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## **Abstract**

This study uses data from 15 descriptive case studies to explore high school students' perceptions of scholarships and the forces that contribute to these perceptions. The findings describe six themes that emerged from the data analyses: (a) awareness of scholarships; (b) perceptions of institutional scholarships; (c) motivations for pursuing scholarships; (d) barriers to pursuing scholarships; (e) sources of information about scholarships; and (f) potential strategies for encouraging more students to pursue scholarships. The article concludes by identifying implications for policy, practice, and future research.

## **Disciplines**

Education | Educational Assessment, Evaluation, and Research | Education Economics | Education Policy | Higher Education

# High School Students' Perceptions of Local, National, and Institutional Scholarships

By Laura W. Perna

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Scholarly attention to student financial aid typically focuses on three types of financial aid (grants, loans, and work study) from two sources (federal government and state government). With some recent exceptions (e.g., Tebbs & Turner, 2006), relatively little is known about scholarships from colleges and universities and other nongovernmental sources.

The relative absence of attention in the financial aid literature to local, national, and college scholarships is surprising, given the prevalence of this source of aid. In 2005–2006, 18% of all aid to postsecondary education students was from colleges and universities; an additional 7% was in the form of private and employer grants (The College Board, 2006). One electronic provider of information about local, national, and college scholarships (Fastweb, 2007) claims a database of “1.3 million scholarships worth over \$3 billion.”

This study uses data from multiple descriptive case studies to examine this substantial but underexamined source of student aid. Specifically, using case studies of 15 high schools in five states, this study explores high school students' perceptions of scholarships, including the sources that students use to learn about scholarships and the reasons that some students do not apply for available scholarship aid.

A multilevel conceptual model (Perna, 2006) facilitates understanding student perceptions of scholarships. Designed for examinations of the contextual forces that shape college enrollment and developed based on a comprehensive review and synthesis of prior research, the multilevel conceptual model draws on multiple theoretical perspectives and situates the college-enrollment decision-making process within several layers of context (Perna). Like “the student choice construct” (Paulsen & St. John, 2002; St. John & Asker, 2001), the conceptual model posits that college-related behaviors reflect an individual's “situated context.” Specifically, the conceptual model assumes

## Conceptual Framework

that students' college-enrollment decisions are shaped by four nested contextual layers: the student and family context; the school and community context; the higher education context; and the broader social, economic, and policy context. Based on this model, this study assumes that students form perceptions about scholarships within the context of their families, but that these perceptions are shaped directly and indirectly by various forces outside of the family, particularly characteristics of the school a student attends.

Research shows how aspects of the school context delimit students' college enrollment (McDonough, 1997; Perna & Titus, 2005). In particular, some research (Perna, Rowan-Kenyon, Thomas, et al., in press; McDonough & Calderone, 2006) suggests the role of school personnel in shaping students' perceptions of financial aid. Using interviews and focus groups of 63 college counselors at urban high schools in southern California, McDonough and Calderone found that few counselors in these schools provided more than minimal information or assistance to students regarding college financing, that counselors encouraged students to attend low-price institutions (e.g., community colleges) based on incomplete information about students' ability to pay, and that some counselors believed that African American and Latino parents are reluctant to use loans to finance college prices. Similarly, Perna and her colleagues (Perna, Rowan-Kenyon, Thomas, et al.) showed that high school counselors and teachers provide a range of messages to students about loans, with some discouraging and others encouraging the use of loans.

## Method

This study uses multiple descriptive case studies to address the following questions:

- What are high school students' perceptions of scholarships?
- What forces contribute to these perceptions?

The study draws on data from descriptive case studies of 15 high schools, 3 in each of five states (California, Florida, Georgia, Maryland, and Pennsylvania); states were purposively selected because of their variation on a number of demographic, economic, political, and educational characteristics (Perna, Rowan-Kenyon, Bell, Li, & Thomas, in press). The conceptual model and research design view the state as one unit of analysis and the high school as an embedded unit of analysis (Yin, 2003a).

To select the 15 high schools, the research team first constructed a demographic and academic profile of all public high schools in each of the five states. Profile indicators were derived from data from the Common Core of Data, the U.S. Census Bureau, and each state's department of education. We used the demographic and academic profiles to identify school districts and/or metropolitan areas with at least 3 high schools with varying demographic and academic indicators. Selecting

3 high schools within one district or metropolitan area helps to control for alternative explanations for observed differences across schools, including proximity to colleges and universities, characteristics of the local labor market, and the media. One of the 3 selected schools in each state had above-average student achievement and socioeconomic status (SES; i.e., “high-resource school”), one had average student achievement and SES (i.e., “middle-resource school”), and one had below average achievement and SES (i.e., “low-resource school”).

#### *Data Collection and Analyses*

Reflecting Yin’s (2003a) emphasis on the role of theory in guiding case study research, we developed data collection protocols based on the conceptual framework and a review of what is known from the literature about the predictors of college enrollment. The use of these protocols helped ensure comparability of data collection procedures across the 15 schools (Yin, 2003a).

Although we collected data from multiple sources, data for this paper are drawn from focus groups with 9th- and 11th-grade students and 9th- and 11th-grade parents, and semistructured interviews with teachers and counselors. Each focus group and interview lasted between 45–90 min and was audio-recorded and transcribed. Between 20 and 58 students, teachers, counselors, and parents at each school participated in the study, for a total of 596 participants. To analyze the data, we developed a preliminary list of codes using the conceptual framework and knowledge of prior research, while also allowing additional codes to emerge. We used HyperResearch software to assist in coding and compiling data into categories.

Several strategies ensure the trustworthiness and credibility of the findings and conclusions. To ensure construct validity, the research team collected information from multiple sources including participants with different perspectives (i.e., students, parents, teachers, counselors; Yin, 2003b). In addition, we produced a draft case study report for each school and asked the primary contact at each school (a counselor) to review the report and provide feedback (Yin, 2003b). The use of the case study protocol and case study database also helps ensure reliability (Yin, 2003b).

## **Findings**

Six themes emerged from the data analyses: (a) awareness of scholarships; (b) perceptions of institutional scholarships; (c) motivations for pursuing scholarships; (d) barriers to pursuing scholarships; (e) sources of information about scholarships; and (f) potential strategies for encouraging more students to pursue scholarships.

#### *Awareness of Scholarships*

At all schools, at least some participating students articulated their goal of earning a “scholarship” as a means to pay for college. For example, a student at the Pennsylvania low-resource

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school stated that, “My biggest post-high school dream [is] to get a full scholarship to go to college.” Many parents also expect that their children will receive scholarships. For example, a parent at the Maryland low-resource school stated, “My daughter—I know she is going to get scholarship money. Wherever she goes, she’s going to be offered some money.”

Students and parents believed that scholarships are widely available. Participants listed a range of criteria for receiving scholarships, including academics, athletics, other extra-curricular activities, and community service. Participants also noted many sources of scholarships, including corporations, religious groups, local civic and community organizations, and foundations, as well as colleges and universities.

A small number of participants noted the availability of scholarships through employers such as the local hospital. For example, an 11th-grader at the Florida high-resource school said that her father “has gotten some degrees from, like, his job. They pay for him—like two years ago he went for, like, a month or two to Boston University for free.” Similarly, a teacher at the Florida high-resource school reported that, “If they sign a contract for one year of work after they become an RN, the Baptist Hospital pays—I think it’s 100%, and I know Mt. Sinai’s doing it now, too. And it might be for a radiology tech too.”

Many participants (especially those at the low- and middle-resource schools) reported the availability of scholarships based on athletic talent. For example, a 9th-grader at the Florida low-resource school said, “Most boys or even girls get into sports so that they could come out and look at them so they could get a scholarship. That’s the only scholarship that I keep hearing about constantly.” Similarly, an 11th-grader at the Georgia low-resource school said, “My parents drill me on it, too, because they’re always, like, you know, ‘You can get a basketball scholarship, and you can play basketball in college.’”

#### *Perceptions of Institutional Scholarships*

Students and parents were also aware of the availability of scholarships from colleges and universities. Several participants, especially those at the high-resource schools, appeared to have a particularly sophisticated understanding of the ways that institutions award financial aid. For example, a few participants recognized that more expensive institutions often award substantial amounts of financial aid. In the words of an 11th-grader at the California high-resource school: “What’s really heartening is a lot of those colleges that charge like \$30,000 per year, something like that, if your combined family income is less than \$200,000, then you qualify for aid for a lot of those colleges.”

Some parents also believed that colleges and universities award scholarships as a means to attract high-achieving students. For example, in the words of a parent at the Pennsylvania middle-resource school: “I am aware that ... the better

academically your child is, it seems the system leans toward that student.... The more options for that person. The average student—I don't know."

Other parents believed that, because colleges and universities target aid to students with the lowest family incomes and highest academic achievement, relatively few resources are available for "average" students. In the words of a parent at the Maryland low-resource school:

Someone sent me an e-mail ... saying if your income is below [\$]45,000 per annum, your child could get financing to go to places like Harvard. But, you know, it keeps a lot of people out of, you know, qualifying on that basis. And I think it is unfair that you may have kids who really are able and capable, you know, for Harvard or MIT, or whatever you may call it. But, because of financing they are just left out in the distance.

Although a few students reported that their college choices would not be influenced by financial aid offers, several parents stated that their children would attend the institution that offered the most generous aid package. In the words of a parent at the Maryland low-resource school: "I told [my daughter] pick all of the schools that you want to go, at least five. And then from that five whoever accepts you and gives you the most money is where we're going to go."

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#### *Motivations for Pursuing Scholarships*

A few participating students appeared highly motivated to obtain a scholarship. For example, an 11th-grader at the Pennsylvania middle-resource school said, "We look for scholarship opportunities really young.... I already started to look around to see which scholarship opportunities I can apply for next year."

One reason that some students pursue scholarships is to obtain the financial resources needed to attend college. In a representative comment, a 9th-grader at the Maryland low-resource school said, "I'm looking for any type of scholarship or any program they could have that would make the costs lower." Similarly, a student at the Florida middle-resource school stated, "Myself, I don't have the money to pay for college or none of that, so I guess [a scholarship] is the only opportunity I have to be able to go."

A few students viewed scholarships as a means to assist their parents with paying the costs of their postsecondary education. For example, a 9th-grader at the Maryland low-resource school said that, "I'm working really hard for a scholarship. My parents are willing to pay for my college, but I know I don't want them to have to pay for all of it."

Some students indicated that their parents were working with them to obtain scholarships. An 11th-grader at the Maryland high-resource school said that she and her mother "have

been doing some searches for different scholarships you can get from anything.” Similarly, an 11th-grader at the Maryland middle-resource school said,

Because colleges cost us so much, so, like, my dad is pushing me to get scholarships and FAFSA and all that stuff right now, and I am—I’m doing—I’m filling out, like, forms each day for scholarships just because it’s just too expensive.

### *Barriers to Pursuing Scholarships*

Nonetheless, at least some participants at all schools believed that relatively few students pursue available scholarships. For example, a counselor at the Maryland low-resource school said that, because students do not apply for the available scholarships, “We have a lot of money that’s left over.” A teacher at this school explained that one student received a \$500 scholarship from a local civic organization “and no one else applied for it.” Similarly, a counselor at the Georgia middle-resource school stated that, “Children have to apply for them. And, and the sad thing is, they don’t.”

Counselors also believed that students who least “need” scholarships are most likely to seek available scholarships. As one example, a counselor at the Maryland high-resource school said, “It’s almost like the ones that are more prepared or able to look for the scholarships don’t need them so much as the ones that are not really sure how the whole thing works.”

Participating counselors seemed especially discouraged by students’ lack of interest in scholarships, given their own efforts to “announce scholarships” and organize “scholarship committees.” In the words of a counselor at the Pennsylvania low-resource school:

I publish all the scholarships that are available, national and local. I run the essay contest—they won’t enter. They drive me crazy. I print it up. I type it myself—print up the scholarship bulletin, and I take it to every senior home-room, I give it to them. They say, “Do we need to write an essay?” and I tell them, “Yes,” and they say, “Then I don’t want it.” And I’ve got really nice stuff—local—it has to go to a [student from this school], you have to get it.... But if they have to enter it, they won’t do it.

One reason that some students do not apply for available scholarships is that they expect that their parents will pay the costs of their postsecondary education. A teacher at the Georgia low-resource school articulated this view:

I feel that the students also rely upon the parents to take care of that part of the college experience, that the students always rely on, “Well, mom and dad will pay for it.” So they’re not interested in, you know, writing these

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scholarship essays because they feel that their parents make enough for them to get the four-year degree.

A second reason that some students do not apply for scholarships may be the absence of a structure or system for navigating the vast number of available scholarships and easily identifying scholarships for which they are eligible. An 11th-grader at the Georgia low-resource school explained that,

There's like a billion scholarships out there, that just nobody ever looks for them at all, so that if we just took the time to look for them we could just find them, apply to them, and actually use them.

Similarly, a teacher at the Pennsylvania low-resource school believed that students and parents “have no concept of how many scholarships are out there. These parents have no idea how to [locate scholarships]; the kids have no idea and no desire.”

A third reason that students may not pursue scholarships is the low average award. For example, an 11th-grader at the California high-resource school said that, “The scholarships that they offer here and that they advertise is [*sic*] just a joke. \$500 is not going to make a dent in your life, trying to get through college.” Similarly, a parent at the Pennsylvania middle-resource school stated:

I know there are, you know, some different scholarships where you can, you know, get \$500 or \$1,000, you know.... But something that's really going to help offset the cost of, you know, 10, 15, 20,000 dollars a year tuition bill. I'm not sure what's out there to do that.

A fourth force that may reduce students' efforts to obtain scholarships is the low expected probability of obtaining a scholarship. In a representative comment, an 11th-grader at the California low-resource school said, “Even if you're qualified for like the scholarships you don't necessarily get it. Like it might depend on community service, but yet you have the grades and like the—like you worked hard to get there.” Similarly, an 11th-grader at the Florida high-resource school said, “There are also a lot of private groups that offer small scholarships, and, you know, they are sort of at random. And all these very small percentage of people actually earn them....”

Another force that limits students' interest is the perceived time and effort required to obtain scholarships. Several participants acknowledged the effort required to obtain a scholarship, with one 9th-grader at the California low-resource school stating that, “You have to apply for scholarships and not give up, and just say, ‘Oh, well, I tried.’ You have to work for it, and you'll eventually get it.” A counselor at the Pennsylvania high-resource school believed that students do not apply for scholarships “because they don't feel like taking the time to do it.” Similarly, a

parent at the Georgia high-resource school said, "Although I've been researching scholarships on the Internet, [my daughter] is not going to write an essay.... She's laid down the law."

The need to write an essay appears not only to limit students' interest in applying but also to require additional assistance from school staff. Suggesting the burden that scholarship essays impose on school staff, a teacher at the Florida middle-resource school explained that, "I have one student who's been in constantly asking me to edit application essays. But we really do have to push them because they're not as aware. Their parents weren't as aware, so they're not."

Finally, students who do not plan to attend college are unlikely to pursue scholarships. This finding suggests that scholarships alone are insufficient to encourage college enrollment. In the words of a teacher at the Pennsylvania low-resource school:

One of the problems we're having right now is that the honors English classes all had to write an essay for this American Legion contest. And the prize is a scholarship. And the top four kids that you would choose from, none of them are [sic] going to college... So they don't know who to give this prize to, because these kids, they aren't going to college.

### *Sources of Information about Scholarships*

Students and parents learn about the availability of scholarships from several sources, including families' experiences with older children, school counselors, and the Internet. Several parents at the middle- and high-resource schools reported that their older children received institutional grants. For example, an 11th-grade parent at the Maryland high-resource school said, "My son pockets \$2,000 a year now. He has got so much merit aid that he gets \$2,000 for personal expenses." Other parents at this school reported that their older children did not apply for financial aid but were awarded merit scholarships.

A second source of information about scholarships is high school counselors. While consistently noting the volume of scholarship information, counselors also described their efforts to make scholarship information available through lists that are posted on bulletin boards, books that are available in the guidance office, newsletters, and Web sites. Counselors also communicated the availability of scholarships by announcing scholarship recipients "on the intercom" and celebrating scholarship awards at an annual "awards night."

A third source of information about scholarships is the Internet. In the words of a 9th-grader at the California low-resource school, "I look on the Internet, and there's, like, so many options. You just type in *scholarships*, and there's [sic] so many

options.” Other participants mention the availability of Web sites such as Fastweb.com.

*Potential Strategies to Encourage Scholarship Applications*

Participants’ comments suggest four potentially fruitful strategies for increasing students’ knowledge of and motivation to acquire scholarships. One is to educate students about the benefits of these efforts. For example, a counselor at the Georgia middle-resource school explained that the benefits of identifying and applying for scholarships exceeded the costs:

They’re saying it takes so much time. I say, “What do you make at the Old Navy outlet?” “About \$6 an hour.” You go to work eight hours a day for \$6 [per hour], and you end up spending more than that on clothes. Why not spend eight hours one day on this Web site and apply for scholarships? It’s money. Same difference. You’re working for money....

A second potential strategy is for counselors to actively encourage students to apply for available aid. In addition to the passive approaches to disseminating information about scholarships mentioned previously, several participants described more proactive efforts to inform students about the availability of scholarships and to match students to particular opportunities. A counselor at the Florida high-resource school explained that:

We ask for a profile from the very top kids with a write-up of all their strong points. And so if we have [a scholarship], we have all these packets from the kids, so we can nominate from those, so they know that those kids are interested in nominations.

A counselor at the Maryland middle-resource school stated that if the school’s college counselor announces a scholarship deadline in the newsletter,

Nobody responds. She’ll come to our weekly meeting in guidance and say, “Look, I don’t have any people. Here are the criteria.” We look through our names. We give our names. She brings them down [to her office]. She talks them through it. She helps get the essay in.

A third potential strategy is to work with organizations outside of the school, such as pre-college outreach programs, to increase student interest in scholarships. The California middle-resource school’s AVID (Advancement Via Individual Determination) program appeared to be an especially important source of information about scholarships; several 9th-graders at this school reported learning about scholarships through their participation in this program.

A final potential strategy is to coordinate and centralize scholarship information. Participants at the California schools consistently praised the Santa Barbara Foundation as a source for scholarship information. In 2005, the foundation provided \$2.1 million in scholarships and loans to “local youth pursuing meaningful education in vocational schools, two-year and four-year colleges and graduate schools” (Santa Barbara Foundation, 2005, p. 8). A counselor at the California middle-resource school explained that the foundation serves as a “clearinghouse” for local scholarships, and that students complete one application for all available scholarships. In the strongest statement of praise, a counselor at the California high-resource school said, “It’s the most amazing system I’ve seen, having worked in about three different school systems before, that this one clearinghouse for the entire county of Santa Barbara matches kids with scholarship opportunities.”

In terms of potential state-level models, several counselors suggested that the Georgia Career Information System (GCIS) is a particularly useful mechanism for identifying scholarships for the state’s students. Administered by the Georgia Career Information Center (GCIC, 2007) at Georgia State University, the GCIS is designed to “provide current and accurate career information to schools and agencies throughout Georgia in order to help young people and adults make informed occupational and educational choices” (GCIC). Among other types of information, the GCIS “contains information on more than 3,567 federal, state, and independent aid programs representing about 5 billion dollars” (GCIC). A counselor at the Georgia middle-resource school explained:

GCIS has 900 scholarships, and that sounds overwhelming, but there’s a search that you do. You answer questions about your parents, about your GPA, your interests, your sports. And then it narrows the scholarships down, and you can apply from there.

## **Discussion**

The findings from these multiple descriptive case study analyses suggest that most students are generally aware of the availability of scholarships and acknowledge that scholarships are awarded based on a wide range of criteria. Some students and families have a particularly sophisticated understanding of institutional scholarships, with some planning to attend the college that makes the best institutional aid offer. Although some students—especially those who are concerned about their ability to pay college expenses—are highly motivated to invest the necessary time and effort in locating scholarships, counselors at most schools are discouraged by the small numbers of students who apply for available scholarships. Various forces appear to reduce students’ interest in pursuing scholarships, including challenges in locating appropriate scholarships from among the large number of available scholarships, the low average scholar-

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ship award, the uncertain likelihood of receiving a scholarship, and the required time and effort. Students typically rely on their parents' prior experiences with scholarships, information about scholarships that counselors make available to students, and their own Internet searches to identify possible scholarships. Potential strategies for increasing students' efforts to obtain scholarships include educating students about the benefits of these efforts, increasing counselor assistance with scholarship processes, and utilizing resources outside the school to disseminate and manage scholarship information (e.g., pre-college outreach programs, community and state organizations).

#### *Implications for Policy and Practice*

The findings from this study have several implications for policy and practice. First, because of the volume of scholarship information and numerous other responsibilities, counselors at most schools are only passively disseminating information to students about scholarships. Schools with a designated college counselor are able to engage in more proactive efforts to match students to available scholarships. Other research (e.g., Perna, Rowan-Kenyon, Thomas, et al., in press; McDonough, 2005) documents the challenges that limit counselors' ability to provide sufficient financial aid counseling. Therefore, schools should explore ways to increase their capacity to provide financial aid counseling in general, and about scholarships in particular, by both increasing counseling resources at the school and developing relationships with other organizations (e.g., local colleges and universities, pre-college outreach programs, community organizations) to facilitate matching students to available scholarship dollars.

Second, sponsors of local and national scholarships should consider ways to maximize the effectiveness of their investment. The findings from this study suggest that, in part because of the sheer number of available scholarships and the low average scholarship award, many high school students conclude that pursuing this type of aid is not worth their effort. Therefore, although individual scholarships are designed to achieve a range of varied and admirable goals, sponsors should consider the potential benefits of consolidating available scholarship dollars.

Third, state and local policy makers should consider ways to facilitate matching eligible students with available scholarship dollars. The Santa Barbara Foundation and the Georgia Career Information System offer potential models for providing students with one source for information about available scholarship dollars and easy-to-use mechanisms for matching students to scholarship dollars.

#### *Implications for Future Research*

Despite its strengths, the study has several limitations. First, the analyses describe student perceptions at one point in time (the 2004–2005 and 2005–2006 academic years) at just 15

schools in only five states. In addition, although participants are diverse in gender, race/ethnicity, and SES, the data permit only disaggregation at the school level, not the individual level. Finally, the findings describe students' perceptions of scholarships, but not the relationship between these perceptions and college-going outcomes (e.g., decision to attend college, choice of college to attend).

Future research should address these limitations. For example, future studies should explore how perceptions of scholarships, and the forces that contribute to these perceptions, vary across groups, as well as the effects of students' perceptions of scholarships on various college-related outcomes. Future research should also explore the implications of the relatively recent efforts of several prominent colleges and universities (e.g., Princeton University, Davidson College) to eliminate loans from the financial aid packages of low-income students.

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