her student loans as a primary form of financial aid. She chose to apply and ultimately attend an institution that provided non-loan student aid. Brittany talked about the importance financial aid played in her perceptions of college affordability:

The financial aid did play a part in my decision, like if it was just like too high or too costly then I would have chosen someplace else so and had I not been able to get aid or get you know like the FASFA types of thing and all of that I think that would have definitely deterred me from probably going.

For Brittany, financial aid was an important factor for her when considering what schools to go to. Eric shares what role financial aid played in his college choice:

It didn’t play a big role, I just wanted to make sure I didn’t have to pay for college, I didn’t have to pay anything out of pocket in the school I chose, [it] put me where I didn’t have to pay anything out of pocket.

Eric’s goal with his financial aid package was to not pay for school. Travis shares how his financial aid packages impacted his college choice process:

When I filled out Duke, like I couldn't afford that because it was way out of my range because I would be out of state student so financial aid did have a huge impact but.... I don't really come out of pocket for anything, like all my debt, all my tuition and fees are covered by financial aid, so it really didn't have a huge impact at the end of the day.

Eric was initially considering attending an institution out of state but instead opted to attend an instate school that offered him a more comparable financial aid package.

Money Management

How students were able to manage their money played a big role in their college choice experience. Students had to navigate the process of how to manage their money to be able to pay for the college they chose to attend. Brittany found that when she selected her college, she had to use student loans to pay for school, but she also had to manage her other finances in order to remain enrolled in school. She shares how she managed the loans and other financial aid she received:

This is borrowed money, so of course once I graduate I have to start paying those bills to the government but basically I necessarily want to maintain things like my GPA and maintain things in general just to keep that like money you know, like with the Life Scholarship you have to keep your GPA up, keep the, have the widespread hours and stuff like that so I'm always trying to stay on top of those things.

Brittany was aware of what regulations she needed to maintain in order to manage her financial aid stance properly. She also sought help from a financial aid officer at Williamsville University to assist her with managing the financial aspects of her college choice. She shares:

When you're like a freshmen and you starting out college, you really don't know like what to do and what's going on so when you have those financial aid counselors, that's what they call them here at our school, basically, they just give you different insight they sit down and talk with you and just try to figure out the best thing they can offer to you.

Brittany sought the assistance of a financial aid officer at her institution to help her figure out the best way to manage paying for school. Esther shared a similar experience. She describes:

I obviously didn't have everything I needed. I had to go back and get a few more loans. I was a couple of thousand dollars short, and I don't know, I think it's because I wasn't really looking at how much I really needed. So, I went, I had to run around like maybe the first week of school to figure out everything. And I had to get, they kind of had to, to, get the Parent loan or whatever, so at first it was not clear to me at all and thought everything was there but it wasn't so I had to do some changes.

For Esther, she had to figure out the first week of school how she was going to pay her balance at her school. She had to make some adjustments to her financial aid plan in order to be able to manage the costs of attending her institution.

Plans to Pay for College

All of the students had different plans to pay for college. April describes how she prepared to pay for college. She shares "My goal was to basically get in free or getting paid to go." She was depending on scholarships to be the primary source of financial aid for her to use to attain this goal. Brittany had similar intentions, as she states:

I tried to apply for more scholarships just because, you know like I was saying, it's not like I have that type of money or my family has that type of money literally like in a bag or something that they can give me.

Brittany also describes the importance of her grades to assist her with her goal of going to school with certain types of aid. She shared her goal:

To maintain my like GPA and my grades and everything so that I could apply for scholarships that are here at my school and basically the same was in high school like keeping up my grades and stuff to actually be able to apply for those scholarships they offered during high school like your junior and senior year. So yea that was basically my main thing.

She wanted to make sure she was qualified for certain types of aid. For Kandace, she shares how she initially planned to pay for college:

When I was younger I thought that I maybe had to use the loans to pay for college and I didn't. I ended graduating at the top of my class to get scholarships. So, loans were my plan but since I had scholarships I didn't need the loans so that turned out great for me.

Kandace had prepared to use loans, but her high achievements in high school allowed her to receive scholarships to pay for school. Maria shares how she planned to pay for school:

My plan was I would try to apply for several scholarships and my parents actually had stated and in my junior year that they would pay for my college education as long as I continuously went to college and didn't like stop for one semester or a year and try to go back. As long as I continued to stay in school they would pay for it.

Maria describes how her parents agreed to support her financially in college if she continuously remained enrolled in school. Paul elaborates on his plan to pay for college. He shares, "so my plan was like the college I am at now, is basically get a high GPA and before I transfer to apply like to different scholarships on my way there." Paul had aspirations of transferring to a different institution, but also wanted to make sure he had a plan in place for how he would pay for school. When asked how she planned to pay for

school, Sarah shared, “scholarships and hoping that the schools just like gave me financial aid I guess. Like I really wanted a school that would just pay for me to go.” Sarah wanted to go to an institution that would be able to support her financially. Travis even shares how he was unable to change his college option once a school that wait-listed granted him admissions. He elaborates:

I always wanted to go there since I was little but they waitlisted me but eventually I got in like later in the summer but I was like it was too late for them to even come up with a financial plan to even go there.

Travis was unable to formulate a strong financial plan on such short notice in order to pay for the out-of-state school he preferred to attend. As a result, he enrolled in a school in state.

Types of Aid Received and Used

The types of aid the students received played a significant role in their perceptions of navigating the college choice process. Anthony shared that he initially planned to pay for college through the use of loans and scholarships; however, he elected to use solely scholarships to pay for his education. April opted to use only scholarships and grants and forgo having to worry about paying any money back. Eric had planned to pay for school primarily through scholarships and grants; however, he used grants and loans to pay for his college education. Esther as well had to use certain student loan aids, the Parent Plus Loan and the Stafford Loan, to pay for her college education. Maria shares the types of aid she used to pay for college, “right now, I have scholarship through Emerging scholars, I have Pell Grant, I another grant, I also have the Life Scholarship and I have

one loan and my parents are covering the rest.” She used an array of aid options to pay for school. Paul shared, “I don’t really have to pay too much out-of-pocket because the Life Scholarship takes a good bit of that and I have the Pell Grant too.” Paul had also received aid that diminished his college costs. Sarah received ten scholarships. She shares, “I have about 10 scholarships.... grants, and one loan I think but it’s a really small loan, like \$700.” Sarah received a significant amount of non-loan based aid to diminish the costs for her to attend college. Travis received similar funding:

I get a lot of grant money and I get a lot of South Carolina state need based grants and scholarships and I only have one loan which is the, one of the unsub or sub, I know I only have one of those; but most of my aid comes from grant money because I work in financial aid right now at [Southern Cartersville University], so most of the aid I get is grant money and South Carolina Life Scholarship and the South Carolina Pell Grant, I mean the Pell Grant, which it assisted me to go.

Travis received several types of aid to assist him with pay for his college education.

Resources Used in the College Choice Process

The students utilized various resources during their college choice process. Specifically, the students elaborate on the different types of social and cultural capital that impacted their college choice decisions. In the following section, examples of the types of social capital the students identified are described.

Social Capital

The different types of social capital the students possessed were instrumental in their college choice process. The types of social capital identified by the students were

from their family, community, and school personnel. The following section elaborates more on these types of capital in more detail.

Family and Community: Connections, Influences, and Experiences

The types of social capital students had access to, was very instrumental in their college choice process. Anthony shares:

Well, most teachers would tell my mom that I'm college material and they pushed me to go to college to help out with things but my mom would also say she wasn't stopping me from going but she would like give college is not for everyone but everyone can try it out to get the feeling for it like if you know you not prepared for it yet start off somewhere low, and just fill your way to what you want to be and where you want to go.

For Anthony, his mother helped him decipher what types of schools to consider when making his college choice decisions. April shared one of the primary factors that contributed to her choosing to go to college. She said, "I see people in my family and the people from my specific area and I just knew I didn't want that to be me." April wanted to go to college to have better opportunities available for her. When asked if there was anyone that assisted her during the process of searching for colleges, Brittany shared, "I would have to say my mom, like my parents, my mom, my dad, and definitely my guidance counselors, my high school, my careers counselors, basically pretty much them." Brittany drew on the assistance of her parents and school personnel to assist her with searching for colleges. Brittany also elaborates more on the role her family played in her college search process:

I would say as far as my family is concerned, it definitely, I got major positive feedback, the same with my, my family, the same with like career, guidance counselor, that type of thing, teachers, I definitely had like positive feedback because again I didn't want to like stay too close to

home but I didn't want to be too far either so basically it was a balance and also to, I know that, they would be where I could have access to them but and it's hard to even with them I guess to encourage me from like actually wanting, I don't want to say like stand on my own but like go to a college where everybody wasn't, you know like you go to high school and you go to college and everybody it's like all up under each other, like that, you know what I mean?

Brittany's family and support system served as a positive source for her during her college search process. Her parents were very supportive her choice in going to college and engaged in activities that showed their support. Brittany elaborates:

They basically, pretty much between all of my, my siblings, they basically like just were very supportive of us within like, whether it was like going to our honor walk, honor roll ceremony or anything you were participating in at like high school or just in school in general, like that made a difference. So like the fact that they actually cared and they invested their time and all of that stuff, and advice and stuff like that, all of that like played a role.

Brittany's parents served as a strong supporter of her and attended functions to support her academic achievements. Eric's family played a significant role in helping navigate intricate parts of his college choice process. When Eric was deciphering how to navigate his financial aid process during his college process, he shared:

Like my mother went to school. I, she actually schooled me while she did hers, so I know how to go in there do my own financial aid, use her W-2 and do that. I know how to apply for scholarships and grants. And if I get accepted I would like I know how to use it, which ones I can use, or like for books or something.

Eric shared how his mother's experience navigating the financial aid process was helpful to him when he was embracing how to navigate his financial aid process. Eric also

shares how his mother and other members in his community influenced his college choices. He shares:

Basically, my mother like she wanted me to be somewhere closer to home. Other people told me to branch out, don't stay home cause there, it's going to keep you here you don't want to go nowhere, you don't want to branch out or do anything really with your life, so both of them in my ear played a part. So I picked some place that was far from but not too far from home.

Eric received feedback and advice from his family and his community members about what types of schools to consider. Family and community members also influenced these students when they started considering college. When asked when she first started thinking about college, Esther stated:

I mean, my mother talked about it, she knew that being young it wasn't really that important to me yet, but once she went back to school I was maybe in like I want to say 4th or 6th grade and I would attend some of her classes with her and just kind of observe and see what was going on and I actually liked it. And then after that, I realized as I got older, from school, like the more education you got the more money you could get and that sounded good and so yea really my mother kind of influenced me at a young age.

When Esther observed her mother return to school when she was younger, her interest in college was sparked. She also shares how her experiences of going to college with her mother and her sister's enrollment in Emerging Scholars impacted her college choice decisions:

Like I said, going to the classes with my mom and then as well as my sister, my older sister was in the Emerging Scholars program as well which you know, kind of helped with me because she was there and so I also got accepted into it and that really, really pushed me.

Esther's experiences pushed her to excel forward and influenced her college decisions. When she needed help navigating what appeared to be difficult aspects of the college choice process, Esther shared:

Really, really, I would ask my mom. I would talk to my mom about it first and then I would know where to go to like financial aid or who to reach out and ask and ask what I need to do to get the rest of the money and stuff like that. So I would ask people like at school or my mother.

Esther would ask her college questions to her mom and individuals at her school. When asked if her siblings had an impact in her choosing to go to college, Esther shared, "I always knew that I wanted to go to college; but, I think that might have been my little push to go as well." Esther, the youngest of three children in her family, was influenced to go to college from her older siblings. Going to college was a goal Esther had wanted to do:

I just knew what I wanted to do and with my life, everything and I knew that would require college. So that's just something it was always taught that you know you graduate from high school you go to college. So that's always been like drilled in my head I guess, so yea that's just always been the plan.

Going to college was engrained in Esther's upbringing and influenced her plans to go. Kandace shares how her family influenced her college choice decisions, "They played a big role especially in my family because I'm the first one I'm my family to go to college." Kandace's family was supportive her decisions to go to college. Kandace looked to individuals in her community when she was deciding which colleges to select. She shares:

I was thinking about which school that I heard was the best instead of looking at, into which school was best for me, so that's basically, how I wanted, how I picked my college....like if people that I knew went there and they told me it was good then I was into it but I never researched on my own.

Kandace relied on the experiences and knowledge of the people in her social network when choosing which college she preferred to attend. When asked if she felt that her younger siblings would follow suit and go to college, Kandace shared, "Yes, they started talking about college now because my sister, she's a junior, and my brother, he's in the 6th grade, but you know he's watching me and her and kind of thinking about what college is like already." As the oldest child, Kandace's choice to go to college was spurring college conversations amongst her younger siblings. Maria's parents influenced her decision to go to college:

My parents went to a college in Mexico, so it was kind of like you have to go to college, too. And for me, I didn't want to be stuck here in this small town so I want to get out and the only way to leave, to getting out was going to school.

For Maria, her observations of people in her community influenced her decisions to go to college, "I think just being from where I'm from and seeing like people here I didn't want to stay here. I guess that would be one of my major decisions to go to college." Maria was also influenced in her college choice decisions by her older brother's college experience. She shared, "I think my older brother doing that, you know was like go to school, school don't mess up like I did, he was kind of like, you know, go to school." Maria's older brother had initially enrolled in school; however, he dropped out of school and was unable to return. He encouraged his sister to not engage in the same college-

going behaviors as he did. Although Maria had help navigating the various aspects of the college process, she relied on her family to assist her. She shares, “I did ask the guidance counselor at my school but I had an older cousin that had graduated two years before me and she was a big help.” Maria was able to receive college help from her cousin who had gone through the college process prior to herself. Paul shares how his parents exposed him to college:

They used to go with me on different visits, like on college tours and they would talk to me and they really was telling me start at the school that I’m at now, which I had wanted to go there, but they were like they thought it was a better choice and I thought that would be the best choice too.

Paul’s parents engaged in dialogue with him about his college choice decisions. Paul also had two older brothers who were currently enrolled in college that influenced his decision to go to college. He shared, “I don’t want to be like the only one that did not like go to college.” Paul did not want to be one of the only one amongst his siblings who did not enroll in college. Sarah shares how her mother influenced her college choice decisions:

Well, I knew that, well my mom works in a plant, and she didn’t want me to work in a plant and like a lot of my family members and stuff work in like plants and factories and they didn’t want that for me. And I didn’t want that for myself and I knew the only way to better myself would be to go to college and get a degree and do something that I really like to do.

Sarah decided to go to college to obtain better opportunities that were not present in her community. Travis describes the role his family played in his college choice decisions:

My family they had a role, in me just going to college, in going to an elite, they really didn’t want me to go some like, they expect, whether I went to school or not, whether I went to school, it don’t matter what school I went

to, they wanted me to go to college and so, but my dad he wanted me to go to another school which I didn't choose, because I told him I would be sad there, I told him I wanted to go where I would be happy and wanted not where he wanted me to go so, and my teachers and counselors, they all encouraged me to go to the school that meets my standards, so it wasn't really you go there or better you go there, I wanted to get a quality education.

Travis's family was very active in his process of navigating his college choice decisions. He even shares how his sister was an integral part in his college choice process. He shared, "My sister, she's a college grad so she assisted me and also I was involved in many different programs, TRIO programs at South Carolina State University they assisted me". He also received assistance from the coordinator of the Emerging Scholars program. Travis received assistance from various people when making his college choice decisions.

School Connections

The school connections these students used were integral components of the types of social capital they used to navigate their college choice process. Students share how both their positive and negative experiences with their guidance counselors and other school personnel impacted their college choice process.

Guidance Counselors and Teachers

The students described how their guidance counselors and teachers impacted their college choice decisions. Their experiences with them are elaborated in more detail in the following section.

Positive Experiences

The students shared how their guidance counselors positively impacted their college choice experiences. When Brittany began her college choice process, she shares:

We would have those career days and I want to say during high school we would have these things called the IGP, Individual Graduation Plans, and we would always try to, they [guidance counselors] would always ask us like starting I think our freshmen or sophomore year, they would ask us like twice, I would call it semester because I'm used to calling it a semester because I'm used to college now but, well twice a quarter we would have these things where we would meet up with the guidance counselor, the career counselor, and our parents, and so my mom would always come in and we would always discuss what it is that I wanted to do basically like that.

Britany shares how several people were involved in her college choice process. For Brittany, the support she received in her high school was very instrumental during her college choice process:

Yes definitely let's see, let's see, definitely my career counselor, [said name], definitely the guidance counselor, again just those different representatives from colleges, cause I think we had a, I don't know was it a career day or I don't know a college day, it was something we had at our high school and that was like everything, they actually went through like small steps and just you know told us just things, things to keep in mind so that when we did go to college, this was what we needed to do or that.

She received immense help from personnel in her high school that was helpful to her during her college choice process. She even narrates about how helpful her career counselor was during her process:

You know so there were times where I would be in high school and I would, you know, schedule a session with [said Name] who was our

career counselor or [said Name] who was our guidance counselor and we would just sit down and I would show them the application and say “I don’t understand this question, what is it saying, would you break it down to me”, you know, they were able to help out a lot.

When she had questions during her college choice process, she was able to receive help from her career counselors in her high school. Eric shares how his graduation coach in high school assisted him with his college choice process:

Her name was [said Name], she was our, she was our graduation coach and she said she would like to tell me you need to go to college and you are smart enough to be able to do it and you should have the motivation and be able to do it so I went with her and she had helped me look at schools and things of that nature.

Eric found his experience working with his graduation coach very helpful during his college search process. When asked how his decision was with making his college choice decisions and who was helpful, Eric describes:

I had a good guidance counselor, well not guidance counselor, she was like the, she was the person who made sure the kids had a school to go to, the air force, the army or any military, she would make sure we had something to go do, she was a graduation coach and she just helped me the whole way. So I had a very great in and it was a breeze.

The school personnel that assisted Eric helped him to navigate his college choice process successfully. When asked about how she learned about the different types of financial aid, Esther shared, “My guidance counselor, a lot of times, they had media announcements every day and I would be in the office everyday trying to get something. So, yes, just announcements at school.” For Esther she received pertinent information on financial aid from working with her guidance counselor and from hearing the

announcements made at school. Kandace shared that her guidance counselor and her 9th grade English teacher helped her with searching for college. She shared:

They kind of gave me a brief sense on things that they did and they told me how college was and they both actually went to Southern Cartersville University and they told me how great the college was and all the stuff like that...the teachers played a big role because they helped me prepare for college....the teachers gave me work on a college level to help me prepare.

For Kandace, her teachers and guidance counselors played a significant role in her college choice process and assisted her with searching for schools. Maria had a program at her school that was very helpful with her navigating the various aspects of the college process. She shares:

My school has a College Summit program so they taught us how to fill out the FASFA and like have like a verification that we fill out to receive credit for that so it kind of like they kind of helped us with it, somewhat but it wasn't really that much of a big help.

The College Summit program taught her components of the financial aid process, but she describes it as not being much help to her overall during her college choice process. Paul found assistance from his guidance counselor when trying to figure out how to pay for college, "I used to go to my guidance counselor a lot and ask about different things I could do to help me pay my way through college." Paul also had a Beta Club adviser who was instrumental in his college search process:

My adviser who was over it and she used to have meetings like showing us, the tuition for different schools and like and tell her how important it was and how fast like these four years are going to go by in high school and we need like to stay focused.

His Beta Club adviser was instrumental in helping him search for college information.

Sarah shares how she was able to connect with her guidance counselor and receive information she needed:

My high school guidance counselor, he was African-American as well. Well, at my high school, they kind of catered more to the Caucasian people and he saw potential in me so he really took out extra time with me to make sure I had everything I needed to get done. Ever since freshman year he stayed on top of me about my grades and stuff. He was a big help.

She describes him as investing time in her and serving as a big help to her while she was in high school. She even shares how her guidance counselor and teachers were available for her when she was applying for college and needed recommendation letters, “They were always ready. They even asked me like “Do you need them to write me a letter of recommendation?” like they didn’t mind doing it. They were really positive.” Sarah had positive experiences with them that enabled her to move successfully through her college choice process. Brittany shared how it was important for her to exercise initiative in her college search process in order to receive help from her guidance counselors and other school personnel:

Basically with the high school in general if you like take the initiative to want to like search for colleges and just go online and as long as you willing and driven to do those types of things, they will assist you in helping you do those types of things. Like lot of it, most, some of it I did on my own, but can definitely say like I had a lot of people to help me learn the process cause it wasn’t like something easy.

For Brittany she exercised autonomy during her college search process but was able to utilize the help of her guidance counselors and other staff when she needed them.

Negative Experiences

Some of the students shared their negative experiences with their guidance counselors. Anthony shared how he experienced difficulty with his guidance counselor when he needed assistance with matters pertaining to college. He narrates:

We had to do some of that stuff on our own because either our guidance counselor was not there or she's not in office or she was busy with someone else. Like my school you only like at the beginning of the year, they only dealing with seniors or sophomores or juniors and like you can also go there too, but they not there to give you help.... you had to do it on your own because you didn't have help from the guidance counselors.

For Anthony, he was not receiving the support he needed from his guidance counselors.

When asked to explain what was wrong with the help and resources his guidance counselors provided, Anthony shared:

Like with the information to put down, you had to keep contacting with them, and sometimes they won't return your calls, or they wait, so basically you had to stop on your application and wait til they give you information but if they were there right then they could have helped provide all the information you had needed and started sending off all the transcripts. So the information from the schools and help you right then and there putting you on hold and like the waiting process for applications and some of them said they was going to help you like waive the fee with your application but they never did give you the application waiver so you had to pay out your picket and find a way to get help, so what helps is the guidance counselor of the school.

Anthony narrated how his plans to apply to college were sometimes delayed from the lack of help he received from his guidance counselors. He also perceived that they were unwilling to help him. He shares this account:

Like if you wanted information otherwise they would pretend to be there, like if the whole school started to need information, they would either lock the door and not open for anyone or being barely at the school so like most

information at the time outside of the school, so besides guidance counselors, there's nobody else to get the information. And it was in schools and they was barely in school so you really had to do stuff on your own. And you did get the chance, well when they are at school, you always had to put in an appointment to talk to them and it could take forever so you had to do stuff on your own.

Anthony reiterated again how unavailable his counselors were to assist him with his college choice process. Maria also describes her guidance counselors as not being very helpful to her during her college search process:

Not really, the guidance counselors at my school wasn't very helpful. All they were good for were giving me out SAT waivers and stuff like that but they really didn't help much with searching for colleges and stuff like that.

For Maria, she needed more support with search or colleges than just receiving a SAT waiver. These negative experiences did not hinder the students from eventually selecting and successfully enrolling into higher education.

Connections in College Readiness Programs

The literature highlights the great impact college readiness programs can have in the college matriculation rates of students from low-income backgrounds (Perna & Swail, 2002). All of the students participated in the Emerging Scholars program, a college readiness program in the State of South Carolina. They share their experiences in this program as well as other college readiness programs that impacted their college choice decisions.

Emerging Scholars

College readiness programs have been integral components of social capital these students have used in their college choice process. Several students discussed how their participation in the Emerging Scholars Program exposed them to several aspects of college while they were in high school. When asked how his participation in the Emerging Scholars program assisted him with his college choice decisions, Anthony answered:

I know that the course that they gave us over the summer, like they gave us, public speaking and things like that they also help you get a picture of how it's gone be, and truly like a different college or like wherever you want to go, like that program of study that they give us, and like the college lifestyle and how things go one, like the fraternities and sororities type stuff. Also they talked us about that and also they have people to come in to talk to us, like Call Me Mister. It did not drive me to go to [Beecher University] but it also prepared you if you wanted to go to other places and it also give you other information to go other colleges of your choice.

For Anthony, the Emerging Scholars Program exposed him to several resources that influenced his college choice decisions. April shares how her participation in the Emerging Scholars program impacted her college choice decisions:

Emerging Scholars was my brainwash. That is where I met all of the professors I knew before I came here [said Name] played a huge role in my coming here and choosing to be a math major. Basically, Emerging Scholars is why I came to [Beecher University], it's why I chose my major. Emerging Scholars is awesome.

For April, the Emerging Scholars program was one of the main reasons she chose to go to her institution. When asked to share how her experience was with making her decision to attend her specific college, Brittany shared:

Well it started, like it started with me when I went to Clemson Emerging Scholars program, my last summer there it was like our graduation year there because we had completed three summers there and so basically during our junior year and senior year we had started going to different colleges and universities in the South Carolina and North Carolina area. So that was 2011 during the summer. We visited a lot of different colleges and one of them was the college that I'm at now which is Winthrop and as soon as like literally got on that campus, and I know it's kind of cheesy but I really, really fell in love with the campus because its very well kept and neat and not only that but it was a small campus and I come from a school, small high school so it basically gave me that homey type of feel so I would say that was part of my process so I knew I was applying here regardless and I applied at [Beecher University] and applied at other schools that I felt that suited me.

Brittany describes several activities she participated in while in the program. She also shares how her perceptions of college were shaped through this experience:

It, it definitely gave me first it gave me that, that feel of attending a big college because, honestly I really was going to go to [Beecher University], but it definitely gave me that feel just because being there all those summers and already starting to make connections with our PA's and you know like those types of people I was able to like already have known somebody there so if I went there that really wouldn't have been like a problem. And then I had like a high school friend that went there and one of my best friends who actually goes there, so they're there now but Emerging Scholars it definitely helped me to get a sense of what the feel is like to be a college student, to be on your own, to be independent, you know like I said we would have like class assignment and it would be due by a certain day or something like that, we would , basically it taught is how to be responsible and do for ourselves. So I would say it helped my college decision a lot because I felt like if I could go to [Beecher University's] Emerging Scholars and succeed or just get the hang of it maybe I can do the same thing when I go to college and succeed so it definitely helped a lot.

Brittany felt that her participation in the program gave her a feel for college life. She shares how she felt like she was prepared for the next four years of her academic career

through the Emerging Scholars program. Esther shares how she toured her current institution through the Emerging Scholars Program. She shares:

I had heard about it from like a couple of people who went, who graduated a little bit before me but I never got the chance to get there to see it. But after touring it I just loved everything about it. The weather was nice, the tuition was good, and they had like a lot of things to offer and like I said the people were very nice and inviting and it was only like two hours away from home, which made it close but not too close, and then, I don't know, it was just where I was happy at, it was, that's where I felt like I wanted to be.

Through the Emerging Scholars program, Esther received the opportunity to attend her current institution and loved the campus. She also elaborates on how the program prepared her for college life:

It helped me to, I guess, maybe before I was kind of shy about going off and being with strangers, that was a total college experience because we roomed with complete strangers a lot of the time which is what we do here. It was like a real eye opener into college, like you feel like you was really there. It wasn't like a camp, that was supposed to get you ready where you don't, really, like we had work to do, it was like an actual college experience and it really open my eyes to see what was to come.

She was able to get the full college experience and she felt prepared to go to college as a result of the program. For Kandace, she describes the program as helpful. She shares:

It helped a lot and being that it was a [Beecher University] it actually opened my eyes to going there. It kind of gave me the college life experience like getting up early and being in at certain times and doing the work and balancing out the school work with the afternoon activities.

Kandace also got to experience college life before actually enrolling in her college institution and learned various aspects of being a college student. For Maria, her

brother's experiences in the Emerging Scholars program encouraged her to apply. She shares:

It was in middle school. My older brother actually did the Emerging Scholars program also and he came back and said [Beecher University] is so awesome and I was like I kind of want to go there to see how it is so that's when I started thinking about going to college.

Maria's brother's experiences in the Emerging Scholars program served as a catalyst for her to start considering going to college. When Maria eventually enrolled in the Emerging Scholar's program, she shared:

It helped, well it, a lot of us went to different schools, so that was I was a good way of seeing like different colleges and stuff like that and also it also helped with like you know, we spent the summers at [Beecher University], so I was like, oh I really, really, really want to come back here and it kind of also gave the funding stuff when it comes to choosing financial aid and stuff like that.

For Maria, she obtained vital information from the Emerging Scholars program to assist her with how to finance her college education. When Paul is asked who helped him with his college search process, he shares, "I got help from the Emerging Scholars program, and like my parents, I got a lot of information from [said Name]." Paul received pertinent college information from his participation in the program. He shares how the site director of the Emerging Scholars program assisted him during his college search process:

It [Emerging Scholars] helped me out a lot because, even when we was graduated from the program, she kept coming back and she was helping us do like financial aid and she was taking us on a couple of college tours to keep our minds focused on it. She was like, I guess she was showing us

that since we graduated she didn't like forget about us so I like that about the program.

Paul continued to receive pertinent college information from the site director of the program, even after he graduated from high school. Travis shares that although his participation in the program did not help him with his college choices, it did help him in his preparation for college. He shares:

It didn't more so help me in my college choices; it helped me get ready for college in that they had things I need to prepare mentally for college to get my mind in the right direction. It helped prepare mentally so, it helped me grew up fast and where I didn't have a problem adjusting to college and things like that. It didn't more so have an impact on choosing what college I went to.

For Travis, the Emerging Scholars program helped prepare him mentally for going to college. He also shares how the program assisted him with applying to school:

Emerging Scholars was a big help in that process with the fee waivers and different things like that and but when it came time to doing the application it was all me. I just got my English teachers to proof read my personal statement.

Travis received financial help from the program in the form of fee waivers to assist him with applying to school. For several of the students, the Emerging Scholars program was described as a useful resource by several of the students.

Other College Readiness Programs

Apart from the Emerging Scholars program, there were other programs the students described as helpful to them during their college choice process. Anthony participated in Education Talent Search. When asked if there were any other programs or

resources that helped him in his college choice process, he shares his experience in the program:

I also was in the program where Education Talent Search which is ETS. They will help you with that type of information, how to get your FASFA, and things done like that. So, I also had help with the Education Talent Search program, if I didn't have help from my guidance counselor.

Anthony received pertinent information to assist him with preparing for college. He describes the main activities he did in while in the program:

The main activities we did was goals, like to goals to join a college, to finish high school, and you know goals into college, and ask a lot and you know also visit campuses and colleges and talk to people about their college experience.

Anthony's high school also had a program known as College Summit, in which students were given a book that contained information on how to navigate successfully to college. They also took field trips to a college every couple of months. April participated in another college readiness program known as GEAR UP, which targets low-income students. Brittany was able to attend different campuses to gain information on college. She describes:

So the college process I used to go to different camps, like I went to [Beecher University's] Emerging Scholars, and then I went to, I'm trying to think, well one is church affiliated, but I went to, what is it called, Bears Singers. So basically I've always been able to go to different camps during the summers and actually stay on campuses and I with [Beecher University] I can say that definitely pushed me to like to want to go to college because we was actually was in the classroom, we actually met real professors, and we were doing like real assignments so it definitely gave me like some feedback about what college kind of sort of could be like.

Coupled with her experiences in both the Emerging Scholars program and Bear Singers, Brittany was exposed to various aspects of college life. Brittany also elaborates more on her experience with the Education Talent Search. She shares:

Basically we would go out to different colleges because they was basically recruiting like Claflin University, so you know I was at that campus a lot, and I actually like at one point wanted to go there but basically they just had inclusive opportunities and we would meet different students again. We just pretty much had like really good time and it also offered like assistance as well while we were in the program.

For Brittany, her participation in different college readiness programs exposed her to opportunities to interact with college students on different campuses. Kandace also participated in the College Summit program while in high school. Through this program, Kandace shares, “Yes, it helped you prepare for college. It helped, it helped you get a resume together and search different college and look up different scholarships that fits you.” For Kandace, her participation in this program assisted her with her college search process. Paul was able to partake in the activities offered through the GEAR UP Program. He elaborates on the help he received:

They helped me out too a little bit with financial aid and they used to have at my high school they used to have like parent nights where the students and the parents come for help and see how like you can, you can see what your financial aid would be at.

This program incorporated parents into the conversation on how to fund their student’s college education. For Sarah, she participated in the Upward Bound program. She shares:

I was in Upward Bound, too, and they helped me a lot. And like my senior year we had like senior sessions where we met on Mondays and we did scholarship applications for like 2 hours on Monday. And Upward Bound is getting like credit in the government budget now and I think they should keep that around because it really helped me out a lot.

Sarah had weekly scheduled time in the program to assist her with the college readiness process. For Travis, he participated in several college readiness programs. He describes his experience:

Let's see, yeah it was a lot. GEAR UP, TRIO program, a lot of TRIO programs, GEAR UP, Upward Bound, they did a lot of college fairs, and they took us to different schools on college tours, those all sorts of things.

His participation in these programs was integral components of his college search process.

College Tours, College Fairs, and Connections

Students were exposed to different colleges and universities through different outlets such as college tours, college fairs, and connections with local businesses. When asked if there were any specific events that contributed to her decision to go to college, Brittany shares her experiences at career day:

Every year we would try to have the opportunities for the students. We would have like a career day like in the spring I want to say and so basically we would have different colleges, different local businesses and all of that type of things to come out to the school and basically I guess influence us to want to like further our education not like it was forced on me but it was definitely something I wanted to do for the career I wanted to choose.

Brittany's experiences at career day were instrumental in her college choice experience. She also shared how her exposure at career fairs assisted her with learning about the different types of financial aid:

I would say it goes back to like high school, like, like I was saying when we would have those career fairs and then we would have actually for just seniors strictly, when we were applying for colleges they would have local colleges, universities come out to our school and assist us and that type of thing so it would definitely go back to my guidance counselors, career counselors, and that department.

Brittany found the career fairs to be helpful to her during her college choice process. She even describes her experience at one of the fairs:

Probably the end of my sophomore year of high school, you know again we have a lot of career fairs and like those types of things, I remember my senior year of high school we went to Augusta, GA, and they have this big expo with different students from like SC and GA and they had the different businesses maybe colleges just recruiting new students or apply for a school or attend their schools and they even have like waivers so you could like apply to those schools and it would be free to apply and we could get back to you. So you know all of it played like a role and I think that's when I started taking that initiative, you know I want to go to college after high school.

For Brittany, these experiences played a role in her pursuing her college options.

Kandace also shares how she selected her current institution through the exposure she received at the college fair:

College fairs, we had college fairs at our schools...only college fairs at schools, when they came and talked to us and told us about all opportunities and what all they had at the college and I just felt that [Kipping State Community College] was the best college for me at the time.

Kandace's selected her college through the information she received at the college fair.

Exposure to College and College Resources

The types of cultural capital the students were exposed to impacted their college choice process. Several of the students describe how their experiences with dual enrollment and access to computers and Internet has exposed them to college and different resources. The following section highlights some of the students' experiences with dual enrollment with the college decisions.

Dual Enrollment

Dual enrollment was identified as a way students were exposed to college. Brittany shares her experience:

Actually, when I was in high school, it was, around I think junior, senior year and we had our guidance counselors, career counselors and cause, the town that I'm from, [said Town] it's a very small town but we have two colleges. So, we have Voorhees College and Denmark Technical College and so basically we had a lot of them come out like and like recruit and they told us like the benefits of applying like to like do dual enrollment and stuff like that, you know types of things and they had pretty much all of us going.

Brittany was recruited to participate in a dual enrollment program for advanced credit at a nearby institution while enrolled in college. She further elaborates on benefits she received from the program as well as assistance she received:

I did dual enrollment, it would help me out a lot in that I was able to take a few basic course that I didn't have to take here at my school. Because they had already offered them , so I necessarily, basically, just like me trying to save on cost of things and being able to either graduate early our graduate on time.

Brittany was able to gain additional credits while saving money through participating in the dual enrollment program. When asked about the benefits of participating in a dual enrollment program, Brittany shared:

Well, I would say basically it was just the opportunity of just staying ahead like, like for me it was just like I could take one of 2 classes and I could keep like a balance, if that makes sense.

For Brittany she was able to excel academically through the joint enrollment program. When asked to share how the dual enrollment program shaped her college choice experience, Brittany shared:

It was just gave me like a different insight because it opened up a door just to see what college was like to me. So just having that opportunity alone as a high school student it just, I would say it gave me like a leg up, if that makes sense.

Brittany was able to gain invaluable insight into the college process through her participation in the college readiness program.

Computer and Internet Access

In this current day and age, computer and Internet access are important components of the students' college choice experiences. Research has shown that millennial students of color own cell phones, tablets, and iPods; however, lag significantly behind their White peers in computer ownership and Internet access (Marbley et. al, 2007). The students shared how their access to the computer and Internet impact their college search process. Anthony shared that he had access to a computer at home but primarily searched for information pertaining to college in the library. April

also had access to a computer at home and used this computer to primarily search for college information. She further elaborates, “The Internet was basically the center of my senior year college process searching.” Brittany shared that she used the computer to search for information on colleges both at home and school. She also used searched engines such as Google or Bing to search for college information. Brittany also shares about how she searched for college information:

Honestly I pretty much just typed in the specific schools that I was looking at. So I would probably type in HBCU’s or liberal arts schools in South Carolina or you know that type of thing, so I was trying to seek out who had like different programs that I probably would like to you know pursue, so that’s pretty much how I did that.

She used the Internet to assist her with search for information on different colleges. She also describes the types of information she was looking for, “I went online to look at the schools, you know look at what they had offered, the history, like that type of thing I pretty much was able to do that on my own.” She was able to navigate searching for colleges online by herself. Eric shared that his graduation coach assisted him during his college search process. He shares, “Like, we went online. She had a sheet and it had like different things about the ranks, how many people was there, the ethnicity like, 25% black, 10% Caucasian, and stuff like that.” Eric shared that although he has a computer at home to assist him with his college search process, he relied on the help of his graduation coach at school. When he searched on his own her primary used the search engine, Google, to find schools he was interested in and read their homepage. Esther had a computer at home, but shared that she did most of her college searching primarily at school. She shares:

Like we were there to sort of just in the lab or either, I had a computer class my senior year and I was get my work done and then that's what I would, that's what I would do on my free time.

Esther used her time in class to search for college information. Kandace describes when she began looking for colleges online:

When I was in 9th grade I started searching for colleges early on. This website that they gave us called College Board, you put in all your information and they tell you what college is best for you. I had several colleges but I had to narrow it down.

Although Kandace had a computer at home to use, she searched for college information primarily at school. She was able to use the Internet to research information on colleges she was interested in attending. Apart from the computer, she also used college brochures to search for information on colleges. For Maria, she performed Google searches to look at schools and programs she was interested in attending. Travis shared that he had access to a computer both at home and school and split his time between both locations when searching for college information. He shares how he used the following websites to assist him with different aspects of his college search process," I did slowly used College Board and I also used the schools, the different schools websites." Travis used different online resources to locate information to assist him with his college choice process. Also if he had questions, questions on the financial aid process, Travis shared that he looked online at tutorial videos to assist him.

Availability of Resources Needed in College Choice Process

The students described resources they felt would have benefited them during their college choice process. When asked if there were any services or resources, that he needed during the college choice process, Anthony shared, “more guidance counselor assistance, that’s definitely one of them, that’s about mainly the only one....for the guidance counselor to be there to help kids wind down these choices, to help them decide the college of their choice.” Anthony did not feel supported from his guidance counselors during the critical aspects of his college choice process. Anthony also shares that he lacked necessary information to make the best decisions during his college search process. He describes:

It’s just like not knowing a lot of information at the high school, that my parents high school did not, not sort of because they barely didn’t taught us anything, and I didn’t want to start off like strong, very strong going to like a university or two year school and have a problem struggling with things, I didn’t understand or things that did not learn in high school. So, I figured it was helpful but it was kind of helpful but not like having a professor actually talking to you was like, was kind of different so I was like maybe I should try something else but, that didn’t work out also. But I’m managing it right now until I can go on campus.

For Anthony, his lack of information and education from his high school greatly impacted his perceptions of being able to actually succeed in college. April is aware of the current status of her school and describes how it impacted her educational experiences:

My high school is like one of the bottom in the state but I feel like, it all comes from not necessarily a rural or wealthy standpoint but just, it really depends on the parents. Because even in my high school the parents, I hate to say this, the ones that cared and the ones that didn’t but that’s kind of what it seemed like. The ones on the honor roll were the ones that had parents that came to PTA meetings and were active in the community and

active in the school system, like they made education a priority in the home which transferred to the school. So I kind of feel like, I don't really blame my high school, I kind of blame the parents of my high school but it still kind of sucks because teachers would be worked down but the ones who had parents that really didn't care, so they really didn't care, so I didn't get the full benefit of like my AP classes and that type of thing, which kind of sucked, but I played my part, but other than just being able to appreciate the opportunities that I have.

April was aware that her school was ranked very low in the state; but, she also attributed parental support and individual initiative as integral components for students who actually wanted to succeed at her school. She believes through parents and students being involved in their own educational experiences, they can overcome some of the barriers that arise from a lack of resources. Brittany elaborates on the resources she lacked in her educational experience:

Lack of resources, let me see, not necessarily computers but just like we did have computers but we didn't necessarily have, think we'd have, I think what's the word for it, like certain types of programs that other students from other like high schools may have had. Like, ok, I can give a good example. Schools like in Columbia, in Greenville, in Charleston, they in a sense are a little bit like more ahead of us in a sense but because like we're small we don't necessarily get like the same amount of funds that they get like the state you know provides, so I would say things like that, so.

Brittany describes how unequal funding led to her school lacking resources she needed in her educational experience. Eric describes the types of resources he lacked but thinks would have been beneficial to him while in high school:

Well I hope there is like a scholarship program that they had us working on since we was in high school to be able to get the scholarships that was able to help us to learn how to write so that we could get like the Gates Millennium scholarships and scholarship of that nature, high scholarships instead of just the local scholarships.

Eric describes how he needed resources to help him become a better writer in order to apply for more competitive scholarships. Kandace also shares how she needed additional assistance from school personnel to help her be more aware of her college options. She elaborates:

I think I could have used more help as far as teachers and counselors and school. They could have opened my eyes to more opportunities and I could have prepared better, and maybe I shouldn't have narrowed my choices down so low.

For Kandace, she wanted to be exposed to more information on college so that her college options could have been expanded. She also describes, "They could have helped me put more colleges on my lists than just the colleges around here, like the out-of-state colleges, that I didn't really know about those types of colleges." Kandace thinks her teachers and guidance counselors could have helped her consider more colleges. Maria discusses the types of resources she felt she needed that she lacked:

I actually wish my school would have had a better guidance department because that would have been a big, like a much better help than, cause I used my cousin who went to [Rosser Lane University] as a research, as a, sorry, as a resource and she would like walk me through stuff, telling me when deadlines were, you know she stayed on me to kind of get everything together also.

Due to the lack of help Maria did not receive from her guidance counselors, she sought assistance on the college process from her cousin who attended the institution she eventually enrolled in.

A Representation of the College Choice Experiences of Rural, Low-Income Students

Through the use of the interview transcripts from the ten (10) participants, observations, and artifacts, a representation of the college choice experiences of rural, low-income students emerged. The observations obtained from a site visit to one of the rural two-year institutions located in the area where the participants reside, attendance to a forum hosted by regional and national educational leaders on college affordability, meetings with key informants at Beecher University, as well as the examination of the Emerging Scholars webpage and program materials, were all utilized to further triangulate the data obtained from the participant interviews. A record of the artifacts the researcher maintained is included in Table 4.

Observations

In addition to the original research design, observations provided the researcher with additional insight. Observations were conducted of current Emerging Scholars participants during a site visit to Kipping State Community College on October 26, 2013. Although the students that were at the site visit are not the students in this study, the researcher chose to attend the site visit with the Emerging Scholars program coordinator in order to gain insight into on the communities and regions current study participants resided in. The researcher noted on the commute to Kipping State Community College that there were very few businesses and schools in the area. The region was plagued with old, dilapidated buildings and small corner stores, with some serving as gas stations. There was a rundown church building in which the grassy area by the main road served

as a parking lot for event attendees. When the researcher arrived at Kipping State, students arrived for the workshop being hosted the Emerging Scholars program in a timely manner. Several of the students appeared excited to reunite with their peers from their summer experience at Beecher University. An ice breaker was conducted by the program coordinator and the program assistants. The ice breaker focused on statistics that impede college going culture amongst students. Students were read a statement by the program coordinator and had to go to one of the four corners of the room if they strongly agreed, agreed, strongly disagreed or disagreed with the statement presented. Some of the statements included information on topics such as teenage pregnancy, academic integrity, and alcohol and drug use. During this activity, some of the students appeared to be reluctant in participating and sharing their perceptions on the statements presented. After the ice breaker, the students broke into workshops based on their current grade level (10th graders in one group and 11th and 12th graders in the other). Workshops were conducted on the topics of college access and educational support services. The students participated actively in these sessions.

Data Sources

Table 4 presents the main themes and supporting data sources that were collected for this study. The data sources include interviews, demographic surveys, and an analysis of documents. These documents included brochures, reports, webpages, and books on the Emerging Scholars program, student files, pertinent literature on financial aid policies. Other sources of information that were used to inform this work included one

site visit to one of the rural institutions where some participants attended as well as a meeting on college affordability hosted by regional and national leaders.

Table 4. Themes and Supporting Data Sources.

Main Theme	Supporting Data Source
Reasons for Selected College Choice	<ul style="list-style-type: none"> • Interviews • Demographic Survey completed by participants • Document Analysis: <ul style="list-style-type: none"> • Review of Emerging Scholars website • Review of Student application materials to Emerging Scholars program • Review of Emerging Scholars Brochures and Materials
Role of Money	<ul style="list-style-type: none"> • Interviews • Demographic Survey completed by participants • Site visit to Kipping State Community College (October 26, 2013) • Document Analysis: <ul style="list-style-type: none"> • Review of Student application materials to Emerging Scholars program • Review of Emerging Scholars Brochures and Materials
Resources Students Used in the College Choice Process	<ul style="list-style-type: none"> • Interviews • Demographic Survey completed by participants • Document Analysis: <ul style="list-style-type: none"> • Review of Emerging Scholars website • Review of Student application materials to Emerging Scholars program • Review of Emerging Scholars Brochures and Materials
Perceptions of Loans	<ul style="list-style-type: none"> • Interviews • Document Analysis: <ul style="list-style-type: none"> • Review of Student application materials to Emerging Scholars program • Review of Emerging Scholars Brochures and Materials

The Overall Essence of the College Choice Experience of Rural, Low-Income Students

Rural, low-income students described their unique experiences with making their college choice decisions. Students were able to navigate through their college choice process despite challenges they faced along the way. Through their experiences the overarching essence of their experiences is “their desire to succeed despite any obstacles or barriers they may have faced along the way”. Participants were determined not only to succeed academically but also professionally. Several of the students discussed having multiple career plans after college in case their current field of study did not work out. Travis illustrates this common perception amongst several participants:

I also want to go to law school. I want to be a lawyer, a criminal defense attorney. So that my first option in my career option, my career aspiration. I always wanted to do that since I was little and it hasn't changed yet but when I got to college I realized you have to have more than 2 plans. You have to have 3 or 4 plans just in case something don't work out you go to the next plan.

Travis highlighted how currently students have to be willing to have multiple options, even if they are enrolled in college. Anthony shared a similar example. He was selecting his college choice based on the career field he thought would be most lucrative and then make plans to transition to another career if needed. He shares his experience below.

I know like some of them now have jobs at medical billing online, that like in the same field I'm taking up from Greenville, and I think that the main problem with some of us is that we're scared of the college life and we don't want to fail or flunk out so most of us say I want to, I want to do dental assistance from, I don't want to push all the way in there like right now, so that's why I'm choosing something else to start off with to get like comfortable with it and then after I finish Greenville Tech then I'll move on then work on getting my degree in dental assistant.

Anthony's example illustrates how students were determined to succeed and were intentional about selecting colleges that would get them to their desired fields of study. Figure 2 provides an illustration of the four themes that emerged and highlights the overall essence of the rural low-income student college choice experience in this study.



Figure 2. The Overall Essence of the rural, low-income college choice experience.

Chapter Summary

Presented in Chapter IV is a summary of the findings and the overall essence of the participants' experiences. Four (4) themes emerged from the interviews with the ten

(10) participants that included the following: a) Reasons for selected college choice, b) Perceptions of loans, c) Role of money, and d) Resources used in the college choice process. The following chapter presents the discussion, conclusions, and recommendations for this study.

CHAPTER V

DISCUSSION, CONCLUSIONS, AND RECCOMENDATIONS

Introduction

The purpose of this phenomenological study was to gain an understanding of the college choice experiences of rural, low-income students and how their potential use of student loans influenced their college choice decisions. Contained in the following sections are the following: a) discussion of the findings through the lenses of the conceptual framework; b) fit of the findings with existing literature; c) implications for policy, practice, and future research; and d) the research questions answered.

Discussion of the Findings through the Lenses of the Conceptual Framework

Conceptually, this study is guided by four lenses: Hossler & Gallagher's (1987) model on college choice; social capital theory; (Bourdieu, 1986; Coleman, 1988; Yosso, 2005); cultural capital theory (Dimitriadis et al., 2006; Bourdieu, 1986); and human capital theory (Becker, 1993). The use of this conceptual framework was extremely helpful in understanding how despite the inequalities rural, low-income students face in their educational journey, they are still able to make choices that allow them to advance into higher education. The conceptual interpretations of the findings are discussed in detail below.

College Choice Model

Hossler and Gallagher's (1987) three phase college choice model, composed of three stages—predisposition (7th-10th grade), search (10th-12th grade), and choice (11th-12th grade)—provided a unique framework for understanding the college choice decisions of rural low-income students in this study. The results from this study supported the three phases of predisposition, search, and choice as described in this model. Several of the participants developed their predispositions for college during their elementary and middle school years. Contrary to the literature that suggests students from rural backgrounds lag behind in computer ownership and Internet access (Marbley et. al, 2007), participants in this study all had access to computers both at home and school. These finding suggests that rural students are actively using technology and online resources during their college choice process. This could be due to the fact that as millennial students, participants were using their skills with technology not only for social networking, but also for knowledge acquisition on their college choices.

This study also found that rural students selected their respective schools due to a hosts of factors but one component that stood out among their decision making process was the increasing concern of the cost of attending college. Rural students were often forced to lower their educational aspirations of attending higher-tiered institutions due to the role of money in their college decision making process. This lowering of educational aspirations to apply or attend lower-tiered institutions even though they are often qualified to apply to more selective institutions, is commonly referred to as undermatching (Avery, Hoxby, Jackson, Burek, Pope, Raman, 2006; Bowen, Chingos, &

McPherson, 2009; Hoxby & Avery, 2012). Listed in Table 5 is a summary of the institutions participants considered during their college choice process.

Table 5. Listing of Institutions Participants Considered during College Choice Process.

Student	College	Choice Level
Anthony	Dooner University	(Selected Choice)
	Ashford Community College	
	Greenville Technical College	
April	Beecher University	(Selected Choice)
	Wofford University	
	USC-Aiken	
	USC-Columbia	
Brittany	Williamsville University	(Selected Choice)
	Southern Cartersville University	
	Furman	
	Spelman	
Eric	Mender Bennet State University	(Selected Choice)
	Southern Cartersville University	
	USC-Aiken	
Esther	Rosser Lane University	(Selected Choice)
Kandace	Kipping State Community College	(Selected Choice)
	Rosser Lane University	
	Greenville Technical College	
	USC-Columbia	
	USC-Aiken	
Maria	Orangeburg–Calhoun Technical College	(Selected Choice)
	Beecher University	
	Southern Cartersville University	
	Texas A & M University	
	North Carolina State University	
	University of Georgia	
	Rosser Lane University	
Mender Bennet State University		
Williamsville University		

Table 5. Listing of Institutions Participants Considered during College Choice Process (continued).

Student	College	Choice Level
Paul	Kipping State Community College	(Selected Choice)
	Southern Cartersville University	
	Rosser Lane University	
	Mender Bennet State University	
Sarah	Beecher University	(Selected Choice)
	Elon University	
	University of Alabama	
Travis	Southern Cartersville University	(Selected Choice)
	Duke University	
	Rosser Lane University	
	Beecher University	
	Mender Bennet State University	

Very few of the participants considered out-of-state options among their college choices. For those that chose to include out-of-state institutions amongst their choices, they describe their experiences with having to release their options of attending that school due to cost. Sarah shares her experience with making a difficult decision during her college choice process.

Well, I was really set on Alabama, like I really wanted to go there. My mom took me for a visit and I just really wanted to go and that's where I wanted to be but we couldn't afford it. And [Beecher University], don't get me wrong [Beecher University] is a good school too, I just really wanted to go there and I was kind of heart broken and I was like I am not going to like [Beecher University] and I don't want to be there. And then I just had to make that sacrifice because we couldn't afford.

Sarah chose to sacrifice attending a college out of state school due to cost. Travis shared a similar experience. "When I filled out Duke, like I couldn't afford that because it was way out of my range because I would be out of state student so financial aid did have a

huge impact.” Travis eventually enrolled in one of the flagship institutions in state that fully covered all of his educational expenses. Although he attended a more affordable institution, there is much to be said about having to lower one’s college aspirations. As education is often touted as the means of increasing one’s economic and social mobility (Lanann, 2000), the name, tier, and prestige of an institution are also becoming increasingly important as employers are becoming more selective in the hiring of their future employees (Hillman, 2012). This leads to ethical considerations for rural students’ college selections—they have a desire to be more selective in their college choices, however, find themselves often relegated to less selective institutions due to cost. This point is further illustrated by Paul who was especially concerned about the prestige of his institution:

... you know how like if I go to Benedict, they’re not really, like if I go to a job and I have a degree from Benedict they’re probably not going to want to hire me. Say like if I went to Benedict and you went to [Beecher University] and we both go in to apply for a job, you’ll probably get the job before I do.

For rural students, it is important for them to gain access, but it is also important for them to make critical decisions about the types of schools they attend that could place them in a position worst off than they started, especially if they use loans as a means of paying for school.

Social Capital

The lens of social capital (Bourdieu, 1986; Dimitriadis et al., 2006) highlights that social networks matter for rural, low-income students. This study illustrates how much

rural, low-income students relied heavily on their social networks during their college choice process. The participants sought advice from their family, community members, college readiness programs, and school personnel to assist them with making their college choice decisions. Eric's experience alludes to one that is shared with several of the participants, "I knew some people that went there that said it was a good school. It was ranked number one for the top private college." His experience shows how he tapped into his social network to gain information on the caliber and reputation of a particular school. These findings suggest that the rural student relies strongly on their community ties and networks when considering what schools to apply to.

As Bourdieu (1986) purports, the amount of social capital an individual has depends on the size of their network and the volume of capital each person possesses within that network. Travis shared, "My family they had a role, in me just going to college... they wanted me to go to college." Esther shared a similar experience.

My mother wanted me to go to a school, I don't know if it was so much being close to home but they really just kind of wanted me to go somewhere where I was happy and where I was comfortable and that's what they really pushed me to do. So they just wanted me to, pick something, a place that I would be happy and comfortable.

These statements imply that parents simply wanted their students to attend college. One interesting detail from Esther was when she shared that her mother just wanted her to "go somewhere". This alludes to the fact that some parents may not have cared as much where their students went to school, as long as they enrolled in a college. This inference could also shed light on why rural, low-income students were less selective in their college choices and simply wanted to enroll in college.

This study also found that although students may be from impoverished backgrounds, their aspirations for attending college were spurred by negative perceptions and experiences of opportunities in their communities. For example, April shared how her desire for better opportunities encouraged her to pursue a college education. She shares, “I see people in my family and the people from my specific area and I just knew I didn’t want that to be me.” This statement suggest that although a student’s poverty stricken surroundings can serve as negative barrier for them pursuing higher education, they can also serve as a catalyst for students to persist and advance on towards higher education. This fact is further supported by another participant, Sarah. She shares:

Well, I knew that, well my mom works in a plant, and she didn’t want me to work in a plant and like a lot of my family members and stuff work in like plants and factories and they didn’t want that for me. And I didn’t want that for myself and I knew the only way to better myself would be to go to college and get a degree and do something that I really like to do.

This narration highlights how social capital, no matter how dismal or diminished it may be, can still impact rural students’ college choice decisions. Rural students in this study made the choice to not be a product of their environment, but instead strove to overcome barriers that the literature often highlights serve as impediments for them to engage in college going behaviors (Ross et al., 2012; Aud et al., 2012). When asked the question whether or not living in a rural area helped or hindered their college choice process, several of the students responded that their experiences in their communities in fact helped them to persist on towards higher education. Esther’s narration illustrates this point.

Probably helped me, cause I see some people, the people who didn't go off and sometimes they are the ones who are struggling more but also because I feel like that if I go off I could come back and change a lot of things that, that maybe I wanted while I was in school, while I was there.

Rural students are aware of the disparities that exist in their communities, especially when it comes to their educational experiences and desire to offset college access issues for those who are following behind them. Anthony further describes how he would like to contribute to his community once he obtains his educational credentials.

Open more school centers for the afterschool to help kids get the courses and the work that they need to be more successful, or if they need help after school, some many after school programs they have now are just for field trips and plays but, actually I want to come back and do something like on a Saturday, some work, not even, like all Saturdays, like just sit down to help them gain more skills, do something to learn the environment to help them more.

In this case, the social network rural students access not only spurred their decisions to go to college but also continue to serve as a reminder for them to return back to their communities after graduation to become agents of change. As rural communities often lack access to adequate information on college, students in this study show that they can be an asset to their communities' social networks and help other students during their college choice process.

Cultural Capital

Cultural capital is not easily transferred but can be acquired through participating in intentional processes (e.g. degree attainment) (Koo, Ming, & Tsang, 2014). It is often used as a means to mark social class, which by extension can lead to increases in social inequality (Dimitriadis & Kamberelis, 2006). Rural students in this study viewed higher

education as a means for increasing their cultural capital and engaged in critical decision making during their college choice process. For students who had parents that attended college, this study found there to be an influence on the college choice processes of these students. Esther illustrates this point.

I mean, my mother talked about it, she knew that being young it wasn't really that important to me yet, but once she went back to school I was maybe in like I want to say 4th or 6th grade and I would attend some of her classes with her and just kind of observe and see what was going on and I actually liked it. And then after that, I realized as I got older, from school, like the more education you got the more money you could get and that sounded good and so yea really my mother kind of influenced me at a young age.

When Esther observed her mother returning to school, her college interests were sparked. She was influenced by the benefits of the economic mobility that could be attained through a college education. A person who graduates with a bachelor's degree has the potential to earn up to \$2.3 million over a life time, whereas those with a master's or doctoral degree can earn over \$2.7 million and \$3.3 million, more respectively (Carnevale et al., 2011). Rural students sought ways to increase their cultural capital in order to advance economically. Through progressing in their education and gaining better paying jobs, rural students from low-income backgrounds can become more active contributors in society. Although job opportunities may be dismal in rural areas, these students could potentially become entrepreneurs in their communities and contribute to the tax base to assist with increasing the wealth of their regions, thus helping to eradicate some of the problems of educational funding in these rural areas.

Human Capital

As Horace Mann posits, “education then, beyond all other devices of human origin, is the greatest equalizer of the conditions of men, the balance wheel of the social machinery.” One of the most critical investments in human capital is education and training (Becker, 1993), and as this study found rural, low-income students were willing to invest in their educational training, even if they had to use student loans to do so. This study found that rural students were very intentional about their college choice decisions and increasing their human capital in spite of the negative perceptions that are often associated with loans. Travis’ perceptions on investing in his human capital through the use of student loans are illustrated by this point.

It’s your future and if you want something as really bad as I do... and you don’t have all the things you want to need, you going to need some funds to help cover your tuition, then you’ll go down that road and then hopefully you’ll use it [loans] to keep going to school until you actually find something that you know that will actually pay you where you will be happy with it and advance to their doctorate....and once you graduate you know, you will start paying on it and as long as you pay on it like with the different company then you, then I feel like that debt is not a debt but at the end of the day it’s not a debt because it’s for your education.

Surprisingly, this study found that several students shared similar views on student loan use and saw loans as a positive influence for their future academic and professional aspirations.

Fit of the Findings with Existing Literature

The literature purports that rural, low-income students who have parents with little to no higher education, often do not pursue higher education (Poole & More, 2001).

This study also disputes the literature that contends that rural students also have less access to role models who have successfully matriculated into college (Poole & More, 2001). It is important to note that that eight (8) out of then ten (10) participants reported having parents who had obtained some form of postsecondary training. There is much that can be said about the connections to the current economic climate today that may be helpful in explaining why students in this study persisted towards college. As the literature states, for those who go to college, their earning potential can reach over \$1 million more than high school graduates (Burnsed, 2011; Lynch, Engle, & Cruz, 2011). These facts support the findings that suggest that rural students see the benefits of obtaining a college education and make decisions that allow them to access college. Reported in the literature is that students from low-income backgrounds tend to be loan averse (Cunningham & Santiago, 2008; King, 2002); however, this study found that rural, low-income students were willing to borrow money for their student loans if they perceived that their desired school to have good academic programs and prestige.

This study aligned with the findings of Poole and More's (2001) study that found that rural students often lack confidence in their abilities to successfully persist in college. Participants in this study often reported the need to "start off low" or at a smaller school to see how they do before moving onto a larger institution. Anthony experiences illustrate this point when he says, "I wanted to start off low, like learning some more basic things that my high schools didn't taught us and then I would move on up after I master those sections." His experiences highlight similar sentiments shared by other

participants who felt the need to lower their college choice options due to their perceptions of being able to succeed in college.

As fewer students are currently enrolling in their first choice institutions at a diminishing rate largely due to the costs of attendance (Eagan, Lozano, Hurtado, & Case, 2013), this study reports similar findings for rural students. Several of the students in this study often had to make difficult choices with negotiating their college choice decisions and usually one of the final deciding factors was the costs of attendance. This study found that college costs were a driving force in the college choice process of rural, low-income students. A lack of educational or employment aspirations is a common trait the literature reports for teenage mothers (Pinault, 2014); however, this study found that rural students who are young parents still have aspirations of going to college. Kandace's college plans may have been thwarted towards pursuing more selective institutions; however, childbirth did not stop her from initially enrolling in college. Although she has since "stopped out", Kandace desires to return to school to become a social worker.

This study supported the literature that reports the dismal amounts of guidance counselor support often seen in rural areas (Perna & Swail, 2002) and can often hinder the college choice process of rural students. Anthony experiences highlights problems he faced with guidance counselor support especially during the critical junctures of his senior year when he needed their help the most:

Like with the information to put down, you had to keep contacting with them [guidance counselors], and sometimes they won't return your calls, or they wait, so basically you had to stop on your application and wait til they give you information but if they were there right then they could have helped provide all the information you had needed and started sending off

all the transcripts. So the information from the schools and help you right then and there putting you on hold and like the waiting process for applications and some of them said they was going to help you like waive the fee with your application but they never did give you the application waiver so you had to pay out your picket and find a way to get help, so what helps is the guidance counselor of the school.

Anthony narrated how his plans to apply to college were sometimes delayed from the lack of help he received from his guidance counselors. Anthony's account echoes several of the experiences of other participants in this study.

Past studies have also found that school personnel often times have negative perceptions towards low-income families (Auwater & Arguete, 2008; Christenson & Sheridan, 2001; Hoover-Dempsey & Sander, 1997; Morris, 2005). Their views have negatively impacted the types of support that students from low-income backgrounds have described. Similarly in this study, several students described how they felt that the counselors did not want to help them; especially they felt they were not worth their time. For example, Anthony described how most of the attention was given to those ranked high in his class.

They [guidance counselors] always did like maybe the top five (5) or the top ten (10), that was the main people that got all the information that really needed school information, well every, well all of us need it, but that was the only people they gave it to.

Anthony's experiences described one that was shared by many of the other participants—if the counselors did not feel they were worth their time, they would not be willing to provide them with the adequate amount of help they needed to access college information. As a result, several students had to rely on other people to assist them with their college choice process.

Students from low-income backgrounds are consistently viewed from a deficit perspective (Yosso, 2005) and as not having adequate amounts of capital or the right types of social capital that are often privileged by society. Deficit thinking also purports that parents neither support nor value the education of their students; however, in this study, parents were extremely involved in the education of their students. This study, however, found that students possessed critical forms of social capital from their social communities that helped them to persist towards higher education. Brittany's illustrates this point when she shares:

They [her parents] basically, pretty much between all of my, my siblings, they basically like just were very supportive of us within like, whether it was like going to our honor walk, honor roll ceremony, or anything you were participating in at like high school or just in school in general, like that made a difference. So like the fact that they actually cared and they invested their time.

This study found that several of the participants narrated similar accounts of how their parents and family influenced their educational experiences, especially when it came to their college choice decisions.

Implications for Policy, Practice, and Future Research

This study was particularly useful in providing insight into the difficulties rural students experience when making their college choice decisions. For future research, a comparative study on the college choice processes of students who reside in urban locations could provide additional understanding of the different types of hardships experienced by low-income students except in a different locale. This line of inquiry would be especially helpful for policy makers to understand what types of policies could

be enacted to eradicate barriers that hinder college attendance. Further study on the college choice decisions of urban youth using student loans could also provide a foundation for understanding how their perceptions of using student loans impacts their college choice process. As there is a growing concern amongst college administrators on how to increase access to higher education for the low-income students, this study could prompt a change in policies that often leave these students disadvantaged.

Studying the population of rural, low-income students in other areas of the country, particularly those in the North, could provide an interesting comparison for understanding how they navigate their college choice process and make decisions to attend college. Specifically for this proposed study, it would be important to examine what are the different types of social and cultural capital students from these northern areas deploy in making their college choice decisions. This line of inquiry could highlight the social networks and types of cultural capital that are especially useful for these students, and provide a basis for policy makers and practitioners to explore how to provide additional resources to these students. As this study found a lack of guidance counselor support to be a barrier in the participants' college choice process, policy makers and practitioners could examine ways to increase financial support to provide funding for more school personnel. Through uncovering of a shortfall of personnel support is present in urban school settings, this study could serve as a prompt for policy makers to allocate financial resources towards schools to provide them with the adequate amount of support needed to assist these students during critical junctures in their educational journey.

From this study, rural students often did not go to their first choice or even attend schools out-of-state due to their perceptions on costs and affordability. Some of these students reported concerns about paying for college and incurring debt; however, some of the country's most competitive institutions offer extreme price discounting to low-income students. More research is needed on how to expand efforts on educating these students on the opportunities for financial aid at higher-tier institutions and studying if this new knowledge influences their college choice decisions.

A longitudinal study of students from this study would be particularly useful in tracking the educational and career journeys of these participants and unearthing any barriers or struggles that may have prevailed during and after college. Despite the dismal job market and low employment opportunities (Field, 2011), several of these students expressed their optimism of being able to succeed in their desired career field. Perhaps Brittany can offer insight into this level of optimism that was portrayed in several students.

I've actually been told by just outside people in the past that journalist don't make a lot of money and you know people didn't really read the newspaper and stuff like that but I just feel like you know if I set my steps apart and really, really work hard, I can be, I can be the next Ann Curry or you know there's so many journalist that I just really admire so I can't really say all the names but I think, I think I'll be ok, like if just really work hard in the field.

Brittany believes that through hard work and diligence she will be able to excel in her industry. Future study would encompass following these participants in upcoming years to see how they were able to move into their career fields and can offer insight into how to better support the aspiration of students from rural backgrounds.

During this study, the researcher conducted a site visit to one of the institutions located in the areas where these participants resided. This visit allowed the researcher a cursory view into the geographic landscape of the environment these students reside in. In the future, this study could be enriched by a visit to the participants' homes or even schools to provide additional insight into the lack of educational resources in these rural areas. Such information could be explored through the use of other qualitative methodologies such as photovoice (Wang& Burris, 1997), a participatory research tool that allows people to identify, represent, and characterize their community through the use of photos. The use of photovoice could be very influential in presenting this research to policy makers and administrators and allow them with portraits that show the inequalities that plague the educational systems in these areas.

With the recent changes in administering the Scholastic Aptitude Test (SAT) (College Board, 2014) and efforts to provide fee waivers for up to four (4) schools to low-income students, further study is needed to explore if low-income students from rural backgrounds expand their college options and set more lofty college aspirations. As policy makers are seeking ways to assist low-income students with entering into higher education, there is a need to explore if the more nuanced aspects of the college choice process (e.g., taking the SAT/ACT, college essays, and paying application fees) actually impact the college choice process of these students. Future research would examine if changes in these policies encourage rural, low-income students to increase their college choices.

The Research Questions Answered

The main research question used to guide this study was:

- How do rural, low-income students describe their experiences with their college choice process?

The following secondary questions included in this study were the following:

- How do rural, low-income students perceive and describe their experiences in making college choice decisions in reference to their perception of accepting debt in the form of student loans?
- What types of social and cultural capital did rural, low-income students describe as influencing their college choice decisions?

These questions guided this study and the findings offering insight into answering these questions.

The primary research question asked: How do rural, low-income students describe their experiences with their college choice process? This study found that rural, low-income students were making the decision to go to college based on their perceptions of the economic climate of society. Paul's narration depicts this perception.

Cause like how the economy is set up if you don't have like a higher education, like a high school diploma it doesn't really mean anything, like nowadays you gotta have like a degree or something if you want like a good paying job. Like you don't want to like work for like no minimal paying job and like barely make ends meet, like if you want to raise a family one day.

Paul's sentiment was further echoed by Travis.

It's important for you to go to college because I feel like after high school and after high school like if you're just thrown into the world where you just have to make a decision whether you want to get college or just the

that person that's just actually trying find a job and it's going to be hard to find a job, an ideal job. And I'm pretty sure nobody don't think an ideal job is like McDonalds' or something but I don't believe that an ideal job. You just have to go to college to actually put yourself on the market, put yourself up above, like you have this level when you go to college and then you have some four year college degree you put yourself right there, with a bachelor's degree you put yourself right there in the middle, you put yourself on top when you have Master's or higher.

This study found that rural students viewed college as a means for social and economic mobility and made intentional decisions to enroll.

The first secondary question asked: How do rural, low-income students perceive and describe their experiences in making college choice decisions in reference to their perception on accepting debt in the form of student loans? Paul's experience from his college choice process narrates a critical vantage point that was shared by several participants in this study:

I wanted to start off at a big school but I was like if they are not offering like a full scholarship I didn't want to go because I know that how a lot of people get in debt so I said I'd rather start off at a college that doesn't cost too much that was kind of low so I feel build myself up in there and then start going to a bigger university.

For Paul, his perceptions on the use of student loans drove his college choice process. Similar sentiments were shared amongst other participants as they chose to lower their college aspirations. Esther expressed the importance of responsible student loan use in the college choice process.

I would say use only what you really need. Like don't just get the loans because at the end of the day you have to pay it back. As you get higher it's just I think it's a set amount of how much you can borrow and like depending on how far you want to go in school you might want to just you know, if you don't need it really, if you don't need it right now, don't take

it all out right now, like as you get higher you probably get more, it will probably get more expensive, so only use what you really need, it helps.

This study described how a rural student viewed loans as an important bridge for pursuing higher education; however, described the need for exercising responsible borrowing behaviors. Rural students from this study expressed concerns on who should owe for using student loans based on the types of occupations they pursued. For instance, Sarah, an aspiring medical doctor, shared serious concerns about who should have to pay back student loans in society. She states, “Like we are actually going save people and help people. You know, like save people’s lives and we’re going to be in debt.” She contends that the essence of her position should warrant her not having to go into debt because she is pursuing an occupation in a field that serves others. This concern raises legitimate questions about a growing notion in society about who should have to pay back student loans. Students pursue higher education as a means of increasing their economic and social mobility, however, are taking on increasing amounts of debts to achieve this goal (King, 2002). This study also highlighted how naiveté and pride can play a role in the student perceptions of using student loans for college. Maria’s experience describes this example.

I feel like that loan, was just, well my parents had always told me that wherever I wanted to go to school they would figure out a way to get me there, so for the loan for me is different. My parents are really actually working at paying it off right now so it’s more of like just to not have to have so much money to pay at that time.

Although Maria comes from a low-income background, she felt that her parents' willingness to pay for college did not highlight issues of college affordability, as she felt she could go anywhere.

The second sub-question asked: What types of social and cultural capital did rural, low-income students describe as influencing their college choice decisions? The need of guidance counselor support was one of the most discussed aspects of social capital in this study. Anthony narrates this point:

We had to do some of that stuff on our own because either our guidance counselor was not there or she's not in office or she was busy with someone else. Like my school you only like at the beginning of the year, they only dealing with seniors or sophomores or juniors and like you can also go there too, but they not there to give you help.... you had to do it on your own because you didn't have help from the guidance counselors.

The need for more guidance counselor support was furthered echoed by Kandace, who believed that school personnel could have helped her become more aware of her college options. This study showed that students need more support than just fee waivers. They needed help with searching for colleges and expanding their options. Maria experiences describe this point.

The guidance counselors at my school weren't very helpful. All they were good for were giving me out SAT waivers and stuff like that but they really didn't help much with searching for colleges and stuff like that.

Although students lacked support in school counselor support, they often were able to still find out information from their other social connections. For instance, April had a cousin who attended her current institution that served as an instrumental source to her as she was making her college choice decisions. The lack of resources and personnel

present in these rural areas did not stop these students' aspirations to go to college, if they wanted to go, they found a way.

Travis's family was very active in his process of navigating his college choice decisions. He even shares how his sister was an integral part in his college choice process. He shared, "My sister, she's a college grad; so, she assisted me and also I was involved in many different programs, TRIO programs at South Carolina State University they assisted me." Other rural students in this study had received similar types of support. When Eric was deciphering how to navigate his financial aid process during his college process, he shared:

Like my mother went to school. I, she actually schooled me while she did hers, so I know how to go in there do my own financial aid, use her W-2 and do that. I know how to apply for scholarships and grants. And if I get accepted, I would like I know how to use it, which ones I can use, or like for books or something.

As the financial aid process is a critical aspect of the college choice process, Eric's experiences with tapping into his social capital highlights a similar experience shared by other students in this study. Esther illustrates this point when discussing how her participation in band offered her the opportunity to gain skillsets that are needed in a college setting.

With band like we would work with each other and it was like a system that you had to follow and I feel like college is the same way. Working with people, you're meeting new people, and you're like going different places with them and connecting people and I mean you get to see different things, you just always see different things and you learn different things.

Esther was able to connect her experiences in band with her conceptualization of what it means to go to college and form new social networks. Esther also discussed an important tenant of agency that is needed in the college choice process. When describing the help she received from her school connections, she shared:

You always got the help you need from your teachers like if you ever needed anything it was easy to go to them and they always wanted to make sure that you were learning. I felt that was the most important thing, you weren't just there just to be there because you know you supposed to go to school but I felt they want to you, they wanted to be there to help you and I wouldn't say that it was you know the best of best education but it was, it was good education, like if you, as long as you wanted to be there you had your education, it had to start with you, the teachers just can't do everything.

Esther's narration highlights a view that was expressed by other students in this study—the need to take ownership in one's own educational process and not apportion blame to others. Travis further illustrated this point.

Well I made myself aware of stuff like that when I was in high school. I always took at least, certain like maybe three hours out of the week to research information financial aid or even scholarships or being in college period.

This experience highlights the importance of rural students taking an active role in their college choice process.

The education systems call for students to exercise a certain levels of cultural capital that can only be transmitted through one's upbringing (Bourdieu, 1977; Sullivan, 2001); however, rural students in this study were aware of their lack of cultural capital. This was expressed when Eric shared how he felt at a disadvantage with applying to more

competitive scholarships because he did not have the writing skills he needed to be more competitive.

Well I hope there is like a scholarship program that they had us working on since we was in high school to be able to get the scholarships that was able to help us to learn how to write so that we could get like the Gates Millennium scholarships and scholarship of that nature, high scholarships instead of just the local scholarships.

Students in this study were able to successfully apply and obtain local scholarships; but, found they needed more writing support when applying to the more nationally funded scholarships (e.g., Gates millennial scholarship, Ford Scholarship programs). This study shows that rural students need more help with strengthening their writing skills to become more competitive in the application process of these essays. Obtaining adequate amounts of financial aid is a critical component of the college choice process as students are seeking ways to pay for school. These types of scholarships can be helpful with alleviating some of the burden and hardships, rural students often face when trying to conceptualize ways to pay for their college education.

Researcher's Assumptions

This study provided insight into several of the assumptions the researcher held. Earlier in this study, the researcher disclosed that as she was going through her early years of schooling, she grew up in a low-income family. Overtime, her family's income status increased and when she was pursuing graduate study, her parents were able to assist her financially with school. One aspect the researcher failed to acknowledge was her level of privilege. The researcher's awareness of her personal privilege was drawn

out during this study, as the researcher struggled to understand the financial difficulties the participants faced when trying to pay for college. One example was when Eric shared, “it was very difficult to pay, and I even had to pay \$17 in order to go to the school.” During the interview, the researcher asked the participant several times if they had said \$17 was the amount they struggled to pay with to which he replied yes. This was a shock to the researcher as she did not see how \$17 could be seen as a large enough sum of money to struggle to pay for a college education. Although the researcher did a one day site visit to the region, she did not have the opportunity to visit the participants’ homes or high schools and see the deprived conditions they often describe living in. Through this study, the researcher began to see how her privilege did not allow her to truly understand the levels of extreme poverty these students experienced and provide a means for exposing her more to the experiences of these students.

Conclusions

The questions used to guide this study were answered by the descriptions of the experiences each of the participants shared on their college choice processes. These questions can be further explored through the suggestions for future research proposed in the previous section. This study has been able to contribute to the body of literature on the college choice processes of rural, low-income students and also shed light on how they are making their college choice decisions in spite of having to potentially use student loans to fund their educational endeavors.

APPENDICES

Appendix A

IRB Approval

Date: Fri, Feb 8, 2013 at 12:05 PM

Subject: Validation of IRB2013-018: The Perceptions of Increased Debt on the College Choice...

To: Patricia First <PFIRST@clemson.edu>

Cc: "cordu@g.clemson.edu" <cordu@g.clemson.edu>

Dear Dr. First,

The chair of the Clemson University Institutional Review Board (IRB) validated the protocol identified above using exempt review procedures and a determination was made on **February 8, 2013**, that the proposed activities involving human participants qualify as **Exempt** from continuing review under category **B2**, based on federal regulations 45 CFR 46. You may begin this study.

Please remember that the IRB will have to review all changes to this research protocol before initiation. You are obligated to report any unanticipated problems involving risks to subjects, complications, and/or any adverse events to the Office of Research Compliance (ORC) immediately. All team members are required to review the "Responsibilities of Principal Investigators" and the "Responsibilities of Research Team Members" available at <http://www.clemson.edu/research/compliance/irb/regulations.html>.

We also ask that you notify the ORC when your study is complete or if terminated. Please let us know if you have any questions and use the IRB number and title in all communications regarding this study.

Good luck with your study.

All the best,

Nalinee

Nalinee D. Patin

IRB Coordinator

Clemson University

Appendix B

Information Concerning Participation in a Research Study Clemson University

The Perceptions of Increased Debt on the College Choice and Enrollment of Rural, Low-income Students

Description of the Study and Your Part in It

You are invited to participate in a research study conducted by Dr. Patricia First, along with Chinasa Ordu. Dr. Patricia First is a faculty member at Clemson University. Chinasa Ordu is a graduate student at Clemson University, running this study with the help of Dr. Patricia First. The purpose of this research is to gain an understanding of how and to what extent low-income students' perceptions of increased debt impact their college choice and enrollment.

The researchers would like to **interview** you on your college selection process. We would like to hear about your experiences on going to college and how you have financed your educational costs.

The interviews can be conducted during a face to face meeting, phone, or Skype, on a date and location of your preference. All interviews will be audio recorded on a digital voice recorder. All recordings will be stored at one of the co-P.I.'s university office, in a file cabinet, and will be coded with an assigned pseudonym. You could also be contacted via e-mail with any follow up questions or for clarification after the interview.

The amount of time required for your participation will be about 30-60 minutes, and perhaps, 10 minutes for future email exchanges.

Risks and Discomforts

We do not foresee any risks or discomforts that will occur to you by participating in this research study.

Incentives

We will offer you a \$10 gift card for your participation in the study from one of the following in which you can select from: an iTunes gift card or a Wal-Mart gift card.

Possible Benefits

We do not know of any way you would benefit directly from taking part in this study. However, this research may help us to understand how to better provide resources to students when making college choice decisions.

Protection of Privacy and Confidentiality

We will do everything we can to protect your privacy and confidentiality. We will not tell anybody outside of the research team that you were in this study or what information we collected about you in particular.

The records which indicate that you have been invited to participate in this research will be maintained on one computer hard drive and one external hard drive—both of which are the possession of one of the co-principal investigators. The external hard drive always remains at the home of the co-principal investigator in a filing cabinet. The recordings will be destroyed by May 2014.

Your name will never be used in any dissemination of the work (reports, analysis, articles, and presentations, etc...). You will always be assigned a pseudonym and the only person with access to the original list of invited participants will be the co-principal investigator(s).

From time to time, the investigator will revise and change the assigned pseudonyms.

Choosing to Be in the Study

Your participation in this research study is voluntary. You may choose not to participate and you may withdraw your consent to participate at any time. You will not be penalized in any way should you decide not to participate or to withdraw from this study.

Contact Information

If you have any questions or concerns about this study or if any problems arise, please contact Dr. Patricia First, at Clemson University at [REDACTED]

If you have any questions or concerns about your rights in this research study, please contact the Clemson University Office of Research Compliance (ORC) at 864-656-6460 or irb@clemson.edu. If you are outside of the Upstate South Carolina area, please use the ORC's toll-free number, 866-297-3071.

A copy of this form will be given to you.

Appendix C

IRB Amendment

Clemson University Institutional Review Board (IRB) (Version 10.28.2011)
[Clemson University IRB Website](#)

Office use only	
For Expedited and Full Protocols	For Exempt Protocols
Approved Disapproved	Validated as continuing to meet the criteria for Exempt status Not validated as continuing to meet the criteria for Exempt status
Signature of IRB Chair / Designee Date	

Protocol Number:	IRB2013-018
Research Title:	The Perceptions of Increased Debt on the College Choice and Enrollment of Rural, Low-income Students
Principal Investigator:	Dr. Patricia First

1. **Type of Amendment Request:** Check all that apply. Be sure to attach any new or revised documents, with changes highlighted or electronically shaded.

Protocol Change or Amendment Change to Data Collection Tools or Procedure
Change to Subject Selection Criteria Consent Form Changes
Subject Recruitment Methods Editorial/Administrative/Personnel Changes
Other (please specify): Offering incentives to participants

2. **Summary:** Provide a brief description of changes and rationale.

Description: Participants will receive a monetary incentive to participate in the study. The incentives will be disseminated in the form of a gift card. The incentives will be provided through the Emerging Scholars program at Clemson University. The rationale for adding incentives is to increase the participation rates for the study through offering a monetary incentive.

I am the principal investigator. I am submitting this form electronically and this submission constitutes my signature.

Principal investigator signature: Date: 2/19/13

Appendix D

IRB Amendment

Request for Amendment
Clemson University Institutional Review Board (IRB) (**Version 10.28.2011**)
[Clemson University IRB Website](#)

Office use only	
For Expedited and Full Protocols	For Exempt Protocols
Approved Disapproved	Validated as continuing to meet the criteria for Exempt status Not validated as continuing to meet the criteria for Exempt status
Signature of IRB Chair / Designee Date	

Protocol Number:	IRB2013-018
Research Title:	The Perceptions of Increased Debt on the College Choice and Enrollment of Rural, Low-income Students
Principal Investigator:	Dr. Patricia First

1. **Type of Amendment Request:** Check all that apply. Be sure to attach any new or revised documents, with changes highlighted or electronically shaded.

Protocol Change or Amendment Change to Data Collection Tools or Procedure
Change to Subject Selection Criteria Consent Form Changes
Subject Recruitment Methods Editorial/Administrative/Personnel Changes
Other (please specify):

2. **Summary:** Provide a brief description of changes and rationale.

Description: The projected number of students expected to be recruited for the study has expanded beyond 17 participants. Additional participants beyond the original 17, will be recruited for the study.

I am the principal investigator. I am submitting this form electronically and this submission constitutes my signature.

Principal investigator signature: Date: 3/11/13

Appendix E

Emerging Scholars Site Coordinator Recruitment Facebook E-mail Message

February 12, 2013

Hello everyone! I hope you all are enjoying life after high school! (I feel old typing that. lol) I am writing to ask you a favor. A PhD student here at Clemson is trying to research how debt and money effected your college choice. She would like to contact you directly to ask you some questions about how you made the college choice you did. So, here is what I need from you no matter if you are at school, at home or in between right now. Please read her message below and do 1 of 2 things. Either respond to this message with your current e-mail address or e-mail her directly at cordu@clemson.edu. I know you are all busy but PLEASE, PLEASE, PLEASE take a few seconds to respond. (While I would love for you all to participate in this research study, please know that participation is completely voluntary. If you choose not to participate, it won't affect your relationship with me or the Emerging Scholars Program.) Miss you all and hope you are doing great things!

Appendix F

Demographic Survey

Please take a few minutes to answer the following questions below. The information from the questions will be used solely by the researcher for research purposes only. All data and answers shared will be stored in a secure, locked location only for the researcher's use.

1) What is your racial/ethnic background? White___ Black___ Hispanic___

Native American___ Pacific Islander___ Other _____

2) What is your gender? Male_____ Female_____

3) What is the highest level of education of your parent(s)/guardians?

Mother_____

Father_____

Guardian_____

Appendix G

Interview Questions—Round 1

How do low-income students perceive increased debt and the possibility of loan default impact low-income student when making decisions concerning their college choice and enrollment?

- Did price and cost play a role in your decision making process?
- Did financial aid play a role in your decision making process?
- How did you learn about the various types of financial aid?

What types of social and cultural capital do low-income students and their families perceive as essential when navigating the financial aid process?

- Share with me please your college search process. When did you begin to search for colleges? Who has assisted you during this process?
- Who assisted you with making decision about college? Family? School counselors? Teachers? Peers?

How do low-income students ultimately decide on their college choice and eventual enrollment?

- What factors were important to you as you were selecting wherever you wanted to apply to college?
- What other types of schools were you considering in your college selection process?
- What made them more or less appealing to you as you made your selection?
- Why are you motivated to go to college?
- Did you find anything that amazed you as you were doing through your college search process?
-

Appendix H

Interview Questions—Round 2

Questions for All

Research Question 1

- 1) What are your views on college? Why was it important for you to go to college?
- 2) What are your perceptions of using loans to assist you with paying for school?
- 3) How or to what extent did your perceptions of taking out loans impact your college choice decisions?
- 4) Do career plans impact your perceptions on taking out loans? Please explain.
- 5) First ask them the two types of loans. When you are offered a combination of subsidized and unsubsidized loans, does that impact your desire to go to school or your school choice?
- 6) Have you heard about any of the federal changes with loans this summer? (Share with them the changes). Do you care if you get a fixed or variable rate with your loans? Does the rate you are offered effect whether you are willing to borrow or not?

Research Question 2

- 1) How did you learn about the different types of financial aid?
 - 1b. Were there people or resources that helped you?
 - 1c. What role did financial aid play in your college choice experience?
- 2) How many siblings do you have?
 - 2b. How many of your siblings went to college?
 - 2c. Are you aware of how they paid for school?
- 3) Were there any activities that you participated in that helped you with the college choice process?
- 4) Did you have a computer at home to help you during your college search process? If not, did you ever access one to help you learn about schools and where did you go to use it?
- 5) I know you were part of Emerging Scholars during the summer, however do you think you would prefer if you had assistance from programs like Emerging

- Scholars the entire time while you are in college? If so, what type of assistance do you need the most?
- 6) Would you have liked someone to help you apply and follow you through college?
 - 7) What types of extracurricular activities did you participate in while in high school? Any volunteering experience?
 - 8) Did you take any trips to different places as a result? If so, can you share where?
*** For those who participated in other college readiness programs, what types of resources were you exposed to? What types of activities did you do? Did you take any trips?**

Research Question 3

- 1) What are your career aspirations? What occupation would you like to have upon graduation?
- 2) What is your major?
- 3) What are your perceptions of being able to get a job in your major or field upon graduation?
- 4) What do you think makes a college experience enjoyable?
- 5) What tactics did you use to narrow down your school choice?
- 6) How would you describe your experiences with making your college choice?
- 7) Did the use of student loans impact your college choice experience? If so, can you share with me how.

Anthony:

- 1) You shared started off your college career at an online college and then transferred to Denmark Tech. How long did you attend your online institution? What was the name of the institution?
 - 1b. How were you able to pay for your online education?

April:

- 1) When exactly do you remember first thinking about going to college? (You said ever since you knew college existed. Can you pinpoint a time frame/age?)
- 2) What types of financial aid you used at your college?
- 3) Why did you not want to go to a school that a lot of people from your high school were going to?

Brittany:

- 1) What is the highest level of education your parents completed?
- 2) Who encouraged you to do dual enrollment? How did you learn about it? How did you pay for it?
- 3) (Line 92) Where did you attend for your dual enrollment? What benefits did you gain? How did that experience shape your college choice?
- 4) Why did you look at a few HBCU's? (Line 340)
- 5) Why were demographics important in your choice decisions?

Eric:

- 1) How did you come to the realization that you should have taken a break before going to college? (Line 69)
- 2) So you mentioned that after the air force you want to return back to school. Why do you think school is still important? What resources will you use to help you determine which school to go to once you decide to return? How do you plan on paying for school when you are ready to go back?
- 3) Why was it important for you to go to a USC branch after you received 17 credits? (Side note to myself: Was it because of the transfer process/articulation agreements?)
- 4) You said your mom helped you learn about financial aid when she was going back to school. When did she go back? Recently? How old were you or what grade were you in when she schooled you on the process? (Line 191)
- 5) (Line 258) You mentioned that you felt you need a good job once you take out loans. What's a good job to you? What are your career plans?
- 6) (Line 280) You mentioned that people around you encouraged you not to stay close to home. Why did you feel like you needed to move away from your hometown? What kind of place is it?
- 7) (Line 309) You mentioned that you did not want to consider private schools in your selection process. Why?
- 8) (Line 360) You mentioned that an enjoyable college experience is important. What makes an experience enjoyable?

Esther:

- 1) (Line 216) You mentioned that when you first got to school, that you needed a few more loans. How did you learn what you needed to do to come up with the funding you needed? What resources did you use during that time?

Kandace:

- 1) (Line 5) You said that cost played a big role in you picking your school and that you didn't want to use loans; however, if you liked what the college had to offer, the cost wasn't a big deal. So my question is, if you liked what the school had to offer, were loans permissible?
- 2) (Line 203 vs. 390) You mentioned that your teachers gave you college level work to prepare you for college. However, you later said in the interview that you wish

- your teachers had given you more college level work to be better prepared. Can you explain this a little more? How did the college work you receive help you? Did you feel like you needed more?
- 3) (Line 227) You mentioned you used brochures to help you learn about colleges. What types of information were in the brochures? Where did you get the brochures from?
 - 4) (Line 261 & 266) Why did you select the schools you did? (Clemson, USC-Columbia, USC Aiken, Coastal, Greenville Tech)

Maria:

- 1) (Line 83) Why did you start to look out of state at schools?
- 2) (Lines 91-94) You said that no one assisted you with searching for colleges. How did you know where to search?
- 3) (Line 109) How did you learn about the different types of financial aid that you mentioned?
- 4) (Line 116) You mentioned that your parents told you that you could go anywhere you pleased and that they would help you with your expenses. Can you share with me if they are covering a large portion of your educational costs?

Paul:

- 1) Are your older siblings in college? Did they influence your decision to go to college?
- 2) (Line 238) Why did you chose to apply to the schools that you did? Why did you select those institutions?

Sarah:

- 1) (Line 89) You mentioned that when it came time for you to apply to colleges you senior year, that you applied everywhere. Why did you apply everywhere?
- 2) (Line 132) You mentioned that you were in Upward Bound. Did you learn about financial aid from Upward Bound?
- 3) You mentioned that you didn't want to go to a school where you would be the only black person and you came to Clemson. What made you feel comfortable coming to Clemson even though its predominately white? Were there any support services that made you feel comfortable coming here?

Travis:

- 1) Did you do dual enrollment with a college or take AP credit to obtain sophomore status your freshman year?
- 2) What is you major?
- 3) You mentioned that your mom was an alumni of USC Aiken. Did she get a chance to graduate from college before she passed?
- 4) How did you learn about the different types of financial aid?

- 5) You mentioned in your last interview that you work in the financial aid office. How does working in the financial aid office get you more money? Was it work study?
- 6) (Line 135) So you mentioned that you had a lot of other schools offer you more money than USC, but chose to go to USC. But later on in the interview you stated that the cost of a college had a huge impact in the school you chose to go to. Can you talk a little more about the role the cost of a college played on the school you chose to go to ?
- 7) (Line 145) You mentioned that with the school you chose to go to, that all of your tuition and fees were covered by financial aid. What types of financial aid did you receive?
- 8) (Line 163)- You mentioned that you wanted to go to a school that met your standards. What were your standards? What made you happy in going to a school?
- 9) (Line 227) You mentioned that when you were looking at schools, that you wanted to go to school that would have a program or some resources to help you while you were at the school. What types of programs/resources were you looking for?
- 10) In your demographic survey you mentioned that you said considering college in middle school when you spoke with a college graduate. What this an organized meeting or random?
- 11) Also in the demographic survey I asked you to mention what was important to you about the college you chose to select and you mentioned that : the environment where the college was located and the cost of tuition; also whether it was an out of state institution—was that a bad factor?

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