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How Cultural Capital, Habitus, And Social Capital Impacts Pell-Eligible Vermont Students In Navigating The Financial Systems Of Higher Education

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HOW CULTURAL CAPITAL, HABITUS, AND SOCIAL CAPITAL IMPACTS
PELL-ELIGIBLE VERMONT STUDENTS IN NAVIGATING
THE FINANCIAL SYSTEMS OF HIGHER EDUCATION

A Dissertation Presented

by

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ABSTRACT

With the US recovering from a recession, a college diploma has become more valuable to avoid unemployment. Despite a college degree's importance, the access to higher education is a challenge for lower income Pell-Eligible Vermont students. For the past three decades, higher education continues to rise in cost faster than family income. Cost is not only an inhibitor for Pell-Eligible Vermont students. The complexities of navigating the financial systems of higher education to acquire aid in order to make college obtainable is also an issue for Pell-Eligible students. In order to successfully navigate these systems, a Pell-Eligible student's habitus, cultural capital, and social capital, greatly influence their decisions about applying to college and being able to successfully participate once accepted.

To help understand the experience of Pell-Eligible Vermont students as they navigate the financial system of higher education institutions, I utilized a qualitative case-study phenomenological approach. The study was guided by the following research questions:

- (1) What are the specific challenges for Pell-Eligible students during their navigation of the financial systems of college?
- (2) What messages/information/support and from where do Pell-Eligible students receive about financing a college education?
- (3) How does cultural and social capital, and habitus influence a Pell-Eligible student in navigating the financial systems of higher education?
- (4) What are the implications for high schools, states, and colleges in providing information for Pell-Eligible students in navigating the college process?

The study looked at the experiences of Pell-Eligible students who applied to and were accepted at Green Mountain University (GMU), a public four-year university in the Northeast region of the US. I interviewed undergraduates of GMU, the financial-aid officers of GMU, and professionals from the Vermont Higher Education Agency (VHEA). The goal of the study was to find areas where higher education institutions, high schools, and government agencies, can provide better support, more transparency, and ease the navigation process for Pell-Eligible Vermont students as they make decision and navigate the financial aid process in order to enroll into college after high school graduation.

DEDICATION

For my loving wife
who encouraged and supported me on this journey,
thank you, for always believing in me.

Kimberlee Rene Monteaux De Freitas

For the love of my littlest sweetheart,

Eloise De Freitas

For my loving mother
who's unwavering love and support
helped me to pursue my dreams.

Carol De Freitas

My dad,

Patrick Quinton De Freitas

March 7, 1939 – November 18, 2015

My dad had taught me the power of education. Without his wisdom, drive, and perseverance, I would have never overcome the challenges I have encountered in life. I still hear his encouraging words of, “push yourself!”

I miss you and love you.

ACKNOWLEDGEMENTS

There are so many people I would like to thank for their participation and support throughout this dissertation. First, a sincere gratitude to the student participants in my study. The opportunity to hear their stories about navigating the many systems of higher education and their continual journey taught me so much and provided a perspective that I would have never fully understood. It is their experience that encourages me to pursue access for all students to higher education.

I am fully appreciative of the participation from the Outreach professionals from Vermont Higher Education Agency and the financial service officers at Green Mountain University. Your openness helped me to understand the various challenges and opportunities that are taking place for students, higher education institutions, and government/outreach organizations in the state of Vermont. Your voice and perspective provided a richness and depth to this study.

I would like to thank my incredible dissertation committee. My advisor, Dr. Judith Aiken, provided her steady wisdom, critical eye, and guiding support, helped me complete a journey that I would have never thought possible. A special shout out to my doctoral cohort mate, Jon. I am so grateful for our lunch meetings to discuss school, work, and life.

Finally, this all is not possible without the support of my family. My incredible wife has been the greatest cheerleader of my life. I would have never thought to continue my education after my master's degree. It was you who believed in me and provided the patience, guidance, and love to be successful. Love you always.

TABLE OF CONTENTS

Dedication	ii
Acknowledgements	iii
List of Tables	vii
List of Figures	viii
CHAPTER 1: INTRODUCTION	1
Significance of Research	7
Purpose of the Study and Research Method	9
Definition of Key Terms	10
CHAPTER 2: LITERATURE REVIEW	12
National and Vermont Trends in College Cost	13
National Trends	13
Vermont Trends	16
Financial Aid: Trends, Changes, Policies	19
Confusion Around Fafsa and Financial Aid	22
Barriers and Opportunities Students Face	25
Misperceptions of College Costs	25
Resources- High School Guidance Counselors	29
Resources- College Intervention Programs	32
Policies for Combating Cost/Solutions	33
Cultural Capital, Social Capital, Habitus, and Student Access	36
Cultural Capital	38
Social Capital	41
Habitus	44
Summary	46
CHAPTER 3: RESEARCH METHODOLOGY	49
Purpose of Study and Research Methods	49
Case Study	50
Phenomenological	51
Site Selection	52
Participant Selection	53
Pell-Eligible Students	53
Recruitment and Participants Involvement	54
Financial Department: Recruitment and Participation	55
Vermont Higher Education Agency: Recruitment and Participation	57
Data Collection	57
Data Analysis Process	61
Validation and Trustworthiness	63

Conceptual Framework.....	65
Researcher Identity	69
Delimitations.....	71
Ethical Considerations	72
CHAPTER 4: FINDINGS AND ANALYSIS	74
Student Participants	76
Vermont Higher Education Agency Participants.....	78
Green Mountain University Financial Officer Participants.....	78
Theme One: Challenges for Pell-Eligible Students	79
Concerns Around Cost.....	79
Cost the Decision Maker.....	82
Lack of Information/Support from Parents/Guardians	84
Reliance on the Student to Support the Family	88
The Costs once in College	89
Theme Two: Knowledge and Messaging: Cultural Capital.....	92
Inherited Knowledge around Higher Education (Cultural Capital).....	92
Urban Setting vs. Rural Setting	93
New Americans – Community.....	96
Theme Three: Motivation to Engage the Challenges of the Higher Education System (Habitus)	99
Family as Driving Force	99
Self Drive to Pursue a Career.....	101
Theme Four: Organizations and Individual Support (Social Capital)	102
High Schools.....	103
Guidance Counselors	104
Community/Government Organizations.....	105
Summary.....	108
Challenges for Pell-Eligible Students.....	109
Capital.....	111
VHEA and GMU	113
Summary.....	113
CHAPTER 5: DISCUSSION, IMPLEMENTATIONS, AND RECOMMENDATIONS.....	115
Conceptual Framework.....	116
Interpretations	117
Cost is More than Just the Price Tag for Pell-Eligible Students.....	117
Message from Family and Community.....	120
The Capital to Overcome Challenges	123
Cultural Capital.....	123
Habitus	125
Social Capital	126
Implications for Practice	127
Pell-Eligible Students.....	128

Parent(s)/Guardian(s)	129
High Schools, Guidance Counselors, Government/Community Organizations	131
High Schools: Have Dedicated Times Around College Advisement	131
Guidance Counselors: Lower Caseload and More Opportunity for College Advisement	132
Government/Community Organizations: The Outreach to the Rural Areas of the State	133
Higher Education Institutions	133
Limitations of the Study.....	136
Implications for Future Research.....	138
Perspective of High School Graduates Who have Dedicated Not to Participate in Higher Education.....	139
Diverse Voices of Pell-Eligible Students on their Experience of Navigation Toward Higher Education	140
Conclusion	140
REFERENCES	143
APPENDIX A: Interview Protocol.....	155
APPENDIX B: Letter of Recruitment for Students	160
APPENDIX C: Letter of Recruitment for Financial Officers.....	162
APPENDIX D: Letter of Recruitment for VHEA	163
APPENDIX E: Participants Themed Quotes.....	164

LIST OF TABLES

Table 1: Data Collection for Research	59
Table 2: Undergraduate GMU Participants' Demographics.....	77
Table 3: Vermont Higher Education Agency Participants Demographic Data	78
Table 4: Green Mountain University Financial Professional Participants Demographic Data.....	79
Table 5: Challenges for Pell-Eligible Students.....	110
Table 6: Capital Utilized by Pell-Eligible Students.....	112

LIST OF FIGURES

Figure 1. Increase in Tuition Prices. Source: A Better Bargain for the Middle Class	2
Figure 2. Total Federal and Nonfederal Loans borrowed.....	14
Figure 3. Postsecondary Enrollment Rates of Recent High School Graduates by Family Income, 1987 to 2012.....	15
Figure 4. Change in State Funding for Higher Education, FY08-FY14.....	18
Figure 5. Student’s Social Capital, Habitus, and Cultural Capital in Navigating Financial Higher Education Systems	68
Figure 6. Student’s Social Capital, Habitus, and Cultural Capital in Navigating Financial Higher Education Systems.....	117

CHAPTER 1: INTRODUCTION

The United States (US) public higher education institutions continue to be of importance for economic and social purposes. During President Barack Obama's (2013) economic series speech he stated, "A college education continues to be the ticket to the middle class." The former President expresses the importance of a college education in order to maintain a job at a livable wage. College provides a student with the opportunity to interact with a diverse student population where they can be challenged socially, emotionally, and intellectually. Walker (2014) pointed out that college "provides the United States (US) a highly educated and skilled workforce. Moreover, higher education participation allows the US to create a globally competitive economy, promote economic prosperity, and tighten the socioeconomic gap among its citizens" (p. 13). As the US recovers from a decade of economic recession, a college diploma has become even more valuable to finding gainful employment in this changing national and global economy.

Despite a college degree's importance, access to higher education is a challenge for many U.S. citizens. With the continuing rise in cost, it brings into question whether or not colleges are serving the purpose of educating all citizens who are interested in enhancing their education. As provided in Figure 1 from former President Obama's *A Better Bargain for the Middle Class* (2013), it shows the "average tuition and fees at a public four-year college have increased more than 250% over the past three decades, while income for typical families grew by only 16%." Thus, the cost of college education continues to rise at a higher rate than family income. In order to cover the gap between rising tuition cost and stagnant family income, there has been an increased dependency

on student loans and other sources of financial support (Cunningham & Santiago, 2008). However, access to these resources for students and families is challenging, in particular for those students and families who come from low-income backgrounds and experiences (Perna, 2006). According to the U.S. Department of Education (2015), a low-income individual means “an individual whose family’s taxable income for the preceding year did not exceed 150 percent of the poverty level amount” (p. 1). For a family of three, that would amount to \$30,135. Individuals and families in these economic brackets tend to not have the financial resources or support in accessing higher education opportunities (Perna, 2006).

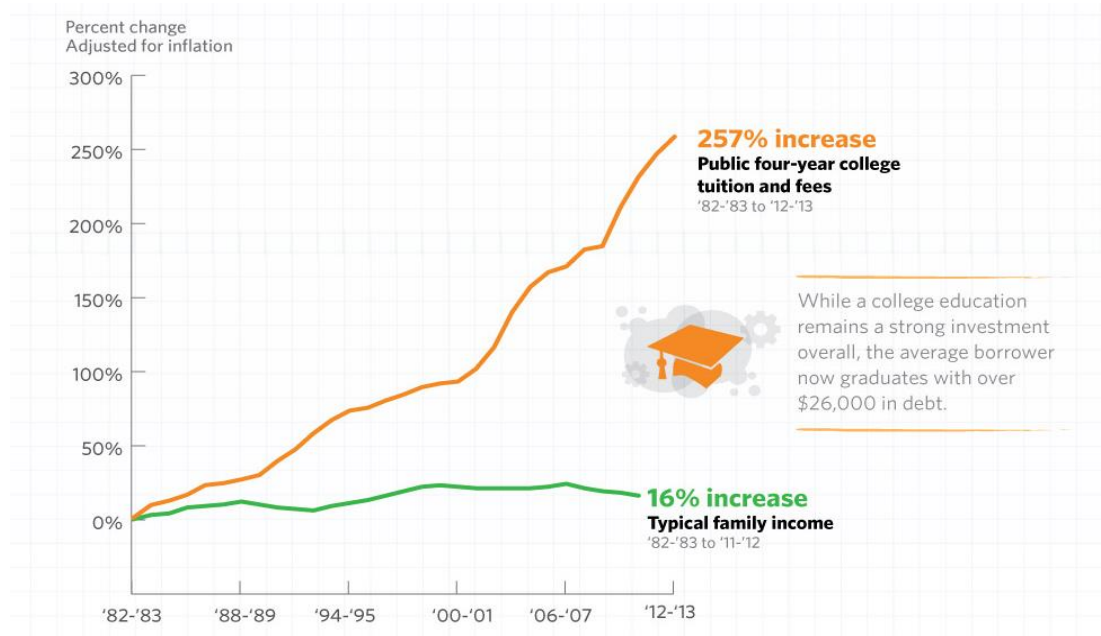


Figure 1. Increase in Tuition Prices. Source: A Better Bargain for the Middle Class (2013)

The impact of the economic recession has not only led to family income stagnation, but also how colleges are needing to make major adjustments to cover their own rising cost. Adding to this is how colleges and universities have experienced a

decrease in state and local appropriations, thus requiring institutions to raise tuition prices on students (College Board, 2013). A recent study by the National Center on Budget and Policy Priorities (Mitchell, Palacios, & Leachman, 2014), it was reported that most states are funding higher education well below pre-recession levels which has led to increased tuition levels and budget cuts that diminish opportunities to a college education for many individuals. Such cuts have resulted in a number of new admission processes colleges are utilizing to adjust for rising cost of higher education. Some colleges are now moving more towards a “needs sensitive” rather than a “needs blind” model (Berrett, 2010). A needs blind admission is a higher education institution’s admissions process that does not factor a family’s income into whether or not they can afford the cost; whereas a needs sensitive admission process does factor a family’s income into whether or not they can afford the cost. This new process involves factoring a family’s income to determine their acceptance.

With the shift of colleges focusing on one’s finances, resources are being pooled to the families that can afford the cost of higher education versus those who may be reliant on financial aid. A study found finances are changing the admissions process in that colleges are deciding to provide more aid to families who can afford the cost, compared to families who would be in greater need for aid (Marcus, 2014). This is a change of course for many colleges. Colleges having tighter budgets have to make their admissions targets while factoring how much aid can be provided. By factoring a student’s finances, they provide incentives to higher income students to attend their institution versus an equally qualified student who is of lower income. What we are beginning to observe is that finances and fiscal exigencies are becoming a bigger factor in

determining who will be able to access a college education. Since being able to pay for college determines who can or cannot go, decisions made in higher education related to access and eligibility for financial aid can vastly impact parent(s)/guardian(s)' and students' decisions about college.

Part of the mission for higher education is to provide higher learning for the public that supports the rise of a middle class. As college costs increase, the ticket to the middle class has become elusive and difficult to obtain. What continues to surface is that for young people, in particular those who come from low socio-economic status, their ability to access financial aid will be the difference for many in terms of going to college or not (De La Rose, 2006). Depending on one's economic standing and exposure to college, there are various opportunities for navigating the financial process of college. Families with knowledge and resources around the college application process are negotiating their financial aid packages through such processes as hiring financial aid officers to obtain additional scholarships and utilizing tax benefits to reduce cost (Marcus, 2014). Families from affluent backgrounds who have the resources, experiences, and tools can successfully navigate the financial process; the same cannot be said for lower income families. Perna (2004) studied the impact of financial aid on low-income family decisions about college and found that families of reduced economic status lacked information and awareness about financial aid which in turn, impacts decisions to apply to college at all. According to Perna (2004),

The student financial aid programs that were authorized under Title IV of Higher Education Act were intended to ensure that inadequate financial resources would not limit access to college. Nonetheless, despite substantial investment in student

financial aid not only by the federal government but also by state governments, colleges and universities, and other entities, college access and choices remain stratified by socioeconomic status (SES) and race/ethnicity. Although students received about \$122 billion in financial aid from all sources in 2003-2004 (The College Board, 2004), individuals with low family incomes, individuals whose parents have not attended college, African-Americans, and Hispanics are less likely than other individuals to enroll in college. (p. 99)

One of the largest programs to support low-income students has been the Federal Pell Grant Program. According to the National Association of Student Financial Aid Administrators (NASFAA, 2014), the Federal Pell Grant provides financial aid of a maximum award of \$5,730 to low-income students who demonstrate financial need. From this report, in 2011-2012 the average financial award was \$3,555 and more than 74% of recipients had family income of less than \$30,000.

For full-time undergraduates at public and private nonprofit four-year institutions, the average price of tuitions and fees for 2014-2015 is \$11,550 (College Board, 2014). On top of tuition cost, there is additional room and board charges that average out to \$9,804. The Federal Pell Grant is a primary resource for low-income families, yet the award provided will not cover all college expenses which leads to a potential debt burden on students and families.

The concern around collage affordability is a nationwide concern and the state of Vermont is no different. From the Vermont Public School Dropout and High School Completion Report (2014), Vermont has one of the country's highest graduation rates for high school students of 86.6% in 2013. Unfortunately, of those graduates only 60.5%

enrolled in a college institution within 16 months of graduation (Vermont Agency of Education, 2014). Part of the reason for this decrease in college enrollment is in part due to the rising cost of college and the potential debt burden for attending higher education (Vermont Public School Dropout and High School Completion Report, 2014). With cost being a major factor for college enrollment, in particular for those from low-income families, understanding the particular challenges Pell-Eligible students face in making college accessible to them is critical to college access for all families. What knowledge, skills, or dispositions do these students need to successfully access financial aid for college?

In addition to matters of affordability, there are many factors that impact college access. Researchers have examined academic preparation, family background, motivation, peer influence, and school counselor support (Harris & Halpin, 2002; Kuh, Kinzie, Cruce, Shoup, & Gonyea, 2006; Hoxby & Turner, 2013). However, for young people, it comes down to skills and knowledge for navigating financial aid opportunities. This problem can be looked at through the constructs of cultural and social capital, and habitus. French sociologist, Pierre Bourdieu, was one of the first writers to examine how each of these constructs can either assist or hurt one's chances of successfully navigating the financial systems of higher education. Bourdieu's theory around capital (Bourdieu, 1986, 1989), suggests that an individual's actions and decisions with continuing onto college are based on their inherited knowledge (cultural capital), their understanding of circumstances (habitus) and their size of network with individuals and organizations (social capital). These factors can contribute to whether or not a student believes higher education is right for them, if they can afford the actual cost of attending college, and if

they have the skills to navigate new and complex cultures related to applying and beginning college. The concepts of Bourdieu's theories and their impact on student's capacity to navigate the financial aid systems are further developed and addressed later in this study.

Significance of Research

The cost of a college education continues to rise at a faster rate than family income (College Board, 2013). As discussed by Grant Thornton (2014), higher education faces major economic challenges and “needs to adapt to meet economic and learning needs of the next generation of students...making education adaptable and affordable” (p. 3). Controlling the cost of higher education has not only been a nationwide concern, but the state of Vermont has seen a significant increase in cost for public higher education. As discussed above, the Vermont Public School Dropout and High School Completion Report (2014) reveals the state has one of the country's highest graduation rates for high school students of 86.6% in 2013. Unfortunately, of those graduates only 60.5% enrolled in a college institution within 16 months of graduation (Vermont Agency of Education, 2014). The state of Vermont also has one of the nation's highest cost for public higher education (College Board, 2014). For low-income/Pell-Eligible students, financing an education is one of the primary factors in determining whether higher education is an option to pursue (Perna, 2004). While the cost of education is a primary concern for Pell-Eligible students, there are other factors into why these students are the lowest participants in higher education, including advice and support around the options around college.

Cost is just one factor hindering access for Pell-Eligible students. The U.S. President has created a commission to address the struggles that occur for lower income students. The former President's report, *Increasing College Opportunity for Low-Income Students* (2014), finds that "low-income students are often at a triple disadvantage when it comes to advising and mentorship: their schools have fewer counselors, they can't afford extra advising or test prep, and they often cannot turn to their parents or peers for college insight" (p. 35). The concern for Pell-Eligible students is around resources and support for pursuing higher education. I believe French sociologist Pierre Bourdieu's theory around capital, in particular cultural capital, social capital, and habitus, best captures reasons for why a Pell-Eligible student may or may not be successful in navigating the financial system of higher education.

By studying the problem of access for Pell-Eligible students in navigating the financial systems of higher education, efforts can be made to identify areas where the systems can find better support. Colleges can be accessible for Pell-Eligible students, but having the ability to navigate the systems is important. The systems students navigate include: financial aid process, loans, scholarships, federal and state aid, and the application process. By interviewing Pell-Eligible Vermonters, higher education financial officers, and state sponsored college intervention programs, this study intended to find areas where high schools, higher education institutions, and state agencies can improve the multiple financial systems involved with access. Improvements through policy changes and changing current practices will help to improve admission for a population of students who are underrepresented in higher education.

Purpose of the Study and Research Method

The purpose of this study is to understand how cultural capital, habitus, and social capital impact Pell-Eligible students in navigating the financial systems of higher education and how this process can be more accessible. To help understand the experience of Pell-Eligible students navigating the financial systems of higher education institutions, I utilized a qualitative phenomenological case study method. Using qualitative methods helps the researcher “to understand and interpret how the various participants in a social setting construct the world around them” (Glesne, 2006, p. 4). Utilizing qualitative methods provided a deeper understanding of the individual’s – in this case potential college students – interpretation of their environment and various systems at play.

My guiding research questions include:

- (1) What are the specific challenges for Pell-Eligible students during their navigation of the financial systems of college?
- (2) What messages/information/support and from where do Pell-Eligible students receive about financing a college education?
- (3) How does cultural and social capital and habitus, influence a Pell-Eligible student in navigating the financial systems of higher education?
- (4) What are the implications for high schools, states, and colleges in providing information for Pell-Eligible students in navigating the college process?

With these guiding questions and fostering a deeper understanding of how Pell-Eligible students navigate the systems of financial aid, I share recommendations as to where systems involved (higher education, high schools, state agencies, and financial resources)

can provide better support, more transparency, and ease the navigation process for Pell-Eligible Vermont students to enroll into college after high school graduation.

Definition of Key Terms

Capital- Considered as the “accumulated labor” (Bourdieu, 1986).

Cultural Capital- Skills and knowledge an individual acquires (Bourdieu, 1986).

Habitus- Understood as an internalized method of how one individual makes decisions given their particular set of circumstances (Bourdieu, 1989).

Higher Education- Education or learning after high school. Also, can be referred to as college.

Low Income- “An individual whose family’s taxable income for the preceding year did not exceed 150 percent of the poverty level amount” (U.S. Department of Education, 2015). For a family of three this would amount to \$30,135.

Pell-Eligible- Low-income students who demonstrate financial need for higher education (NASFAA, 2014). The Federal Pell Grant provides financial aid of a maximum award of \$5,730.

Free Application for Federal Student Aid (FAFSA)- Part of the U.S. Department of Education that is responsible for providing financial aid for students attending higher education (Federal Student Aid, 2014).

Financial Services- The department in a higher education institution that is usually responsible for providing loans, grants, and other forms of aids to perspective and current students.

Needs Blind Admission- A higher education institution’s admissions process that does not factor a family’s income into whether or not they can afford the cost (Berrett, 2010).

Needs Sensitive Admission- A higher education institution's admissions process that does factor a family's income into whether or not they can afford the cost (Berrett, 2010).

Net Price- The price of tuition after grants/scholarships have been factored into the sticker price.

Sticker Price- The total cost of a higher education per year without factoring in financial aid.

Social Capital- The social relationships one has with organizations, groups, and networks (Bourdieu, 1986).

TRIO/Upward Bound Programs- "Federal outreach and student services programs designed to identify and provide services for individuals from disadvantage backgrounds" (Department of Education, 2015). These federally funded programs, provide certain high school students additional resources and guidance for attending college.

CHAPTER 2: LITERATURE REVIEW

The purpose of this study is to understand how cultural capital, habitus, and social capital impact Pell-Eligible students in navigating the financial systems of higher education and how this process can be more accessible. Bourdieu's (1986, 1989) theory around capital in the context of this study suggests that an individual's actions and decisions with continuing onto college are based on their inherited knowledge (cultural capital), their understanding of circumstances (habitus), and their size of network with individuals and organizations (social capital). In particular, this study sought to understand how Pell-Eligible students understand the actual cost of college, messaging around college accessibility, and the utilization of supportive resources. This literature review is divided into five sections. The first area examines the rising cost of higher education nationally and specifically in the state of Vermont. The second area tracks the changes in financial aid policies and practices for higher education institutions. The third area studies the challenges and opportunities Pell-Eligible students may encounter in their navigation of the financial systems of higher education. The fourth section examines French sociologist Pierre Bourdieu's theory on capital with specific focus on cultural capital, habitus, and social capital and how each of these constructs help to understand the behaviors of a Pell-Eligible student in navigating the financial systems of higher education. The fifth and final section is a summary which ties Bourdieu's theory on capital with understanding why Pell-Eligible students may encounter challenges with navigating the financial systems of higher education. Also, this section identifies gaps in the literature and where this study could make a contribution.

National and Vermont Trends in College Cost

National Trends

The rise in tuition prices for higher education is currently a concern that is documented through multiple media sources. From television to social media, there is an awareness around the cost of college. News reports televise the rise in tuition and the greater financial burden on families. From the non-profit organization, College Board (2014), the undergraduate first year college cohort of 2014-2015, the average sticker price with room and board is \$18,943. The sticker price stands for the published price you would find on a colleges website (2014). This would not be the actual amount paid for a student, as financial aid is not accounted for.

The rise in cost for college has not just taken place in this past year, but has been a continued trend. The College Board (2014) analyzed how,

Tuition and fees have been rising in real terms for decades. The inflation-adjusted average published price for in-state students at public four-year universities is 42% higher than it was 10 years ago and more than twice as high as it was 20 years ago. (p. 7)

As tuition prices continue to increase, the ability for families to keep up has been difficult as income has not kept pace. From former President Obama's *A Better Bargain for the Middle Class* (2013) his message addresses the "average tuition and fees at a public four-year college have increased more than 250% over the past three decades, while income for typical families grew by only 16%." With the US recovering from the economic downturn of 2008, most household incomes were impacted except for the highest income bracket. From College Board's (2014) report, "The \$16,109 average income for the 20%

of families with the lowest incomes in 2013 represented an 8% decline in real terms over a decade” (p. 33). The current trend of rising college costs and decreasing family incomes changes how families afford the cost of education.

In order for families to cover the rising cost, there has been an increase on student loans. In the 1980’s almost half of the financial dollars would be in the form of grants (Selingo, 2013). Now with the decrease grants, student loans have filled in the gap. From College Board’s *Trends in Student Aid* (2014) for students who earned a bachelor’s degree in 2012-2013, about 60% graduated with debt on an average of \$27,300. This is an increase of 19% over a decade. Students and parent(s)/guardian(s) borrowed over a trillion dollars in education loans in 2013-2014 (College Board). From Figure 2 we can observe that the largest portion of student loans (49%) are coming from Federal Unsubsidized loans. For these loans, there is no deferment period, you accrue interest on your loan while you are in school (Federal Student Aid, 2014).

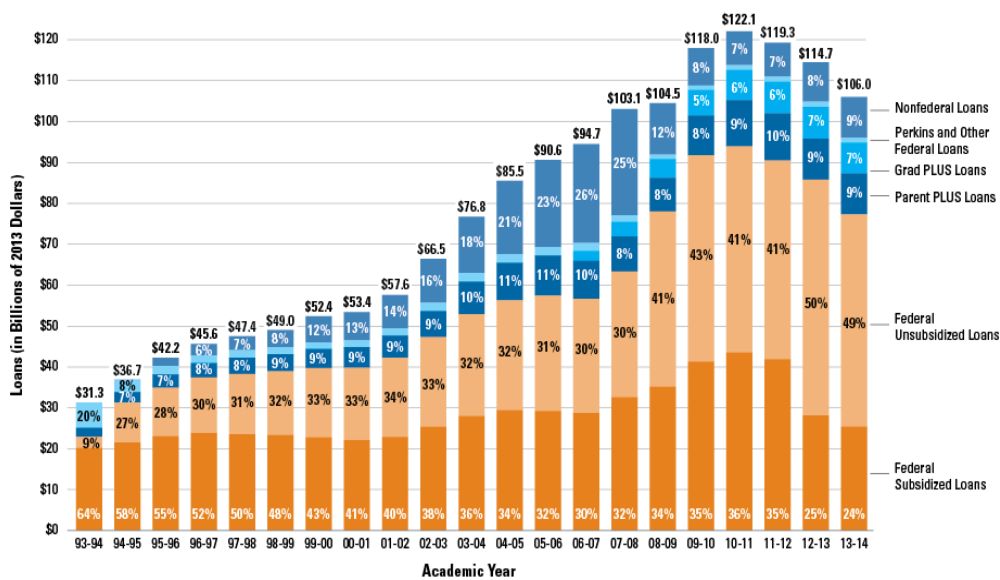
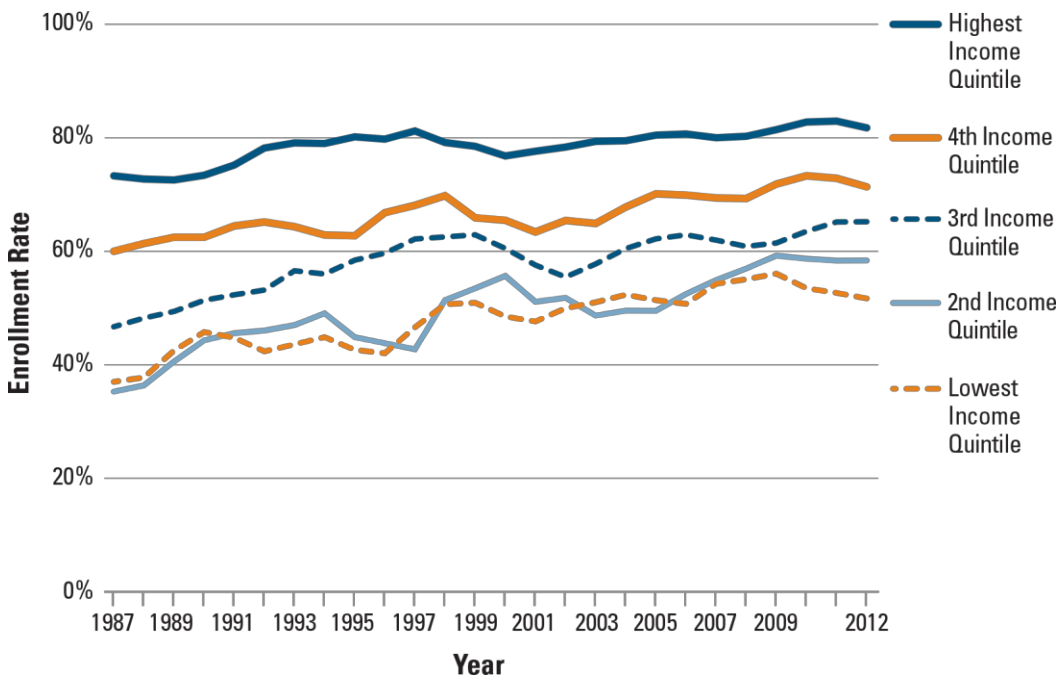


Figure 2. Total Federal and Nonfederal Loans borrowed. Source: The College Board, Trends in Student Aid 2014, p. 16.

The US has experienced a continued growth in overall participation for college (Baum, Ma, & Payea (2013). This report shows (Figure 3) how households in the lowest income quintile, with an average income of \$18,3000, has seen enrollment increase from 37% to 52%. The enrollment rate for the lowest income quintile (52%) is still far less than those in the highest income quintile (82%). Also, we can observe that the lowest income quintile experienced a downward trend in enrollment since 2009.



Income Quintile	1987	1992	1997	2002	2007	2012	Percentage Point Change Between 1987 and 2012
Lowest	37%	42%	47%	50%	54%	52%	+ 15
2nd	35%	46%	43%	52%	55%	58%	+ 23
3rd	47%	53%	62%	55%	62%	65%	+ 18
4th	60%	65%	68%	65%	69%	71%	+ 11
Highest	73%	78%	81%	78%	80%	82%	+ 9

Figure 3. Postsecondary Enrollment Rates of Recent High School Graduates by Family Income, 1987 to 2012. Source: Education Pays 2013, the Benefits of Higher Education for Individuals and Society, p. 34.

Vermont Trends

As the country has experienced a rise in higher education cost, the state of Vermont has experienced a similar increase in cost for its citizens. According to College Board (2014) for the state of Vermont, they have the second highest published in-state tuition and fees at a public four-year institution of \$14,419. This falls higher than the lowest state in Wyoming at \$4,646 and above the national average of \$9,139. With the state of Vermont having one of the highest costs for public higher education and income not increasing for the past decade except for those on the top of the income scale, how does this fare for the citizens who fall in the lowest economic scale?

Part of the reason for Vermont having one of the highest tuition rates is due to low levels of funding from the state. This trend has impacted many states across the nation as more and more students demand a higher education, state fiscal investment has retreated since 1980 anywhere from 14% to 69% (Mitchell et al., 2014; Mortenson, 2012). From the same report (Figure 4), state funding for higher education for a large majority of the

states have not caught up to the pre-recession levels of 2008. For the state of Vermont, they may have one of the lower levels of negative changes from pre-recession level, but this is due to the fact that Vermont has had a lack of funding for higher education before the recession.

Vermont has the second lowest financial support from the state (Higher Education Subcommittee, 2015). To address the lack of state funding, the governor has proposed policies to reverse the current trend. In 2015, Former Vermont Governor Shumlin signed Act 148. This established an interim committee to increase the current state levels of 8% funding for Vermont higher education and return to the 1980 level of funding to 50%. As this act is only a proposed policy, current Pell-Eligible families will have to rely on taking out higher levels of loans. From this legislative report, in 2014, Pell-Eligible Vermont families on average borrowed \$34,715 in loans to obtain a four-year degree. For in-state Vermonters, the cost of higher education is more than the national average. Enacting Act 148 is one possible solution to bring down the cost of higher education for

Pell-Eligible families, but it will also have a benefit for the state as well.

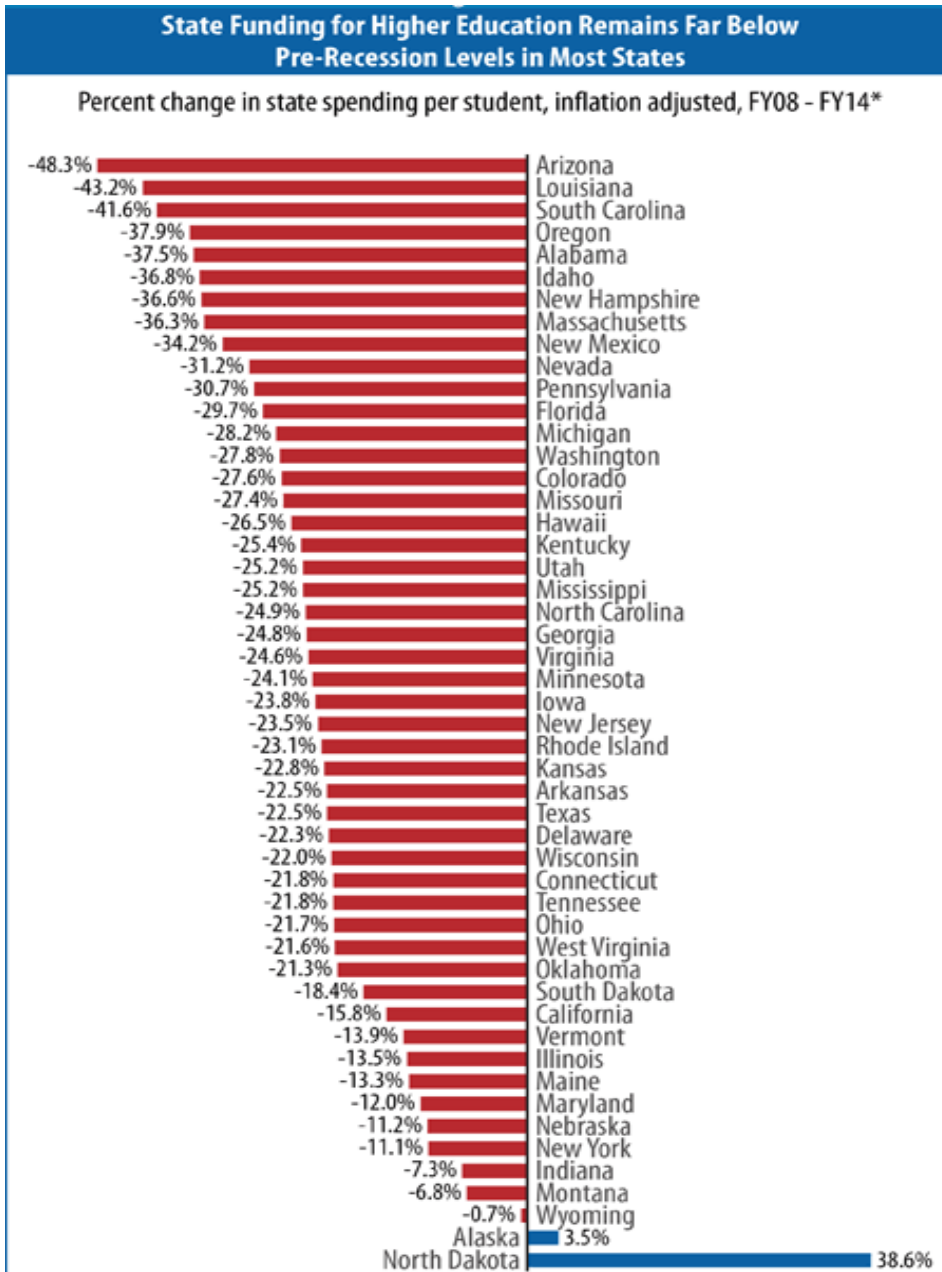


Figure 4. Change in State Funding for Higher Education, FY08-FY14. Source: States are still funding higher education below pre-recession levels. A Report of the National Center on Budget and Policy Priorities, p. 4.

The state of Vermont would have positive outcomes if it decided to invest in higher education. Baum et al. (2013) find in their analysis that states who have individuals with higher levels of education:

- Earn more and pay more taxes.
- Have lower rates of unemployment and are less likely to require public assistance.
- Re-enter the workforce more quickly if they become unemployed.
- Have better health outcomes and are more involved in their communities.
- Have children who do better in school and are motivated to pursue higher education themselves.

With the benefits of having individuals with higher levels of education, it is clear to understand why Vermont's governor would make an effort to increase the amount of state funding dedicated toward higher education.

Financial Aid: Trends, Changes, Policies

Vermont Congressman, Justin Smith Morrill, created a bill called the Morrill Act of 1862 (O'Hara, n.d.). This act was established to provide each state in the US with public land to be utilized for higher education. One of the purposes of this act was to provide higher education for all of its citizens, no matter their class status. This act created the public flagship institutions, which is stated in many of their mission's statements as serving the public. Unfortunately, a recent trend for public higher education institutions is that they are becoming inaccessible for Pell-Eligible students due to a lack of financial support.

Mortenson (2004) analyzed enrollment of state flagship universities from 1992-2001. Finding that the majority of institutions are moving away from serving Pell-Eligible students. During this period:

- The number of undergraduates from low-income families (Pell Grant recipients) declined by 5,749, from 204,944 to 199,000.
- The number of undergraduates from the top half of the family income distribution increased by 35,693, or from 726,968 to 762,661.
- During this same period the K-12 education pipeline is growing in the number of low-income families. (Mortenson, 2004)

The mission for the state flagship institutions is to serve all of its citizens, yet there is a trend to move away from those on the lower socioeconomic scale.

Recent studies have found public higher education institutions are utilizing their resources to attract high achieving, out of state, higher socioeconomic students (Berrett, 2010; Carnevale & Rose, 2003; Carnevale & Strohl, 2010). These higher education institutions are placing more focus on the prestige than the public mission of serving all of its citizens. Carnevale & Strohl (2010) provide a report in how, from the post-World War II era, public higher education institutions are declining in public support and competing for national and global prestige such as the U.S. News rankings. The report also found, “The share of Pell Grant students are declining at thirty of the fifty flagship institutions” (p. 108). Part of the reason we are seeing a decline in enrollment for Pell-Eligible students is from the higher education financial aid practices.

The current trend for financial aid support favors those who are high achieving and who tend to be higher on the socioeconomic scale. One of the original goals from the

Higher Education Act of 1965 was to provide financial resources to individuals who had the academic achievements, but did not have the funding to attend (Johnson, 1965). Financial aid was created for lower income individuals, but now those resources are going to folks who are not in need. Carnevale and Rose (2003) utilized the National Center for Education Statistics (NCES) to find that from 1979-2000, financial aid practices of colleges are not favoring low income and minority students. This is due for a number of reasons. Financial aid is being given to academically talented students who do not need aid. Higher education institutions are also only posting the sticker prices (an institution's price that does not include financial aid) which is discouraging low-income students from even applying (Carnevale & Rose, 2003). The sticker price provided by higher education institutions is just one of the practices that is discouraging Pell-Eligible students from applying to college, but also the trend by institutions to move from a "need blind" admission process toward a "need sensitive" process is causing household financials to play a larger role in being accepted to higher education.

Higher education's admissions process is factoring a student's ability to cover cost in whether or not they will be admitted. The common practice of "need blind" would accept a student regardless of their financial status. Now the practice is moving toward a "need sensitive" where financial status can determine your admission (Berrett, 2010). From this report, they interviewed a panel of admission and financial aid officers on the changing admissions process. As one director of financial aid stated, "While very academically talented students will be welcomed despite need, those who land in the average range scholastically but are financially shaky will not get the same chance (p. 1). With higher education institutions moving resources away from those in financial need,

the opportunity for Pell-Eligible students to be admitted into higher education institutions is becoming challenging if they do not have the resources to cover cost. The changing practice of moving towards a need sensitive admissions process coincides with the changing state policies of moving from need-based aid to more merit-based support.

Perna and Titus (2004) analyze how state policies influence the type of higher education institution a high school graduate attends. Using multilevel modeling from the observations by the *Institute for Higher Education Policy* (1999), they found that state policies are causing economic stratification which is limiting lower income students from attending college. Indeed, their results indicate that since the mid-1990s, state funding for merit-based financial aid programs has increased at a faster rate than state funding for need-based programs. The trend of moving away from need-based programs to merit-based programs impact low income families. As Perna and Titus (2004) describe, “While need-based programs award financial aid to the most economically disadvantaged students, merit-based programs award financial aid to students who meet a specified threshold of academic achievement, a criterion that is positively correlated with family income” (p. 503). This changing practice of supporting merit over need is a change in supporting those in a higher income bracket than those in the lower economic scale. For public higher education institutions, this is moving away from the mission of serving all citizens and increasing their prestige.

Confusion Around FAFSA and Financial Aid

In order for students to afford the rising cost of higher education, financial assistance through student loans, scholarships, and grants are a major component in assisting students to cover tuition. For students to be eligible for financial aid, they must

fill out a Free Application for Federal Student Aid (FAFSA) form. FAFSA is part of the U.S. Department of Education that is responsible for providing financial aid for students attending higher education (Federal Student Aid, 2014). The purpose of the FAFSA form is to provide students with greater accessibility to higher education by providing aid to afford the cost. Unfortunately, completing the FAFSA and gaining access to financial aid has its own set of complications.

The FAFSA form is the primary way for students and parent(s)/guardian(s) to access financial aid. The FAFSA form is a common application that students and parent(s)/guardian(s) fill out to determine the student's ability to pay. This is also known as the Expected Family Contribution (Dynarski & Wiederspan, 2012). Every year around 14 million households fill out this form that has over 116 questions (Dynarski & Wiederspan, 2012). Due to the form's length and complexity, there has been analysis around how to make this process easier for students and parent(s)/guardian(s) (College Board, 2013; Dynarski & Wiederspan, 2012; Kantrowitz, 2011). There has been a demand to reduce the amount of questions on the form and simplify the process (Dynarski & Wiederspan, 2012; Advisory Committee on Student Financial Assistance, 2005). It is important for the FAFSA form to be accessible to as many students as possible because being provided financial aid helps students to attend higher education institutions and persist in their education (Novak & McKinney, 2011).

Despite the FAFSA forms complexity and confusion for students and parent(s)/guardian(s), there are measurable positives for those who are able to gain financial aid. Novak and McKinney (2011) created a longitudinal study and regression analysis which studies the relationship between filing a FAFSA and persistence rates of

first-year, fulltime students. Using data from the *Beginning Postsecondary Students Longitudinal Study (BPS: 04/06)*, the overall results showed a 72% increase in persistence than to those who do not file a FAFSA form. Specifically for Pell-Eligible students, the rate increases to 122% (Novak & McKinney, 2011). From this study, we find that those who complete the application and in particular Pell-Eligible students have higher odds of persisting. While these numbers are encouraging for students, still many do not fill out the FAFSA form to gain financial aid.

For students who decide not to complete the FAFSA form, they are potentially leaving money that would help them afford the cost of higher education. Kantrowitz (2011) documents reasons for why students are not filling out the FAFSA form, even though many of them would qualify for Pell Grants. In the executive summary it states,

Of the students who did not apply for financial aid from any source, almost all (95.3%) gave at least one of five reasons for not applying: thought ineligible (60.7%), no financial need (50.6%), did not want to take on the debt (40.2%), no information on how to apply (22.9%) and forms were too much work (18.9%).

The first three reasons accounted for 92.2% of the non-applicants. (p. 1)

The primary reason given for not filling out the FAFSA form is an overall lack of understanding of how the financial system works. For some students who do not believe they qualify or do not want to take on debt, they may be eligible for aid which they would not have to pay back. From this analysis, a third of the students would qualify for a Pell Grant and about a sixth for a full Pell Grant (Novak & McKinney, 2011). Pell Grants do not have to be paid back and are essentially free money. Also, by not filling out a FAFSA

form, students are potentially missing out on scholarships to help pay for higher education.

The FAFSA form is a common application that students and parent(s)/guardian(s) need to fill out in order to be eligible for aid. Unfortunately, this form is a hurdle for Pell-Eligible students to understand. The federal government has recognized that the FAFSA form is complex and needs to be simplified in order to make aid accessible for more students (Advisory Committee on Student Financial Assistance, 2005). While efforts to simplify the financial process is critical for Pell-Eligible students, the resources available to a student are important in encouraging a student's navigation of the complexities in financing one's education.

Barriers and Opportunities Students Face

Misperceptions of College Costs

One of the concerns for Pell-Eligible students is the misperception of how much college actually costs. To begin, with information provided by the media on rising college costs, it can be intimidating for folks to believe that college is actually affordable. Depending on the institution you attend (public, private, community, technical), location (in state, out of state, particular region), or financial package (grants, scholarships, loans), the actual cost of college can vary greatly and can often be vastly misunderstood. Additionally, many of the reports we observe on TV will state the publicized cost of college, but this does not factor in the financial aid an institution a college provides. From a survey produced by Horn, Chen, and Chapman (2003), the researchers asked high school students and parent(s)/guardian(s) about how much information they knew about the cost of college. From the survey, they found an overestimation on the part of both

students and parent(s)/guardian(s) on the actual cost of college. For both students and parent(s)/guardian(s), they estimated the cost of college to be almost double the actual cost. One of the reason for the overestimation in price is due to the lack of information obtained around cost, especially for low-income families. The survey revealed “individuals who are more disadvantaged socioeconomically, and potentially least able to afford college, are also most likely to lack information about the price of attending” (p. 23).

Also, the study found the media’s attention on rising costs has discouraged families from applying to college. What families may not understand is that “the media tends to focus on the cost of high priced selective colleges and universities” (Horn et al., p. 1). There are a wide variety of colleges and universities with varying levels of pricing. As this report shows, there is a lack of knowledge around cost and if your resources for information comes from the media, it is no wonder families would be discouraged from even applying. Moreover, in order to find the correct amount for how much a particular college costs, a student has to first apply and then be accepted to find the actual net price (Perna, 2006). These additional steps to find out the actual price cause students not to apply to college based on general information they receive from the media. This is particularly true for low income families. With the misperception around cost for Pell-Eligible students, this lack of accurate information impacts the decisions around whether or not they will go to college, and in particular which institutions they think they can attend.

The publicized cost of an institution may direct a student to choose an institution that may not serve career or study interest, but appears to be more affordable. In a study by Pender, Hurwitz, Smith, and Howell (2012), they found the following,

If students opt to go to college, but have concerns about affordability or the return on their financial investment, they may gravitate toward less expensive (by sticker or net price) institutions. Students who choose what they perceive as a more affordable college may find themselves enrolled at an institution with lower rates of degree completion compared to their other, more expensive college options.

(p. 2)

While cost is an important factor in deciding a particular institution, if a student/family is not provided or has no access to all of the available and/or correct information about college cost, then they can be making decisions that are not in their best interest and miss valuable opportunities to acquire a college degree.

While the media can overinflate the price of college by only providing the publicized cost of education, there are other factors involved in gaining the actual cost of a college education. De La Rose (2006) surveyed 11th and 12th graders in seven southern California low-income high schools about how low-income families hear about college and financial aid information and the impact of this information on their college plans. The results from the survey suggest that college and financial aid information does not have the impact of creating college opportunity for low-income students. One of the main research questions was about perceptions of college affordability. Around this area respondents questioned “whether they should be the recipients of college or financial aid and whether the expense of college was prohibitive” (p. 1678). This type of response

reveals that more financial awareness and guidance would be beneficial for these students.

To combat the misperceptions around affordability and access to college, De La Rosa (2006) found a student's school culture, core beliefs about affordability, and family background contribute to the decision process about whether or not to go to college. This survey raises particular concerns for low-income families due to the lack of information provided for high school students on their options after graduation. Even with the proper resources, the actual cost of college can be confusing. The information provided by high school guidance counselors is found to be one of the major areas of confusion for most students (McDonough & Calderone, 2006). This is due in part because the delivery of information is not provided in the most efficient/cost effective manner. With guidance counselors, responsible for student drop outs, drug incidents, pregnancies, and suicide prevention, counselors have a limited time to dedicate toward college preparation. Discussed in the next section are the challenges for high school guidance counselors. If Pell-Eligible students cannot rely on their high school guidance counselors for information, many will rely on their family to understand the financing of higher education.

Parent(s)/Guardian(s) make the largest impact on a student's financial education (Shim, Barber, Card, Xiao, & Serido, 2010). Shim and her colleagues studied 2,098 first-year college students and found that parent(s)/guardian(s) play a larger role in impacting attitudes and behaviors related to financing college education. This cross-sectional study tests a conceptual financial socialization process model that indicates how parent(s)/guardian(s) work, and high school financial education during adolescences

predict young adults' attitudes and behaviors around financial behavior. From the study the researchers found "financial knowledge can translate into behavior directly, as well as indirectly through attitude" (Shim et al., 2010, p. 1466). If parent(s)/guardian(s) contribute a positive attitude around financial literacy, this can help students make informed choices when it comes to major investments such as a college education.

The cost of higher education can vary greatly depending on the institution a perspective student chooses. Unfortunately, for many Pell-Eligible students, there is a lack of information around the actual cost of higher education. With the media inflating prices, guidance counselors not having enough resources, and the complexity of the financial aid system, it is no wonder that Pell-Eligible students and families miscalculate the actual cost of higher education.

Resources - High School Guidance Counselors

One of the challenges for Pell-Eligible students navigating the college application process is for them to find accessible information to make well informed decisions about higher education. The lack of resources has become a national concern that President Obama created a task force through the Department of Education to identify barriers to higher education. From Obama's *Increasing College Opportunity for Low-Income Students*, the report addresses the lack of resources for lower socioeconomic students. The report finds, "Low-income students are often at a triple disadvantage when it comes to advising and mentorship: their schools have fewer counselors, they can't afford extra advising or test prep, and they often cannot turn to their parents or peers for college insight" (p. 35). With the lack of funding for Pell-Eligible students, it is difficult for this population to be provided with the best resources to navigate the college process. For

these students, they have to rely on the services of high school guidance counselors to be the primary gatekeepers around higher education.

High school guidance counselors are one of the few resources Pell-Eligible students can gain information about college (Perna, Rowan-Kenyon, Thomas, Bell, Anderson, & Li, 2008). Unfortunately, guidance counselors are not given the proper tools to help students succeed. From the *2011 National Survey of School Counselors* (2011), over 5,300 middle school and high school counselors provided concerns and frustrations of their profession. For the survey, it acknowledges that a large percentage of counselors want students to graduate high school and move onto college. Unfortunately, they are not given the proper resources to be successful. The survey identifies a broken system where they are not given the proper resources and spend a great deal of time on administrative work, not on the students. From this survey, it provides the fact that guidance counselors are not given the proper resources to perform services for students. The lack of resources is not the only concern when it comes to guidance counselors.

Perna and colleagues (2008) stress the importance of high school counselors for low-income families. Unfortunately, this study finds that due to financial constraints, counselors have high student-to-counselor ratios; they do not have all the financial information on colleges, and have to focus on other priorities such as high school graduation. With the lack of focus on the individual student successfully completing high school and going onto higher education, other priorities take hold and have unintended consequences.

With the lack of resources for high school counselors, Pell-Eligible students are not given the best information to succeed. A concern for Pell-Eligible students applying

for higher education is around cost (Perna, 2006). Yet, providing the cheapest option is not always the best fit for a student. McDonough and Calderone's (2006) study found that counselors push community college as the only affordable option for low-income families. While community college may work for some families, some do not know all the cost of a student living at home. A challenge for counselors is the difficulty of not knowing a family's financial background. Without this knowledge, high school counselors may force students to attend community college and not look at other options.

Certainly, high school counselors are not all at fault with the information provided to students. For counselors, it is the financial aid system that hurts students in selecting the best higher education institution. Heller's (2006) article researches the financial aid system and how students do not find out about the amount of aid they will receive for college until they have been admitted. For lower income students, this is too late in the process and negatively impacts their enrollment behavior. This leads to students who are academically qualified, yet do not apply to the college that meets their full potential.

From Obama's (2014) task force on lower income students, they found students not applying to highly selective institutions. The report finds "too few low-income students apply to and attend colleges and universities that are the best fit for them, resulting in a high level of academic under match- that is, many low-income students choose a college that does not match their academic ability" (p. 4). Under matching is prevalent for low income students due to the lack of financial information around the cost of higher education institutions.

For high school counselors, they are one of the critical components to helping Pell-Eligible students succeed. These counselors are one of the few resources students

can turn to find out information on higher education institutions. Unfortunately, due to the lack of resources provided to high school counselors, students are under matched and are provided with options that only look at cost as a deciding factor for attending a particular institution (McDonough & Calderone, 2006). If there was a reduction in the counselors to student ratio, and more transparent information around the actual cost of higher education, students would be able to make better decisions around their academic careers. Another resource that Pell-Eligible students can turn to for help navigating the higher education process is federal programs such as TRIO.

Resources - College Intervention Programs.

The Department of Education has established additional support programs to help assist students in navigating the higher education process. TRIO programs are, “Federal outreach and student services programs designed to identify and provide services for individuals from disadvantage backgrounds” (U.S. Department of Education, 2015). TRIO programs come under various names, such as Gear Up, or Upward Bound. The purpose of these programs is to provide additional resources to disadvantaged students around gaining entrance into higher education. These programs can involve college counseling, classes, or college tours. The purpose of these programs is to encourage disadvantaged students to continue their education onto college after high school.

TRIO programs have shown to serve a positive influence for low-income students. Perna et al.’s (2008) research of college counseling found outreach programs can be beneficial. If counselors are not given the necessary resources, outside entities will have to help support students in the understanding and encouragement of college.

These programs can help students understand the complicated filing process of the FAFSA which is one of the important steps to determine the amount of financial aid a student receives. From the Novak and McKinney (2011) study, they found that many Pell-Eligible students do not fill out the form which leaves students out of grants that would not have to be repaid. From this report, they found TRIO programs are helpful with encouraging Pell-Eligible students to complete the FAFSA form which is a significant boost for students to enroll into higher education.

For Pell-Eligible students, guidance around the college application process is important to whether or not a student will persist past high school. If students are not receiving information from their parent(s)/guardian(s), then it is critical for outside resources such as guidance counselors or college intervention to provide the knowledge around how to successfully navigate the college process (Perna & Titus, 2005). While there may be concerns around the depth of resources provided by a high school counselor, the more resources provided for a student, the more informed that student is in making the choice of higher education that matches their academic level.

Policies for Combating Cost/Solutions

For the many challenges Pell-Eligible students encounter (e.g., misconceptions around cost, complex financial application process, lack of available resources from high school guidance counselors, messaging around higher education, rising cost, less financial aid), there are possible solutions to address many of these concerns. The overall message from much of the literature is that there needs to be more transparency in the college application process, increased financial aid, greater support for high school guidance counselors, and more education around the true cost of higher education.

The challenges for Pell-Eligible students is the lack of information around the cost of higher education. In order to find out the true cost of a particular higher education institution, you need to apply to the institution and be accepted before you know the actual cost. Carnevale and Rose (2003) believe front-loading aid decisions is a way for folks to understand the reduced cost and not have sticker shock. If students are comparing institutions by the reduced cost and not the sticker price (before financial aid kicks in) a student can make better decisions around which institution they can actually afford.

High school plays a critical role in helping students understand the cost of higher education. De La Rosa (2006) asserts that financial aid information must be a part of the high school and community culture to create a sense of opportunity. De La Rosa's study finds that college aspiration and financial aid awareness must be simultaneous in the development of low-income students. With financial aid information, this provides knowledge that college is a possibility (De La Rosa, 2006). If high schools integrate financial aid and college readiness as part of the curriculum for students, they would be better prepared and encouraged to pursue higher education. High schools are also responsible for providing better support for their guidance counselors.

Guidance counselors are one of the main gatekeepers of information when it comes to higher education. If counselors are not given the proper resources, Pell-Eligible students end up being diverted to community college because of cost or mismatched with a particular institution (McDonough & Calderone, 2006). From the nationwide survey of middle and high school guidance counselors, they provided some ideas for how they can better support students. Some of the ideas for success include: more college and career readiness counseling, collaboration with schools and community, more funding and

professional development (Bridgeland & Bruce, 2011). With the information and resources guidance counselors provide for students, it is important that these individuals can provide comprehensive information for its students.

The unfortunate reality of higher education is the fact that cost continues to rise. For some Pell-Eligible students, that does mean taking out loans in order to cover the cost. For Pell-Eligible students, they tend to be loan adverse due to the large amount needed to cover the financial cost of a loan and the information received from their family around borrowing can be discouraging (Cunningham & Santiago, 2008). De La Rosa's (2006) study finds a parent's background is also associated with how financial aid information is received. Lower educated parents place pressure on students to take more of the burden to figure out financial aid. In order to assist risk-averse students, understanding around the long-term benefits of taking out a loan need to be expressed for this population (Cunningham & Santiago, 2008). Also, higher education institutions need to provide more grants to avoid taking out loans altogether. The Institute for College Access & Success (2013) provides the idea of doubling the amount of Pell Grants. It is important to provide as many grants and scholarships as possible, but if a student needs to take out loans, better education on the value and benefits needs to be imparted on taking out a loan.

In order for Pell-Eligible students to be successful in navigating the financial systems of higher education, there needs to be transparency and simplification in the process. The Advisory Committee on Student Financial Assistance (2005) created a comprehensive list of solutions for how higher education institutions and the U.S.

government can make the college financial application process easier. It comes with four national imperatives:

- (1) Empower Students- to make sound decisions about higher education.
- (2) Make it Easy- to ensure students get the financial aid they deserve.
- (3) Lose the Paper- to create an integrated web-based student aid system.
- (4) Work Together- to forge creative public-private access partnerships. (p. 2)

These national imperatives cover many of the struggles a Pell-Eligible student encounters. Whether it is misperceptions around cost, complicated forms to complete, lack of resources to assist in navigating the process, or poor messaging, these concerns can be addressed. It is not just financial resources that address many of these problems, but a simpler process that is accessible for everyone to understand.

Cultural Capital, Social Capital, Habitus, and Student Access

Although there is much research that discusses low-income or Pell-Eligible students and enrollment around higher education, how to finance one's education remains central to whether or not a student can attend college (De La Rosa, 2006; Pender et al., 2012; Hoxby & Turner, 2013; Williams, 2012; Walker, 2014). French sociologist Pierre Bourdieu provides a framework of various forms of capital, to understand the actions and decisions of a Pell-Eligible student in pursuing higher education and navigating the financial systems involved. Bourdieu (1986) describes capital as "accumulated labor (in its materialized form or its 'incorporated,' embodied form) which, when appropriated on a private, i.e., exclusive, basis by agents or groups of agents, enables them to appropriate social energy in the form of reified or living labor" (p. 46). Bourdieu's theory of capital suggests that in order to gain or acquire products, power, and services, one must have

some form of capital. Bourdieu's (1986) idea of capital plays out in three major forms: economic, cultural, and social. For example, in this context, economic capital is the direct form of having money to pay for goods (i.e., private tutors, SAT preparation, college application fees, and college consultants).

In addition to economic forms of capital, cultural capital can be viewed as the skills and knowledge an individual acquires. In navigating the financial systems of higher education, one can increase their cultural capital if one gains the skills around navigation by having family members who have a strong understanding of the higher education process or that family member went to college themselves. Cultural capital tends to be the inherited knowledge and messaging one receives on a particular subject. For Pell-Eligible students, parent(s)/guardian(s) and schooling contribute to the amount of cultural capital one possesses.

Bourdieu's (1986) third form of capital is social capital. Social capital can be understood as one's relationship with various networks, clubs, and organizations. This form of capital can help to increase an individual's understanding of navigating the financial system of higher education, based on the relationships with networks. For a Pell-Eligible student aspiring to pursue higher education, their social capital with parents, institutions (e.g., high schools, clubs, organizations), community, and technology (social media), all contribute toward navigation of the higher education process (Perna & Titus, 2005; St. John, 2013; Williams, 2012; Walker, 2014; Hoxby & Turner, 2013; Wohn, Ellison, Khan, Fewins-Bliss, & Gray, 2013). The more relationships and memberships a Pell-Eligible student has access to (that is relevant to higher education), the better chance to successfully navigate the higher education system.

Another component for Bourdieu's (1989) framework is habitus, which is defined as "both a system of schemes of production of practices and a system of perceptions and appreciation of practices" (p. 19). Habitus is understood as an internalized method of how one individual makes decisions given their particular set of circumstances. A phrase that helps to understand habitus is, "know your place." Depending on your identity (race, gender, socioeconomic status) determines what type of jobs or educational opportunities one should pursue (Horvat, 1997). The influence of society and the message given to individuals defines one's habitus. For habitus is the connection between an individual's cultural capital and the resulting actions of social capital. An individual's past knowledge and skills (cultural capital) produces practices (habitus) when engaging with structure (social capital). For example, if a Pell-Eligible student receives the message from parents that college is too expensive (cultural capital), they accept the fact that due to their understanding of their economic standing (habitus), college may not be worth pursuing and will not seek out the knowledge from financial aid services (social capital) to see if they can provide the resources to make higher education a possibility.

Bourdieu's (1989) theory of cultural and social capital and habitus help to understand the decision-making process for a student to pursue higher education and navigate various components of the higher education system. The next sections illustrate research studies in how capital in its various forms impact a student's navigation ability.

Cultural Capital

Bourdieu's (1986) theory around cultural capital describes this idea as the skills and knowledge an individual acquires to utilize for goods and services. Gloria Walker (2014) conducted a qualitative study of 12 low-income undergraduates' decisions to

participate in higher education at a highly ranked research institution in Texas. The primary questions the researcher wanted to know were: (1) what are low-income undergraduate students' aspirations, (2) what is the impact of inherited cultural capital on their decisions to participate in higher education, (3) how does acquired cultural capital impact their decision to participate in higher education, and determining affordability of higher education?

Some of the inherited cultural capital factors explored in the study were generational poverty and family values about higher education. Depending on the messaging that an individual receives on higher education can impact their decisions to continue on after high school. Walker (2014) reveals how acquired cultural capital impacts low-income undergraduate students' decisions to participate in higher education at highly ranked research institutions. The main findings around cultural capital were "in terms of trusted community relationships encourage visions of success, academics activities create competitive advantage, and self-directed exploration activities enhance knowledge for decision-making" (pp. 3-4). The main findings from this study was that even if you come from a low-income background, that it is not insurmountable to participate at a highly ranked research institution. If a student's inherited cultural capital places high value on higher education, the student has acquired cultural capital of a supportive environment from community and education setting, and has an investment strategy to determine affordability, these will all have a positive effect on a student's desire to pursue higher education.

Cultural capital can be determined not only by one's socioeconomic status, but also by their racial identity. In other words, a student who is from a low-income

background may have a limited knowledge about participating in the higher education system, but sometimes it is race and not income that may deter a student from pursuing a college degree. Cerna, Perez, and Saenz (2007) engaged in a quantitative study to analyze the pre-college factors that influenced Latina/o student's desires to attain a degree. They utilized data "from a longitudinal sample of 262 of public and private four-year institutions that participated in the Cooperative Institutional Research Program's (CIRP) 1994 Annual Freshmen Survey" (p. 3). The CIRP survey provided data of degree attainment rates within six years across racial identities and types of higher education institution. Cerna and her colleagues gathered data on specifically Latina/o population of students and how the measurements of precollege social, cultural, and economic capital influence a degree attainment. For social capital, the data measures how peer groups and purpose-driven behavior around college has a positive influence. In cultural capital, the importance of higher education institutions, are to create a sense of belonging for the student. With economic capital, a student's ability to afford the cost of college can determine one's success in degree attainment. The findings from the CIRP report found, "It is important to consider Latina/o student pre-college aspirations, perceptions, and values when examining outcomes of retention and degree attainment" (p. 11). When analyzing cultural capital through the lens of racial identity, the higher education institutions must work on creating an atmosphere of belonging, and making the institution affordable in order to retain students. Cultural capital for Latina/o student are measured by their environment when considering the value of higher education.

To determine a student's willingness to pursue higher education, cultural capital provides the knowledge and skills for the path one will take. Factors such as race,

economic status, family perception, and community, shape an individual's idea of whether or not a higher education is the appropriate option (Cerna et al., 2007; Hoxby & Turner, 2013; Nora, 2004; Williams, 2012; Walker, 2014). Cultural capital determines a student's initial knowledge and perception around higher education. Unfortunately for Pell-Eligible students, there are misperceptions around the actual cost of higher education due to a lack of cultural capital. While a lack of cultural capital can negatively impact a student's ability to navigate the financial systems of higher education, one can acquire the necessary abilities and skills through their social capital.

Social Capital

For Pell-Eligible students, the messaging around whether or not higher education is a viable option depends on their cultural capital. The knowledge they receive from family, friends, and their community impact the decision to navigate the higher education system. While one's cultural capital is important, an individual can gain more skills and knowledge depending on their relationship and network they possess. Putnam (2001) and Bourdieu (1986) describe social capital as an individual's social relationship with networks which can help to build one's knowledge and skillset. Social capital can take different forms, from memberships in a fraternity, alumni group, or college intervention program. While having the network and connection to resources is important for social capital, it is also important to be able to communicate your needs to utilize your connections for them to be useful. Many studies have analyzed multiple ways for students to navigate the complexity of higher education and how social capital can be an asset to reaching an individual's goal.

For a Pell-Eligible student aspiring to pursue higher education, their social capital with parent(s)/guardian(s), institutions (e.g., high schools, clubs, organizations), community, and technology (social media), all contribute in navigation toward higher education (Hoxby & Turner, 2013; Perna & Titus, 2005; St. John, 2013; Williams, 2012; Walker, 2014; Wohn et al., 2013). One's racial identity can impact how a student navigates the social capital available to them. St. John (2013) conducted six qualitative interviews with Black male students at Heartland University to explore the relationship between social capital and their access and persistence in higher education. From the research, the Black students were able to identify parents, teachers, academic advisors, and guidance counselors as crucial relationships in order to gain the skills and knowledge to pursue higher education. For Latino/a students having strong relationships with parent(s)/guardian(s), teachers, and advisors, also play a critical role with encouraging individuals to continue onto higher education (Cerna et al., 2007). While the success of a student navigating the higher education system requires social capital from that particular individual, it is also the work of intervention programs and institutions to provide better outreach to engage students (Cerna et al., 2007).

Walker's (2014) analysis of low-income students found that information about higher education was not readily available from immediate family members because many of them have limited or no college experience. It was important for these students to acquire the social capital from trusted relationships external from family members. This trust was placed with high schools and college preparation programs to provide the information and exposure to higher education. The traditional methods of collecting information about higher education (parents, guidance counselors, college preparatory

programs) are essential in gaining access, but now technology is having a greater influence on higher education access.

With more information about college available through the internet, technology changes how one acquires information about higher education. From the Wohn et al. (2013) study they analyzed survey data from U.S. high school students (504) on how social capital is associated with parent(s)/guardian(s), close friends, and Facebook friends and their knowledge of the college application process and expectations around succeeding in college. The results from the research found that parent(s)/guardian(s) and friends factor into a student's aspiration toward college, but also the relationship and network through Facebook can contribute to one's success. The use of social media helped students in navigating the application process, and the confidence in succeeding in college. As other studies have found, if the information is not available at home due to lack of or minimum college experience, students will turn to outside resources to gain the necessary information. In this case, social media can play a role in building the social capital to navigate the higher education system.

The availability of resources for an individual play a critical role in building one's social capital and navigating the financial aid higher education system. For Pell-Eligible students these resources can come from parent(s)/guardian(s), friends, community, college intervention programs and social media. These resources can give them the necessary tools to successfully navigate the financial systems of higher education. What contributes to the utilization of one's social capital depends on an individual's set of circumstances. In the next section, habitus will be explored in how this connects both cultural capital and social capital.

Habitus

Bourdieu's (1989) framework of habitus defines this as, "both a system of schemes of production of practices and a system of perceptions and appreciation of practices" (p. 19). Habitus is understood as an internalized method of how one individual makes decisions given their particular set of circumstances. The role of habitus also contributes to an individual's decisions on how they interact with structures, for habitus is the connection between an individual's cultural capital and the resulting actions of social capital. An individual's past knowledge and skills (cultural capital) produces practices (habitus) when engaging with structure (social capital). In the following studies, we see habitus play out when a student is making choices for higher education. A student's identity (race, class) can dictate the particular institution one attends.

Horvat (1997) conducted a qualitative study of 50 Black female high school students from three urban California high schools which found evidence of students using habitus to inform their college selection. The schools were: a predominantly African-American public school with predominantly lower class families; a racially mixed public school of diverse social class composition; and a predominantly white, private school with upper class families. Results from the study found,

All of the students in the study have an internalized or innate sense embodied in their habitus of the role race plays in their lives...These practices embodied in the habitus of each student contribute to the standpoint that she has in society and how she views and approaches her world. (pp. 22-23)

In terms of how blackness plays out for these students depends greatly on their educational setting. While these students may have similarities in race, the study took

place in three different school settings which produce different results. As a result of this study, Horvat (1997) found that these students selected colleges where they could see students like themselves in the particular institution. Habitus plays out in this study by presenting evidence of how a higher education institution presents itself and whether an individual feels they can fit.

Nora (2004) surveyed 893 first-year students from three southwestern minority-serving universities. The study identified habitus and cultural capital, psychosocial factors associated with a student's fit at a particular institution. It examined the precollege psychosocial factors to determine how a student chooses a particular institution. The survey analyzed "eight habitus factors (personal acceptance, personal and social fit, academic interest, early influences, approval by others, family encouragement, intuition, and family expectation) and four cultural capital factors (academic, self-esteem, leadership experiences, extra familial encouragement, and institutional support (pp. 186 & 191)" to determine the impact of how a student makes a selection for higher education. The results from the survey found that both habitus and cultural capital factor into a student's satisfaction around choice. From this study a challenge was made for how higher education institutions can attract underrepresented students and make them feel welcoming and accepted.

For low-income students, habitus contributes to whether or not there is a fit financially. Gloria Walker (2014) qualitative study of 12 low-income undergraduate students and their decision to attend highly ranked research institutions in the state of Texas found the expectations and encouragement of their parents contributed to these students valuing higher education. In this study habitus takes on a "vehicle for action" (p.

26), with aspirations, expectations, taste and attitudes, defining a student's reasoning for attending higher education. For low-income students, a cost benefit analysis was used to determine whether or not an investment in higher education was a good match. From this study, it shows, "participants were analytical in their thinking of which components combined could produce the most effective and successful outcome of what they are trying to achieve: participation in higher education and its affordability" (p. 206).

As with other studies around habitus, the fit of the institution is important for an individual to find higher education as a viable option. It is important for higher education institutions to find ways to create an inclusive environment for minority individuals, and for individuals on the lower income scale, they must do work around promoting the affordability of the institution. If higher education institutions can change the messaging that college is not affordable and create transparency around the financial aid process, there can be better satisfaction between the student and the institution.

Summary

In conclusion, the literature review provided the various challenges and opportunities for Pell-Eligible students to successfully navigate the financial systems of higher education. Using French sociologist Pierre Bourdieu theory of capital, in particular the focus around cultural capital, habitus and social capital, provides a better understanding for the choices a Pell-Eligible student makes when pursuing higher education. From the studies explored, a student's identity and previous knowledge of higher education can determine whether a student believes they can afford the cost. Unfortunately for Pell-Eligible students, the information they have acquired about the cost of higher education is different from the actual amount. To determine a student's

willingness to pursue higher education, cultural capital provides the knowledge and skills for the path one will take. Even if a student may not have the cultural capital to navigate the higher education process, their social capital can possibly supply the skillset to be successful.

From the literature, social capital can provide an individual with more skills and knowledge depending on their relationship and network they possess. For Pell-Eligible students who may not possess the skills to navigate the higher education systems, they rely primarily on their high school guidance counselors and college intervention programs to help them navigate the process. Unfortunately, there is a lack of resources from both high school guidance counselors and college intervention programs to provide the guidance for Pell-Eligible students. In order to assist Pell-Eligible students, there needs to be more transparency in the process to fully understand the cost and successfully navigate the financial systems.

Reviewing the literature around Pell-Eligible students navigating the financial systems of higher education, there was little information available of the actual experience for these students. For Pell-Eligible students, the price of higher education is one of the main deterrents from pursuing a degree (Horn et al., 2003; Perna, 2006). There has not been much research on how Pell-Eligible students are receiving the information around higher education and how they respond to the pricing of education. The information obtained from the literature review provided information on the current financial practices for higher education institutions, how capital impacts Pell-Eligible students decision making process around higher education, and the lack of transparency in the financial process for higher education. This review helped to identify gaps in the

current literature and where this study could make a contribution. In the next chapter, I will provide the research method that will help to understand the experience of Pell-Eligible students navigating the financial systems of higher education. By understanding the student's experience, this can provide further clarity of the impact higher education financial systems are having on this underrepresented population.

CHAPTER 3: RESEARCH METHODOLOGY

Purpose of Study and Research Methods

The purpose of this study was to understand how cultural capital, habitus, and social capital impact Pell-Eligible students in navigating the financial systems of higher education and how it can be more accessible. To help understand the experience of Pell-Eligible students navigating the financial system of higher education institutions, I utilized a qualitative case study approach to facilitate exploration of a phenomenon within the higher education context. This method allowed me to better understand the “how and why” of a particular experience and some of the contextual conditions that are relevant to the study. The type of case study conducted is primarily descriptive in that I will describe a phenomenon within a real-life context in which it occurred (Yin, 2004). Using qualitative methods helped “to understand and interpret how the various participants in a social setting construct the world around them” (Glesne, 2006, p. 4). Utilizing qualitative methods assisted in understanding the individual’s interpretation of their environment and various systems at play.

Some of my guiding research questions include:

- (1) What are the specific challenges for Pell-Eligible students during their navigation of the financial systems of college?
- (2) What messages/information/support and from where do Pell-Eligible students receive about financing a college education?
- (3) How does cultural capital, habitus, and social capital influence a Pell-Eligible student in navigating the financial systems of higher education?

- (4) What are the implications for high schools, states, and colleges in providing information for Pell-Eligible students in navigating the college process?

Case Study

To understand higher education's financial process, a case study method provided the best understanding of the multiple entities involved. As Creswell (2007) described in case study method when "an investigator explores a bounded system (a case) or multiple bounded systems (cases) over time, through detailed, in-depth data collection involving multiple sources of information" (p. 73). Case study can be about a person, group, or situation. In this study, it is about a group (Pell-Eligible students) experiencing a particular event (navigating financial aid as part of admission to higher education). The focus is on exploration and description leading to analysis of a problem. This method captured the multiple perspectives involved in understanding the operation of financing higher education. The sources of information came mainly from interviews with students; but also higher education financial services employees, and nonprofit financial agencies. Creswell (2007) described the particular selection of different perspectives of this problem as "purposeful sampling" (p. 75). This type of sampling involved selecting subjects to be included in the study that share common characteristics. This approach helped me to examine the main question of how Pell-Eligible students navigate the financial system of this particular institution. As various factors, themes, or relationships emerged in the data about the experiences of Pell-Eligible students, I engaged in a theoretical framework to better understand how cultural capital, habitus, and social capital contribute to understanding how a Pell-Eligible student engages the higher education system.

With a case study approach, although interviews serve as the main source of data collection, I felt it important to understand how the system operates when interacting with Pell-Eligible students. This involved capturing data around the cost of the institution, messaging provided the accessibility of the institution, and services that are provided for the student to understand the process. Higher education institutions, work with high school guidance counselors, admission officers, college intervention programs, federal agencies, parents, students, and other agencies in order to get a perspective student accepted to their institution. With case study method, I collected information from financial officers and outside agencies such as college intervention programs, to understand the entire process of identifying a Pell-Eligible student and the steps involved in getting them accepted to a particular program. Utilizing case study methodology, helped to provide a comprehensive understanding of a Pell-Eligible student's experience with the financial systems of higher education.

Phenomenological

From reviewing the current literature of Pell-Eligible students and their experience with navigating higher education, there are commonalities that exist. In order to understand the experience for these students, a phenomenological research approach was used for this study. Creswell (2007) described this approach as “the meaning for several individuals of their lived experiences of a concept or a phenomenon” (p. 57). In other words, the goal is to try to understand the views of individuals who have experienced a particular life phenomena, in this case, navigating the financial aid process in higher education. It intends to provide a rich and detailed description of the human experience. My study involved interviews with students and professionals involved in

financial aid to gain a more thorough picture of their experience. With my qualitative research involving interviewing students on their experience of navigating the financial systems of higher education, this approach helped to capture the participants lived experience.

From this approach, I understood the experience of multiple participants and analyzed where there may be some commonalities between each other. For Pell-Eligible students, I inquired into who and where they received information and motivation around college. How did the cost of higher education impact their decisions of selecting a particular institution? How did the higher education institutions assist in navigating the financial systems? With these questions for the participants, I began to analyze if there are any similarities that exist in their experiences. Miles, Huberman, and Saldana (2014) assert that, “phenomenology tends to look at data thematically to extract essences and essentials of participant’s meanings” (p. 8). With the phenomenological research design, I analyzed the data provided by participants and organized the information thematically to understand the phenomena taking place.

Site Selection

The case selected in this study is Green Mountain University (GMU), a four-year public university in the Northeast region of the US. This university has approximately 10,000 undergraduate students. The total published price of attendance (tuition and room/board) in 2016 was approximately \$31,000 for in-state and \$53,000 for out-of-state students.

With GMU being ranked as one of the most expensive colleges for in-state students, this setting provided an understanding for how students can afford the cost

(Sheehy, 2014). One of the major influences on a student navigating the financial system in higher education is the support from financial services. For Pell-Eligible students there is a misperception around the actual cost of higher education (Horn et al., 2003). From this study, I learned what efforts GMU does to help combat the misperceptions around cost, learned how GMU helps to educate students on the cost, and what services are provided for those who may not afford tuition. With GMU being the case study, I inquired about how the institution works with nonprofit agencies that assist students in financing higher education.

Participant Selection

Pell-Eligible Students

For my qualitative case study, phenomenological design of Pell-Eligible students, I selected 12 GMU students who met the following criteria:

- (1) Participants are currently enrolled at GMU as an undergraduate student.
- (2) Participants are deemed a local resident of the state of Vermont. Based on the state of Vermont regulations (2014), this is a resident who “must reside in Vermont continuously for one full year prior to the semester for which in-state status is sought” (p. 3).
- (3) Participants are Pell-Eligible status. According to the National Association of Student Financial Aid Administrators (NASFAA, 2014), the Federal Pell Grant provides financial aid of a maximum award of \$5,730 to low-income students who demonstrate financial need. From this report, in 2011-2012 the average financial award was \$3,555 and more that 74% of recipients had family income of less than \$30,000.

(4) Participants are over the age of 18.

In choosing 12 participants, I was able to capture themes and trends that may be connected between the individual interviews. These interviews provided context rich data for describing each participant's individual experience. In using a criterion sample (Creswell, 2007) for my selection of participants, this helped to produce quality data from the individuals I selected. Phenomenological method (Creswell, 2007) helped to understand the participants' experience with navigating the financial systems of GMU.

Recruitment and Participants Involvement

I reached out to GMU's director of Academic Success to help identify Pell-Eligible students who I could interview to understand their experience navigating the financial system. Being a current employee of GMU for the last five years, I have developed some relationships with the staff of the institution. While this can certainly bring up concerns around bias, I made sure to take the necessary steps to avoid interviewing participants who I have had a previous relationship with due to my position. I further explained in my reliability section of how I will insure my selection is not bias.

For the participants who are in-state students of GMU, the director of Academic Success sent out an e-mail on my behalf to request interviews with current in-state Pell-Eligible students. Once the participants expressed interest in the study, I wrote back by e-mail to arrange a meeting in person. I provided the participants with an interview protocol form (Appendix A). The interview protocol form detailed the participant's involvement and their ability to remove themselves from the study at any point. The participants decided to choose a location that worked for them.

While there can be a question of confidentiality because I work for a higher education institution, I insured the participants that all identifying information is not contained in the dissertation and pseudonyms were used. Maintaining confidentiality helped to produce an honest conversation. From these interviews, I understood their experience and through this information, I have gained ways to better support students.

For security and protection of the participant's recordings and documentation, all information was digitally stored on a password protected laptop. Also, any audio recording documentation was digitally stored on a password protected cell phone. Once the audio recordings were completed, they were transferred to the same password protected laptop. All information was secured on one laptop. The laptop and any other additional information from the study was kept in my office where I am the only one with access. All files were saved using pseudonyms.

This study interviewed 12 undergraduate students from GMU who are in-state students. Having in-state students helped understand if there is any collaboration between local high schools, nonprofit agencies, and the higher education institution in providing services to Pell-Eligible students. Also, having students from the same institution provided information if there are similarities or differences in the student's experiences.

Financial Officers: Recruitment and Participation

I interviewed four financial officers at GMU in a focus group setting. Creswell (2007) finds focus groups help when "the interaction among interviewees will likely yield the best information, when interviewees are similar and cooperative with each other" (p. 133). Due to the potential sensitive information involved in these interviews, the focus group setting helps the participants to feel more comfortable with what they share.

The individuals provided the higher education's perspective in what services are provided for Pell-Eligible students. Also, the financial officers can provide details into how the financial process works for perspective students and also how they help students understand the cost to attend GMU.

Being a current employee of GMU for the last five years, I have developed some relationships with staff of the institution. I know a couple of individuals from this department who were able to assist in connecting me with participants. While this can bring up concerns around bias, I made sure to take the necessary steps to avoid interviewing individuals who I have had a previous relationship with due to my position.

Once the potential participants had been identified, I sent out an e-mail explaining my study and requested an hour-long focus group to understand their perspective in working with Pell-Eligible students at GMU. Once the participants expressed interest in the study, I wrote back by e-mail to see if they would be willing to meet in person. I provided the participants with an interview protocol form (Appendix A). The interview protocol form details the participant's involvement and their ability to remove themselves from the study at any point. The participants decided on a location that worked for them and provided privacy.

For security and protection of the participant's recordings and documentation, all information was digitally stored on a password protected laptop. Also, any audio recording documentation was digitally stored on a password protected cell phone. Once the audio recordings are completed, they were transferred to the same password protected laptop. All information was secured on one laptop. The laptop and any other additional

information from the study was kept in my office where I am the only one with access. All files were saved using pseudonyms.

Vermont Higher Education Agency: Recruitment and Participation

I interviewed two participants from the Vermont Higher Education Agency (VHEA)(2015) in individual one on one interviews. VHEA's mission is to provide Vermonters with financial information and resources to pursue higher education. This organization provided an understanding as to how rising cost is impacting students and what services they are providing to help students navigate the financial systems.

For the participants who are employees of VHEA, I reached out to individuals where I have had previous relationships from other studies. I requested this individual to identify employees of VHEA whose primary responsibility is working with students in navigating the financial process of higher education. Once those participants were identified, I sent out an e-mail explaining my study and requested an hour long one on one interview to understand their perspective in working with Pell-Eligible students at GMU.

Once the participants expressed interest in the study, I wrote back by e-mail to see if they are willing to meet in person. I provided the participants with an interview protocol form (Appendix A). The interview protocol form details the participant's involvement and their ability to remove themselves from the study at any point. Once the participants signed a copy, I provided them with a signed copy. The participants decided to choose a location that worked for them and provided privacy.

For security and protection of the participant's recordings and documentation, all information was digitally stored on a password protected laptop. Also, any audio

recording documentation were digitally stored on a password protected cell phone. Once the audio recordings are completed, they were transferred to the same password protected laptop. All information was secured on one laptop. The laptop and any other additional information from the study were kept in my office where I am the only one with access. All files were saved using pseudonyms.

Data Collection

Data collection came from (1) semi structured 60 minute in person interviews with Pell-Eligible in-state students at GMU, (2) semi structured 60 minute in person focus group meeting with financial officers at GMU, (3) semi structured 60 minute in person interviews with employees from VHEA, and (4) documentation/marketing information provided by the higher education institution around the cost to attend. Materials such as the higher education's financial websites, brochures, and printed material that is available for students to understand cost. Utilizing these resources, I compared and contrasted the experience of students navigating the financial process. The chart below (Table 1) describes where I collected the data to answer my research questions. More information about the interview protocols are located in the appendix of this study.

Table 1

Data Collection for Research

	Interview Questions (IQ)	Data Collection Sources
	(1) Students (S)	
	(2) Financial Officers (FO)	
	(3) Vermont Higher Education Agency (VHEA)	
RQ #1: Challenges	IQ-S: # 5,6,7	Interviews
	IQ-FO: # 1,3,4	Documents
	IQ-VHEA: # 2, 4	Literature review
RQ #2: Messaging	IQ-S: # 3	Interviews
	IQ-FO: # 2	Documentation-
	IQ-VHEA: # 3	Literature review
		GMU Material (online & physical)
RQ #3: Cultural Capital & Habitus	IQ-S: # 1&2	Interviews
		Documents-
		Literature review
RQ #4: Solutions	IQ-S: # 8	Interviews
	IQ-FS: # 6	Documents
	IQ-VHEA: # 5	Literature review

With both one on one and focus group setting being conducted in a semi-structured interviews style, this allowed me to ask prewritten questions, but also provided the freedom to ask follow up questions or present different topics based on what the participants provide. Allowing this freedom can bring up topic areas that I have not thought of or provide the participants areas of discussion where they feel more comfortable discussing.

In terms of timeline, I interviewed the students first, then VHEA, and finally GMU. Interviewing students first provided topics and themes that I would not have thought of. Also, the discussions with the students first changed the questions I posed to both VHEA and GMU.

I conducted my interviews with both VHEA and GMU after the students' interviews were completed. By conducting the interviews with VHEA and GMU after the students, I began to compare and contrast the students' experiences versus what services VHEA and GMU provided. Because I used similar questions between students, VHEA, and GMU, I began to analyze the similar experiences that were occurring with students and then compared those experiences with what VHEA and GMU believes occurs. This data provided potential gaps or misunderstandings that might exist in the higher education financial system process.

Once I conducted all the one on ones and focus group interviews, I began to work with all of the data I have collected from my literature review, promotional material and documentation from VHEA and GMU. Utilizing these multiple sources of data collection helped me find the connections that exist between each source in order to answer my research question through a phenomenological case study method (Creswell, 2007).

Creswell (2007) believes that documents, interviews, and other physical artifacts are helpful forms of data collections when using phenomenological case study method. By using these diverse set of sources, it helped to answer my main research questions and also to help reduce fishing in my findings.

Data Analysis Process

For my phenomenological case study research, I collected data from semi-structured one-on-one interviews, semi-structured focus groups, documents, and marketing material. The data I collected help me to organize what I have, “seen, heard, and read so that [I] can make sense of what [I] have learned” (Glesne, 2006, p. 147). Once I collected the data from each of my semi structured one on one and focus group interviews, I first created a memo documenting my overall experience. This included ideas, additional questions, and observations.

From my auto recording and/or note taking, I transcribed the data that I collected from the semi structured one on one and focus group interviews. Once I transcribed the data, I began a general overview of the information collected. This process involved reading the transcription from the interviews multiple times to begin to understand data. I began to document what I was noticing from the data making notes within the margins. Miles et al. (2014) calls this method of jotting which is “commentary on issues that emerge during fieldwork and especially data analysis” (p. 94). For my semi-structured one-on-one and focus group interviews, I used a thought-unit of analysis to capture the information, I collected from my participants. Miles et al. (2014) defines thought-unit of analysis as a method of separating the various ideas provided or observed during an

interview. This involved breaking down the transcript by important words, lines, or paragraphs, into particular categories.

From the information I collected from my literary review, marketing material, historical data and interviews, I began to create codes for the data. A-priori coding helped to produce categories for the codes that emerged from these multiple resources. These codes helped me to collect and organize all the information that I have received from my multiple resources (Glesne, 2006). With the literature that has been collected, I created an initial coding that I gathered from the documents collected. These initial codes helped to summarize the data (Miles et al., 2014). I created a second memo which summarized my initial thoughts and some coding that I am identifying from the data. This memo helped to “tie together different pieces of data into a recognizable cluster, often to show that those data are instances of a general concept” (Miles et al., 2014, p. 96). At this stage, I have thoroughly gone through all of my data (interviews, literature reviews, and documentation) and have coding from each source. With coding the data, this helped to identify cluster codes and find common ideas/themes/categories.

With the cluster of codes, I began to compare all of the data and started to reduce any overlapping or similar codes that exist. This helped in having less redundancy in coding. Once this was completed, I had my data validated and evaluated for trustworthiness of codes. Creswell (2007) considers validation “to be an attempt to assess the ‘accuracy’ of the findings as best described by the researcher and the participants” (pp. 206-207). In order to provide accuracy in my study, I utilized peer review (Creswell, 2007) to assess my interpretation of the data. With peer review, a classmate from the doctoral program reviewed the transcripts of my interviews and created their own codes.

From the classmates' analysis, I was able to compare and contrast my codes with theirs. Looking over each other's codes, we had a discussion of our creation of particular codes. This comparison helped to change the researcher's initial codes and find additional codes that were not found. Through comparison and discussion of codes with a fellow classmate, it helped to eliminate any bias that existed in the data and found other themes or new codes.

Once the validation process was completed through peer review, I made interpretations of the findings and analyzed how this data relates to what was found in the literature and documentation. Miles et al. (2013) called this process assertion and propositions. This is "major patterns, themes, trends, and findings that you feel you can confidently put forth about your study" (p. 100). For example, the confusion of cost. With this finding, I began to review the literature and current documentation to see if there were similarities between these data points. Once this analysis was completed, I continued to look for areas where there can be other emerging themes or any missing data. Bringing all the data together involved the process of triangulation. Triangulation involves "corroborating evidence from different sources to shed light on a theme or perspective" (Creswell, 2007, p. 208). These methods of peer review and triangulation helped to provide accuracy and trustworthiness in the data analysis process.

Validation and Trustworthiness

Trustworthiness in qualitative research must ensure a number of factors. One is creating clear research questions, purposeful sampling strategies, and systematic collection and analysis of the data (Baxter & Jack, 2008). Additionally, triangulation of data sources, the collection and comparison of data, member checking, reflective field

notes, prolonged engagement to the phenomena under study, and independent coding by multiple researchers constitute the level of dependability and trustworthiness of the study. In order to validate and build trustworthiness in the study, I utilized a number of these approaches, in particular three verification methods of peer review, triangulation, and member check. These methods helped to remove the research's bias in the study, and checked for accuracy in the data (Creswell, 2007).

One of the first methods I used to review my study involved an individual who was not involved in my study to review the codes and themes I created. This process of validation is called "peer review" (Creswell, 2007). Their perspective helped me to see if my coding and themes were accurate or if I was looking for my own individual findings. With peer review, an individual reviewed the transcripts of my interviews and create their own codes. From their analysis, I was able to compare and contrast my codes. I believe with this data analysis process helped to remove any bias from the research and find potentially find other themes.

Another method to build trustworthiness in my study is through triangulation. Triangulation involves, "corroborating evidence from different sources to shed light on a theme or perspective" (Creswell, 2007, p. 208). In this study my sources come from students, financial professional administrators, college intervention professionals, literature review and college promotional material. By using these different sources of data I can provide stronger evidence in my findings and help to remove any bias that I may inject in the study.

The final method I employed to build trustworthiness in the study is with member checking. This approach involves "taking data, analyses, interpretations, and conclusion

back to the participants so that they can judge the accuracy and credibility of the account” (Creswell, 2007, p. 208). After the interviews were conducted and I began preliminary analysis of the data, I asked the participants involved to review my work. The participants were provided with a transcript of the interviews conducted. Once the participants reviewed the transcript, they provided their feedback for areas where there may possibly be any inaccuracies or misinterpretations in the findings. This opportunity with the participants provided them to be able to provide any clarification or missing information that might not have been discussed during the first interview. By employing the techniques of peer review, triangulation, and member checking, this helped to validate and build trustworthiness in the study.

In the end, my goal was to provide a research analysis that not only answers my questions, but also provides assistance to the individuals involved in the study. With various participants dedicating their time and experience, I want to provide them with my findings and hopefully produce positive change.

Conceptual Framework

Within the research case study design, it is important to make explicit the theoretical and conceptual perspective from which I approach this case. This study focused primarily on social theories. For a student to navigate the financial systems of higher education, they have to rely on one’s cultural capital, social capital, and habitus. Pierre Bourdieu (1986) describes capital as “accumulated labor (in its materialized form or its ‘incorporated,’ embodied form) which, when appropriated on a private, i.e., exclusive, basis by agents or groups of agents, enables them to appropriate social energy in the form of reified or living labor” (p. 46). Bourdieu’s idea of capital plays out in three

major forms: economic, cultural, and social. An example in this context, economic capital is the direct form of having money to pay for goods (e.g., private tutors, college counselors). Cultural capital can be viewed as the skills and knowledge an individual acquires from their family and community. Social capital is one's relationship with various clubs, networks, organizations, and structures.

Bourdieu's (1989) framework of habitus, defines this as "both a system of schemes of production of practices and a system of perceptions and appreciation of practices" (p. 19). Habitus is understood as an internalized method of how one individual makes decisions given their particular set of circumstances. For Pell-Eligible students navigating the financial system of higher education, cultural capital, social capital, and habitus help explain the decisions an individual will make. Horvat (1997) provides a great description of both cultural capital and habitus in relationship. He explains Bourdieu's framework as, "cultural capital represents the set of cards that an individual has in their hand, but the habitus of the individual determines how she will play these cards" (Horvat, 1997, p. 24). This framework helps explain why there may be a difference in interpretation of information provided to a student when navigating the financial higher education system. For example, a student receiving their financial aid package which includes loans to pay for college, depending on the student's cultural capital, social capital, and habitus, they can interpret the same information differently. The habitus of a student plays out as a motivator or action to pursue higher education. Depending on the network or access a student has in understanding the systems of higher education (social capital) will determine if a student believes higher education is the proper fit for them. From this study, I sought to understand how Pell-Eligible students

make meaning around information provided to them around the worth of higher education.

Bourdieu's (1986) framework around cultural capital, habitus, and social capital help to shape the understanding of what a Pell-Eligible student experiences as they navigate the financial journey of higher education. Depending on an individual's knowledge and skills (cultural capital) and also their current environment and perceptions (habitus) helps to explain how a student's interaction with various systems and structures (social capital). With this framework, I developed an understanding of an individual's experience when navigating the various systems involved in the financial process, and to find areas in the systems and structures where can be more transparency in the higher education process. Figure 5 depicts how cultural capital, habitus, and social capital all contribute with how a student navigates the various financial systems of higher education.



Figure 5. Student's social capital, habitus, and cultural capital in navigating financial higher education systems.

Using Bourdieu's (1986) framework around cultural capital, social capital, and habitus, this conceptual map provides the various influences that determines a Pell-Eligible student's ability to navigate through the higher education financial process. A student navigating the financial system carries with them the knowledge they have acquired (cultural capital), which impacts their aspirations for whether or not higher education is worth pursuing (habitus), also contributing to cultural capital and habitus is one's access to resources (social capital). As a student makes the journey towards

college, they will encounter messaging, systems (financial applications), and various challenges (application cost, loans, sticker price). Depending on a student's cultural capital, habitus, and social capital, this will determine the choices they make in whether or not to pursue college (Bourdieu, 1986; 1989). Depending on their cultural capital, social capital and habitus, some challenges may be easier than others to get across. It is within these challenges, I begin to understand how the navigation process works for Pell-Eligible students and where improvements can be made.

Bourdieu's (1986) theory of cultural capital, habitus, and social capital help to explain the decisions of Pell-Eligible students around navigating the financial system of higher education. For Pell-Eligible students, the cost of higher education has one of the biggest impacts for whether or not a student will participate in higher education after high school. This conceptual framework helps to understand how cultural capital, habitus, and social capital all contribute with how one navigates the financial higher education systems. Also, by understanding what challenges exist in navigating the higher education system we can begin to analyze areas for improvements.

Researcher Identity

It is important as a researcher to acknowledge and take into account one's biases and to acknowledge them. In qualitative research the researcher is an important part of the process and has an effect upon the participants and context for the study (Baxter & Jack, 2008). Thus, the criteria for trustworthiness of the data as discussed above was based on a number of methods including triangulation of the data, member checking, and collaborative coding and consensus building about the data. Additionally, by keeping field notes throughout the research process to record personal reactions and to monitor

any researcher subjectivity, I was able to remain open to multiple perspectives and interpretation. Additionally, by having the participants and outside individuals review the study throughout the process, this helped to maintain objectivity. Glesne (1999) talks about the effect of one's own subjectivity on the collection and interpretation of data and how making explicit one's "subjective I" can add to the trustworthiness of the research process. Thus, I needed to be aware of my past and current roles in higher education and how they have helped shape my own perspectives and beliefs.

For qualitative studies, the researcher is immersed in the study because of the relationship with the topic or affiliation with the individuals involved (Creswell, 2007). With wanting to understand how Pell-Eligible students navigate the financial system higher education, I, as the researcher, have a personal connection with the topic. One major impact in my life was during my undergraduate junior year at New York University. I found out my financial aid package was being cut significantly. Due to this cut in my aid package, I was forced to end my undergraduate education in three years instead of my expected four. While I was fortunate to have enough credits to graduate early, I know this is not the case for many.

In my position as a student affairs professional, I work with college students who struggle semester to semester to afford the cost of college. I interact with students who take on multiple jobs or take on student loans in order to complete their degree. Unfortunately, there are also some students who cannot afford the cost and drop out. While having the financial means helps to navigate the financial systems of higher education, one's cultural capital, habitus, and social capital can assist in this process as well. I believe with my work with students and higher education professionals, I can

engage in fruitful discussions about how capital contributes to the success or failure of a student's ability to navigate the financial systems of higher education. If one of the purposes of higher education institutions is to educate its public, we must constantly analyze ourselves to see if we are serving everyone and not the ones with the means.

Delimitations

When researching the financial cost around higher education, there are many different perspectives I could have taken when performing my research. I have decided to focus on primarily low-income/Pell-Eligible students because from the research they are receiving less financial aid than those in higher income brackets.

I selected undergraduate college students because they have successfully navigated the financial process to be current at the institution. Also, because they are in their first year of college, they are not far removed from the financial process and can more easily reflect back on their experience. While I believe high school graduates who have elected to not attend college provide a fascinating perspective of what turned them off from college, these participants can specifically describe the financial challenges they experienced.

My selection of a public land-grant institution is important because of the institution's mission to serve its public. From Carnevale and Strohl (2010), public land-grant institutions are moving away from servicing low income students and are more concerned about the prestige. Studying other institutions (e.g., community college or trade schools) would provide some of their current practices around cost, these institutions for the most part focus on the lower income population. Two year and

community colleges could probably provide some of the better practices to helping low income students navigate some of the financial challenges.

An important voice that is missing in the discussion of a student navigating the financial systems of higher education are the parents and high school guidance counselors. These two groups play a significant role in whether or not a student decides to attend a particular institution (McDonough, 1994). While I have not interviewed these individuals, I hope to understand from the student's perspective what role and impact they had in their decision-making process and navigation.

Ethical Considerations

This study involves the participations of human subjects. Because of the participation of human subjects, ethical principles must be followed. I conducted this research in accordance with my own ethical principles and the highest ethical standards in the field to protect the rights and well-being of my study participants. The primary data collection will come from the participation of first year undergraduate students at GMU, financial officers at GMU, and employees of VHEA. Due to the sensitivity of the information provided by these participants, gaining informed consent and confidentiality is important in order to have an honest and informed study. Thus, to protect study participants I obtained the Institutional Review Board (IRB) approval before I conducted any research activities. My IRB protocol presented detailed explanations of my procedures for recruiting participants and obtaining their consent, my data collection activities, and my steps for protecting data confidentiality and participants' anonymity. Once the protocol was approved, I followed the procedures exactly as they are outlined in the document, providing informed consent and details about all the protections involved

for the participants in the study. Pseudonyms were used to avoid any possible identifiers to the participants. All recordings were kept on a secured password protected computer that is only accessible by the researcher. After the interviews were completed, participants had multiple opportunities for member checking to review their transcripts. They were contacted by e-mail to be informed of the progress of the research.

CHAPTER 4: FINDINGS AND ANALYSIS

The purpose of this study was to understand the experiences of Pell-Eligible students navigating the financial aid process in higher education and to understand the specific challenges these students face. The study sought to understand the messages, information, and support these students receive about financing a college education and from whom or where? How cultural capital, habitus, and social capital impact Pell-Eligible students in navigating the financial systems of higher education and how it can be more accessible are also illuminated. To help understand the experience of Pell-Eligible students navigating the financial system of higher education institutions, I utilized a qualitative case-study phenomenological approach in this study. Using qualitative methods, primarily semi-structured interviews and focus groups helped “to understand and interpret how the various participants in a social setting construct the world around them” (Glesne, 2006, p. 4). Utilizing qualitative methods assisted me in understanding the individual’s interpretation of their environment and various systems at play.

Some of my guiding research questions include:

- (1) What are the specific challenges for Pell-Eligible students during their navigation of the financial systems of college?
- (2) What messages/information/support and from where do Pell-Eligible students receive about financing a college education?
- (3) How does cultural and social capital, and habitus influence a Pell-Eligible student in navigating the financial systems of higher education?

(4) What are the implications for high schools, states, and colleges in providing information for Pell-Eligible students in navigating the college process?

To answer these questions, I conducted one-on-one interviews with 12 students from GMU, a focus group of financial officers at GMU, and interviews with two professional staff members from the VHEA. The data collected provided information related to the major research questions and, based on critical analysis arranged by Bourdieu's (1989) social theory, deeper understanding how cultural capital, habitus, and social capital impact Pell-Eligible students as they navigate the financial aid process. The student interviews were conducted first. I was able to access the participants by reaching out to the director of the TRIO department at GMU. The director sent out my letter of recruitment to students and those that were interested reached out to me. I was able to access the majority of students by this method, and was able to reach a couple participants from the first students interviewed who referred friends that matched the criteria I was seeking.

Once I completed my interviews with students, I conducted my interviews with VHEA and financial officers at GMU. By understanding the student's experience, I was able to tailor my questions for VHEA and the financial officers to reflect the common themes and experiences from the student's perspective. By having VHEA and the financial professionals interviews after, I could begin to see if the experience from students matches the resources VHEA provides and the navigation process from the higher education institution's perspective, GMU.

Once data from all interviews and focus group were collected, I began analyzing the data and developed four major themes which include multiple subthemes. The major

themes include: (1) Challenges: Concerns Around Cost; (2) Knowledge Around Higher Education (Cultural Capital); (3) Motivation to Engage the Challenges of the Higher Education System (Habitus); and (4) Organizations and Individual Support (Social Capital).

As provided in Chapter 3, this chapter provides detail on how I interpreted and analyzed the data. Utilizing Bourdieu's (1986) theory on capital, it helps to define and expand the themes and framework of the data collected. Bourdieu's conceptual framework helps to provide a roadmap of the student's experience navigating the financial systems of higher education. The emerging themes provide various challenges of navigation for the students and how resources (VHEA), and the higher education institution (GMU), match in their experience.

Student Participants

In order to understand the experience of Pell-Eligible Vermont students, a phenomenological research approach was used for this study. Creswell (2007) describes this approach as "the meaning for several individuals of their lived experiences of a concept or a phenomenon" (p. 57). The 12 students I interviewed are all current students at GMU who all identify as Pell-Eligible. All students are also the first in their immediate family to potentially complete college making them first generation college students. Table 2 includes gender, high school (HS) attended, current year at GMU, and a unique characteristic of each student. Gender was distributed with three males and nine females. The types of high schools the students attended provided a wide range of schools including: six public HSs in the urban area of the state, three public rural HSs, one rural private boarding school, one urban private religious school, and one rural independent

HS. The HSs attended present a diverse representation of the state. From the urban parts of the state to the more rural portions in both the northern and southern regions of the state. Participants' current year at GMU included: two freshmen, eight sophomores, and two juniors. For unique characteristics, participants include: eight New Americans (recent immigrants and refugees), two Native Vermonters, and two students who are declared independent.

Table 2

Undergraduate GMU Participants' Demographics

Pseudonym	Gender	Type of HS	Year at GMU	Characteristics
James	Male	Rural Private Boarding school	Sophomore	Independent student
Jody	Female	Urban Regular	Junior	New American
Kennedy	Male	Urban Regular	Sophomore	New American
Lei	Female	Urban Regular	Sophomore	New American & married
Jasmine	Female	Urban Private Religious	Sophomore	New American
Anthony	Male	Rural Regular	Sophomore	Vermonters
Rose	Female	Urban Regular	Freshman	New American
Mary	Female	Rural Independent School	Sophomore	Adopted and Independent
Kathy	Female	Rural Regular	Sophomore	Home schooled till 8 th grade.
Lisa	Female	Urban Regular	Freshman	New American
Alexis	Female	Urban Regular	Junior	New American
Hayden	Female	Rural Regular	Sophomore	New American

While the participants come from a wide range of demographics, the emerging themes in the following sections reveal the phenomenon that Pell-Eligible Vermonters experience.

Within the discussion of each theme, I will present the findings and interpret them in terms of the conceptual framework to answer the research questions contained in this study.

Vermont Higher Education Agency Participants

I conducted two interviews with outreach professions from VHEA. Table 3 displays that both participants they have held multiple positions with a primary focus on low-income Vermonters gaining access to higher education. Their experience involves work in both the rural and urban parts of the state.

Table 3

Vermont Higher Education Agency Participants Demographic Data

Pseudonym	Current Position	Years at VHEA	Current Responsibility
Larry	Engagement Coordinator	6	Equitable access to higher ed for students served.
Jane	Retention Specialist	20	Providing low income first generation Vermonters successful college transition.

Green Mountain University Financial Officer Participants

I conducted a focus study with three financial officers from GMU. As Table 4 displays, the participants are all professionals in the financial field for more than 15 years. Also, all three participants are in the supervisor positions of the department. They all have held multiple roles within the financial department.

Table 4

Green Mountain University Financial Officer Participants Demographic Data

Pseudonym	Current Position	Years in Financial Services Work	Current Responsibility
Wendy	Supervisor	30+	Supervisor of financial counselors
Carter	Supervisor	15+	Supervisor of financial counselors
Samantha	Associate Director	15+	Head of Financial Department

Theme One: Challenges for Pell-Eligible Students

The challenge for accessing higher education has impacted Pell-Eligible students in a multitude of ways. While this research focuses primarily on the financial impact on students, it is not just the actual college cost alone that creates challenges for these students. Some of the common experiences students experience include the concern around costs, how the cost of education is the decision maker, and how the lack of information from parents/guardians impact a student's ability from accessing higher education. The following sections will expand on the student's experience, and provide the perspectives from VHEA and GMU as related to the themes that emerged from the student data.

Concerns Around Costs

In interviewing students who are current undergraduate students, there was a confusion around the cost of higher education and how much in debt they may have upon graduating from college. Some of the common emotions expressed by the students were frustration, feeling overwhelmed, and being confused. While these students suggested that they had assistance in filling out financial applications such as FAFSA, they were still in confusion of what they were agreeing to each year. When asking the students about their understanding of the cost of higher education, Jody, who is a junior, captures many of the student's feelings. "I think every year I learned something new. Every time I open up my financial aid packages, there is something different. So, I still don't understand it." Another student, Kathy, a sophomore, stated, "Well I knew it was really expensive, I've always known that, but I guess I'm still trying to figure out how expensive it is because it's mostly like loans and stuff." For a third student, Alexis, who

is a junior, expressed that, “I still don’t get the financial...it’s still confusing.” It did not matter the years of experience with the financial process, there was still confusion around cost.

The financial officers at GMU also expressed concerns about costs and what they are doing to alleviate it. They talked about the constant changes in financial policies, pricing breakdown, or sticker price vs. actual price. One commented that “it is no wonder that a student who is a junior in college would still be confused around the cost of education.” Another went on to say that “this challenge impacts the work of VHEA and GMU in assisting students in understanding the actual cost of education.” For GMU financial professional, they talked about being challenged with helping to open the possibilities of higher education and helping families realize that they have an opportunity to attain a degree. One financial officer explained:

I think in a lot of instances, and I hear this a lot from the guidance counselors I talk to, that they assume they just can’t afford to go. And not just GMU, just in general. They have, literally a campaign that can make a concerted effort to have that conversation. Hey, it’s more affordable than you think so to speak, so that they can at least get some of the details in front of them and then I think it moves forward from there, but that’s a big challenge I know ‘cuz people have just said well I can’t afford to go so they’re not even looking for the information.

While VHEA and GMU suggested that they can provide some clarity around the cost of education, they pointed out that the reality for many of these families is the added cost, no matter how “small” can be a difficult barrier to overcome. As one financial professional suggested, “If Vermont students decide to attend college in-state, the reality is that Vermont is still one of the more expensive schools to attend, even for a discounted instate tuition.” A VHEA counselor expressed the same sentiment:

I think that that's like a really nuanced problem. I think that obviously, you can't ignore the cost of higher ed when talking about access to higher ed and not just in the individual base, it's just in the collective consciousness on how cultures and groups of people in Vermont talk about higher ed and we happen to have some really expensive state schools.

For students from families with little financial resources, they talked about the difficult challenge to afford the cost of higher education, even with the aid of scholarships and grants that can be provided for Pell-Eligible students. It remains a challenge for some students of how to fill the remaining gap to cover all expenses. Students expressed concern of not being able to cover all the expenses each semester. For Jasmine, the stress of covering all of her expenses started before entering her freshmen year. Jasmine explained,

We still owed like \$5,000 so we had to figure out how we would pay that so we were trying to figure out what loans or like what other aid to look into so it was pretty overwhelming 'cuz it was cutting really close to when school started and stuff so, I was really stressed out.

For Jasmine, the challenge of filling the remaining gap was a difficulty at the start of her higher education experience.

Recognizing the concerns about college costs, GMU has been assertive in attempting to clear up the confusion that exists around cost. One GMU financial officer talked about how in particular, for Pell-Eligible Vermonters, there is an assurance 100% of their tuition is covered. Also, GMU goes into the Vermont high schools to educate students around the actual cost. This financial officer provided details of the extensive education they provide around the cost of GMU:

Every fall I travel with the admissions team here at GMU and we go around the state and we actually do presentations... The first step happens with our level of collaboration at GMU and the high schools, the guidance counselors. Pell-Eligible Vermonters will have 100% of their tuition paid if they come to GMU. They'll

get their tuition, their Pell, and then the difference is made up by GMU so probably more than half, or at least half of their cost are immediately covered out of the gate. So that's, in all my years in higher ed, that's something I have never been a part of.

With the collaborative work of GMU, they believe that they have made an effort to help Pell-Eligible Vermonters that the cost to attend college is not as expensive as one may believe. During the conversations with all the financial officers, they explained the many presentations and guidance they will provide students around the cost of attending GMU. While the institution makes a considerable contribution in helping reduce the cost of attending GMU, from the student's perspective, there is still some difficulties in closing the gap that exist between the financial aid provided and the remaining cost. One student, Hayden, a sophomore, had some confusion around closing the remaining gap:

It was actually quite confusing and I'm still kind of confused about it and still kind of understanding how financial aid works to this day. I got some more outside scholarship over the summer and then some of my GMU scholarships were taken away so it's confusing to fully understand it but when you go to the financial aid office, they do explain it really well. It's just you have to take the initiative to do that and sometimes you don't have the time.

Cost as The Decision Maker

For Pell-Eligible Vermonters who participated in this study, the cost of higher education is a major stressor for students and a major part of the decision-making process. With the confusion around actual cost and changing paperwork, cost has an impact on how students navigate the higher education process and decide where to attend college. For nine out of the 12 students interviewed, the price of the higher education institute was the primary reason for attending. One example was Anthony's experience. Anthony grew up in rural Vermont and was a participant of Upward Bound. This program which specially works with low-income students to support their goals to go to

college expressed the importance of focusing on the finances in selecting a college.

Anthony explained his selection process:

I had to see what's out there for financial aid and make sure that I do whatever I could to get it and then I had to kind of know that I had to explore all my options and I couldn't necessarily go to my favorite school or whatever because of financial reasons.

Research shows that when it comes to the selection process for students, factors such as prestige, amenities, location, or majors provided, often are many of the deciding factors.

For students in this study such as Anthony, the price determines where they go. While some students interviewed expressed wanting to explore colleges out of state, once reality set in that those colleges would cost more than in state college, the possibility of where they could go was almost determined. For example, Lei who has an interest in going into the medical field to become a Physician's Assistant expressed wanting to explore opportunities for study outside of Vermont, but realized that would not be a possibility due to costs. Lei stated, "I didn't think I wanted to be in Vermont but when she [guidance counselor] talked about money, I was like, okay I'm gonna stay here for in state tuition and so she helped me with the whole process." These were the same sentiments that students expressed about wanting to explore outside of the state, but cost would change their plans.

From the perspective of VHEA, money not only determines a Pell-Eligible student's higher education selection but also the career that they will pursue. Larry from VHEA noticed this trend as well with the students he works with across the state. He stated:

Recently the trend where, which is sad but true, some of my students are making their major choices and their dreams of profession are thwarted because they're

understanding that they can't make the money to pay back their loan. And the perfect example of that would be in the helping professions, like social work, counseling. I've had more than one student who has started in social work and then dropped it only because of cost and their debt loan which is showing in the newspaper. You open Seven Days, all the jobs are for Howard Center, mental health, because they don't pay.

GMU, similar to VHEA's perspective, recognizes how money not only influences a student's higher education choice but their profession as well. As one financial professional stated:

Well affordability obviously is the overarching piece of it and students are terrified about borrowing money and of course if they haven't had the conversations with us or with their guidance counselors about how GMU packages students, we certainly put loans in their package but again, we cover quite a bit with other types of aid, especially if they're eligible for federal aid. So, they're afraid of the loan debt. They're concerned that when they get out of school they won't have a job or find a job that will allow them to pay those loans back so those are huge concerns that we hear every day.

Much of the discussion when interviewing students were around the continual difficulty around cost and the influence it has on many of the decision they make. Very few students pursuing their degree and career without first consulting how the finances will work out were laced through many interviews.

Lack of Information/Support from Parents/Guardians

One of the most common themes among all the students interviewed was the difficulty with navigating the college application process by themselves. One of the commonalities amongst all the students is that they are all first-generation college students. They had parents or guardians who had not attended college and thus lacked the experiences that could help them guide their children in the college admission processes. The students recognized that they are the first in their immediate family to attend college. Interestingly, the student's background did not matter. Whether they come from a two-

parent family, single parent, new American, or declared independence, the majority of the work to reach higher education was on their own. With the rising cost of higher education being promoted in the media, parent(s)/guardian(s) certainly focused on this aspect of the search process. Because parent(s)/guardian(s) did not fully understand the college application process, students would do the work on their own and only include them in discussions when needed. For Rose, she and her family were born and raised in Tanzania and have only been in Vermont for eight years. When going through the college application process, Rose talked about having discussions around the search in particular when it came to understanding the cost. She explains:

At first I was like, when I see something and it's a lot of money, I don't really want to tell my parents because they would have been shocked. I don't know, I was scared... My dad was like, what is the price? And I'll tell them and 'cuz they don't understand the whole college process and stuff. They just want to get straight to the money and yea, they were like, you're still going to college but we're still gonna have to figure out how we're gonna do this.

As explained in the previous section, the cost of higher education is the primary concern of these students. One of the challenges for New Americans is understanding the college application process. What is already a challenge for Americans who have been here for generations, the process for New Americans who often come with language challenges is more difficult. Kennedy, a New American, spoke of this challenge. For example, expressed the difficulty of FAFSA: "It was hard explaining it to my parents 'cuz unless, like they speak a very different language and when you just tweaked the littlest things, they make it seem like it's a huge deal." Another example was Hayden who is a first-generation student who immigrated to the US. While the parents encouraged Hayden to pursue higher education to have a better future for herself, their lack of understanding of

the college application process was apparent. Hayden expressed the struggle around having the financial process:

I would say that the entire process is pretty challenging for me. I struggled with it because I didn't have that outside support from my parents 'cuz a lot of families have parents who've already gone to college who are able to give suggestions or answers and surrounded by people who had college counseling. Your parents paid for that and I was just struggling with it on my own and it worked out but it was a lot of time and initiative on my own part to try and understand these things. School counselors were helpful and VHEA counselors were also helpful but it's just, they aren't there with you physically applying and there when you have these questions so it was a lot of difficult like that, but there was some support so it wasn't awful but definitely challenging.

Hayden observed other classmates who had parent(s)/guardian(s) that had a better understanding of the education system and were able to support them in completing applications and answering questions. For Hayden, it was on her to find outside resources to gain the information necessary to complete applications.

One of the biggest frustrations at the start of the application is completing the FAFSA form. In order for students to be eligible for financial aid, this is a mandatory process. Filling out the FAFSA forms requires financial information from both the student and parent(s)/guardian(s). Unfortunately, many of the students expressed confusion around filling out these forms with lack of parental support or understanding. A unique challenge was for the New American students. With many of their parent(s)/guardian(s) not having English as their first language, it was dependent on the student to explain the FAFSA process while they are trying to understand it themselves. For Jody, her family immigrated to the US to pursue greater opportunities but challenges around the FAFSA process proved to be difficult. Jody expressed:

Oh, it's still a headache. Still to this day. It's, I wish there was a way that there was a process of doing it that was more, it was simple. No matter who you are or

how well you speak English, those FAFSA is still difficult. I think because it's so tedious and it's something you have to keep doing every single year. And it's just, the form is complicated 'cuz sometimes things don't really match up so I was very frustrated filling out the FAFSA. I didn't have any help because it's not like my parents understood what the FAFSA, so I had like double issues. I had to translate for them what I also didn't understand. So, I think that was what made it hard for me was having to kind of like also teach my parents while I'm learning through this process as well.

Over and over many students expressed frustration with the FAFSA process. Even though some students have gone through the FAFSA application multiple times, it is still seen as a challenge for these students to complete without parental support in particular.

While language can certainly be a challenge with completing the FAFSA, for native speakers there is still complications with completing the FAFSA correctly. As pointed out by the finance officers, if the FAFSA form is filled incorrectly, students can miss out on funding, delay their academic progress, and cause a great amount of stress on students and families. For Anthony, this was the case for him. Anthony is a native Vermonter who grew up in a single-family household. For his parent acquiring the correct documentation was difficult especially when the family was in the process of moving. Anthony shared:

My mom helped to fill out the FAFSA and there were just some things she missed and I think she's paying more than she should have been paying this year and she forgot to sign up for work-study so that wasn't available to her this year, which really sucks and I wish I had talked to her a little more about that and like be really careful with the FAFSA... I was like mom you need to find your tax forms. Mom, you need to find this, you need to find your W-2s and she lost stuff a lot and so that was difficult, especially this year when I filled out the FAFSA for the second time and wasn't in the same house as my mom.

Unfortunately, for Anthony, Jody, and as expressed by other students, there are many frustrations with FAFSA. Whether it is a language barrier, confusion around filling out the forms correctly or having the correct documentation, it is a frustration for students to

complete each year they apply for aid. While the Department of Education has made efforts to reduce the complexity of the FAFSA form, students still find the process confusing and frustrating.

The approach that the GMU officers talked about when it comes to parent(s)/guardian(s) not being able to provide support to students applying for college is presentations that help to educate both the students and parent(s)/guardian(s). As one financial officer explained about the work with Pell-Eligible students:

We do a lot with specialized populations. And a lot of students, we really each out and I think that's one of the really enjoyable pieces of what we do here. I know the staff love to do those small group interactions. Everybody's so interested in getting information and we love giving it.

As GMU's financial officers expressed, they will travel around the state providing information on cost and helping students along the process. For students, however, there is still a frustration with the information that is needed to complete the FAFSA and the difficulty that the forms are not in languages their parent(s)/guardian(s) may speak.

Reliance on the Student to Support the Family

As discussed during the interviews, the cost of higher education has an impact on a student's college search decision making, the ability to find the resources to cover the cost, and the difficulty of navigating the financial application process, in particular without parental support. Another particular area of concern raised by the participants is the pressure on the student to provide work and finances for the family. Larry from VHEA has observed the challenge of students from low-income families to leave the home would mean a potential loss in revenue for the family. She states:

Different families of socioeconomic status look and treat money, versus some people perhaps of more privilege means money has to be saved and it's an

investment. But they have that safety net. Whereas a family of limited means, money shared. We're in this together so if you take a 17-year-old who's finally coming of age where they can really contribute in a meaningful way making 25% income for the family. To take that out for a four-year investment, when your needs are right now. Needs are food, rent, electricity, right now so to punt on those things for four years, that's part of that risk too.

The reality for Pell-Eligible students that emerged during the interviews is that while they may want to attend a college out of state, they are under pressure to stay close to home and support the family. One student, Lei, expressed a desire to experience college away from home. She explained her idea of what college would be. She expressed, "I really wanted to get away from home. I think it's because of my siblings. There were always loud. But just the idea of going to school for something you love... that like inspired me about going to college." Unfortunately for Lei the cost and pressure to stay close to home made the possibility to leave Vermont not a reality. Lei currently commutes to GMU and still has a lot of responsibilities at home. Lei explained one common experience where:

My mom, like she always wants me to watch the kids so I'm like, mom, I have a lot of work to do. You can do it. No, they're too loud. So, I feel like my parents are still like, they still don't understand it.

Despite Lei being currently married and having a full course load, there was still pressure from her family to take care of her siblings. Thus, for some students, the pressure around cost not only impacts Pell-Eligible student's ability to afford high education, but also how the absence of providing funding for the family can be difficult.

The Costs Once in College

Despite the many challenges Pell-Eligible students encounter around the cost of getting to college, some still had to navigate the financial hurdles once in college. For some students, they are fortunate to acquire enough financial aid to cover the cost of

tuition but financial aid does not cover the expenses associated with attending college. Books, meals, housing, classroom supplies, and technology are costs that students have to cover on top of the remaining bills they may have. For Pell-Eligible students, there is not a point of relaxation once finally being accepted into higher education. Jasmine recalls being accepted to GMU, but still concerned with closing the financial gap before the start of classes:

When I started getting accepted there's the cost of tuition, but then you've gotta think about housing or book supplies and other things like that. Also, I didn't know how much aid I would be getting when I first got accepted...During the summer, I think I was overwhelmed because we still owed like \$5,000 so we had to figure out how we would pay that, trying to figure out what loans or like what other aid to look into. So it was pretty overwhelming 'cuz it was cutting really close to when school started and stuff so, I was really stressed out.

Without additional financial support from their family for such costs not included in what the higher education institution will provide, a small charge can have a major impact on students. James, a sophomore at GMU, is under pressure to work multiple jobs in order to cover the tuition cost each semester. James explains the juggle of making ends meet:

I have to cover my bills as well as trying to pay for, I have like \$2500 a semester that I have to cover throughout the course of the semester, so definitely trying to work a lot on top of classes. I'm currently working two jobs. Not the easiest, so definitely there's stress there, but not unmanageable.

James is able to cover the cost of tuition through work-study. He also, expressed that his experience is certainly different from many of his classmates. James said, "My friend group is pretty varied and that there's people who come from upper class families whose, their parents are covering everything for them." Larry from VHEA recognizes how the

financing of education once accepted has a real impact on lower income students. One area of support for Pell-Eligible Vermonters is to:

Support [them] financially, yes the scholarships and grants make an enormous impact, but once a kid's there too, helping them feel comfortable and the anxiety of poverty is a real thing, a real palpable thing and that obviously will affect the student if they're worried about every element of their finances, how do you expect them to fully engage in their academics and succeed when they're there.

As pointed out by Jasmine, some of the biggest challenges a student encounters once on a college campus is the unexpected cost that comes with being a student. VHEA also recognizes this challenge. They spoke to how rising tuition cost, health fees, classroom supplies, the smallest change in a student's finances can be the difference between continuing their education or dropping out. Larry from VHEA expressed the challenges the students he works with encounters:

Kids are dropping out for all kinds of reasons and some of them are 200 bucks, and I have kids who are here at GMU and their professors will be like, they'll be in a business class and the professors will be like, all right now we need to load onto our computer this program, this business program. It's gonna be 150 bucks. That's a game changer for somebody who has nothing, you know? And I know students who have done the trial for 40 days and then they've had to go to their professor and say [they can't afford it], and I don't think professors are necessarily that's on their mind when they're adding on those in costs, so I think that money's huge.

For GMU, they talked about how they try to support Pell-Eligible Vermonters in addressing the many challenges they will encounter in applying for higher education, which is to communicate. GMU participants shared how they make an effort to collaborate with high schools and guidance counselors in educating students around cost and assisting students around the entire application process. Even for students who are currently at GMU, they are advised to communicate with the financial services department if they experience a change in finances.

While GMU may have a stronger retention record than other colleges in the state, it is still a struggle for Pell-Eligible Vermonters to progress once they are accepted into GMU. Lisa spoke of the challenge of continuing her education from the fall to spring semester in her first year, due to financial concerns around taxes:

I had to file an amended tax return which I did, but the whole process was like, to the point that I didn't even want to go here anymore. I was missing the deadline for to sign up for courses for this semester and I didn't want to miss the deadline, there were some classes that I wanted to get into and I didn't get into because I had to do the amended tax and it took like, what did they tell me, it was from October, like the beginning of October up until the end of November so it was just so crazy and I didn't want to deal with it anymore so I told my mom I'm not coming here anymore.

Communication may be advised by GMU from students experiencing challenges around finances, but it is still a challenge for students to overcome when there is confusion around the financial process.

Theme 2: Knowledge and Messaging: Cultural Capital

With the many challenges Pell-Eligible students encounter associated with costs of attending and staying in college, it is important to understand how one's cultural and social capital helps to propel students despite the challenges. This next section focuses on the themes around cultural capital, and how Pell-Eligible students acquire and utilize capital to navigate the financial systems of higher education. Themes 3 and 4 address social capital and habitus.

Inherited Knowledge Around Higher Education (Cultural Capital)

Bourdieu's (1986) theory around cultural capital describes this idea as the skills and knowledge an individual acquires to utilize for goods and services. For Pell-Eligible students, cultural capital displays itself around the attitudes and perceptions of higher

education. During the interviews with the students, the messages of higher education comes from family, friends, community members, and the area in which one lives. One of the themes that played out was the experience for students in the urban part of Vermont versus students that live in the rural setting. Also, another theme in how cultural capital plays out is the influence of community upon New Americans.

Urban setting vs. rural setting. While the population of Vermont is smaller than most states in the country, there is a difference in experience for a student who grew up in the urban area of the state versus the majority of the state which is rural. From the last U.S. Census (2015), the urban county of the state has a population of around 160,000 residents. This county has multiple higher education institutions. This county also includes a diversity of businesses in technology, media fields, and tourism. When communicating with students who grew up in this area on their thoughts of higher education, many acknowledged how the familiarity of GMU being very much a part of their community had a major impact. Jody talks about how living a couple of miles from GMU greatly influenced the decision that she was going to higher education, but also where. She explains:

When I was younger I used to drive by GMU, so I was like, I want to go to that school. I want to go to that college. And then I just grew up that way. I just wanted to go to GMU.

In having conversations with Jody and others who lived in the area, they spoke of how just passing by the institution had an impact of going into higher education. With GMU being the largest higher education institution in the state, its presence has an impact that influences the community in numerous ways. For example, GMU, in connection with the hospital, is one of the largest employers of the state. Additionally, much of the

entertainment for the community (sporting events, speakers, music, theatre performance) come from GMU. Thus, for these students growing up in this urban area, GMU plays a critical role in the overall culture and dynamic of the county, and conversations about attending college often were part of family conversations for some participants.

Within this densely populated urban area, there exists a diverse industry and a great amount of career opportunities. GMU and the other higher education institutions provide resources and services that can be easily accessed. With access to local bus line, students can easily reach a higher education setting. The proximity of higher education institutions, enables students to take advantage of free dual enrollment courses, internships, and employment. However, for the other more rural counties in the state of Vermont, the experience for students and community members are different.

Once you leave the urban county, the rest of the state remains mainly rural with some smaller urban areas located in the southern part of the state. The average population for the rural counties in the state average around 25,000 residents (U.S. Census, 2015). In rural counties, farming makes much of the land. This is not lost on participants in this study. Jane from VHEA helps explain the difference between those that live in the urban part of the state versus the rural areas when discussing the option of higher education.

She explains:

I mean I was raised in rural Vermont. A lot of my friends work great jobs and have great lives and no one path is better than the other path and I think student see in their community, successful adults doing things that perhaps they did not need an advanced degree for and I think that affects, that cultural capital piece. They don't live in a town with two colleges that they drive 10,000 times by the time they're 12. So, they might not see it as often so I think that building, that memory, collective memory, I think probably part of it as well. And I think one of the challenges of that aspirational deficit presents.

As shared by students and participants in this study, families that live in the rural part of the states, the conversation around higher education is different. I heard from student participants that the rural parts are very blue collar and some shared that their families may not view higher education as an option. It is not their experience to see higher education institutions every day nor participate in some of the opportunities provided for students growing up in more urban areas. From these interviews with students, in particular first-generation college students, they felt that if there are no other individuals in the community with college degrees or they do not see a physical college in their community, the conversation and experience is different. Kathy is from a rural county and explains her experience with growing up in a rural community and the how and why more of her classmates did not go on to higher education. Kathy believes that:

Most of the people in my high school went on to like work... And then like a lot of other people just went and worked... I think it's just like the small-town kind of thing. So, I think most people just work because like it was either their family or they had kind of already started in school so.

For Kathy and others students from rural communities, they explained how higher education was not considered an option for folks because most of the people they knew had their own small business and it was an expectation that they were to continue to work in these businesses. Participants in the study explained that often for people in rural community, employment opportunities are available without a college degree. Larry of VHEA explains the pressures rural students experience in choosing to possibly access higher education:

In a lot of rural communities, a lot of the vernacular might not be about higher education. It might be about some of the jobs that are particular to that area. Whether it be logging or farming, the pressures from families and generations of families that you know, you're not going to go to college. I need somebody to run

the farm or I need somebody to continue my business and whatever it may be but that might not, in a family's mind, in a parent's mind, it might not include taking out \$45,000 worth of debt to go to school.

The economics in the rural parts of the state are built around farming and logging so a higher education degree does not necessarily have a high amount of value in these parts of the state. As compared to the urban area, higher education is not as ingrained in the community. For folks in the rural parts of the state to access higher education, there are many challenges. Larry of VHEA explains:

If you live in certain areas like what does public transportation look like? So, if you don't have access to a vehicle, and the nearest, you best closest option is the Community College of Vermont but it's 15, 25, 35 miles away and you have all these other challenges or priorities in your life, it is a real problem. You can't just jump on a bus and be there, and not to say that makes it easier, but there are physical limitations presented by the way our state exists geographically.

Another idea that emerged in this study is how the distance and the ability to access higher education plays a considerable role around the discussion of pursuing a postsecondary degree. Cultural capital impacts a student's idea of pursuing higher education. With the unique landscape of Vermont, the ability for one to access a higher education setting changes the conversation. The economics of the community give value to whether a higher education degree is necessary. Also, how ingrained the higher education institution is in the community, all have an impact on a student's cultural capital around higher education.

New Americans – community. For the students I interviewed, eight out of the 12 students are considered New Americans. These students who were either born in another country or are the first born in the US. Many of them leaving harsh conditions of war and refugee camps. With interviewing New Americans, I learned how much community

influences one's cultural capital around higher education. The messaging around higher education does not just come from the immediate family but the community. The communities of New Americans are comprised of Somalis, Butanes, Kenyans, and others, all of whom expressed the importance of higher education and joy of being accepted into college. In a later section I offer more details of how students with the identities of New Americans have a pressure to attend higher education because of the belief that higher education is the way to a better life.

Kennedy talks of the pride of not only his family but of the local Vermont community of his acceptance to higher education:

At first I was just overjoyed to get accepted so like I would tell my friends and like my family and like with our small community of Somali Bantus, word goes around quickly so if one kind of finds out something and then like 10 minutes later like the whole community knows and my parents even told people back in Kenya.

The effort for a student to access higher education is not just a singular effort but a full community participation. Rose from Tanzania expressed how her choice of higher education was already made for her. Rose explained, "My mom was like you have to go to GMU. She wasn't forcing me, but she wanted me to go to GMU just so she can brag to the other people, community." The Tanzania community is one example the influence on participating and encouraging students to attend higher education.

While the message for participating in higher education is heavily valued in the New American communities, the students expressed a pressure to attend academically strong institutions. Alexis from Somalia talked about the messages she received around those that attend a four-year institution versus a community college. She talked about an exchange with her mom:

I talked to her about starting at a community college and she didn't want me to because some people in the Somali community have, think that community college is not a real college and they told her that if your daughter goes to community college, that means she's not smart enough.

Alexis wanted to start her collegiate career at the local community college but was persuaded otherwise because those in the community believed that community college was not good enough. For Alexis and other New Americans, the cultural capital around higher education comes from the influence of the community.

Larry from VHEA talks about how the messaging around community college has influenced New Americans from attending community college and going to a four-year institution. Larry from VHEA explains:

I'm going to make a generalization here but I do think that from my experience, the new Americans that I have worked with in high school are some of the most motivated. They really see a value in education and they really don't take it for granted because perhaps it was not like that coming from a refugee camp where they didn't see that possibility so they're like oh my gosh, education, United States, ticket, right? ... I think Community College of Vermont is an outstanding institution that prepares students for careers and higher education if they choose to go on and get higher degrees, but the process doesn't always work that way within the secondary school setting and among their peers and the students sometimes don't think the community college is good enough.

For New American students, community contributes a large role in their cultural capital to pursue higher education. The community is a great influence in valuing education, but also an influence in deciding which higher education institution is right for them. Despite the challenges New Americans may have from their upbringing, there is still a strong cultural capital around the importance of pursuing higher education.

Theme 3: Motivation to Engage the Challenges of the Higher Education System: Habitus

Habitus is understood as an internalized method of how one individual makes decisions given their particular set of circumstances. Given the multitude of challenges a Pell-Eligible Vermonter will encounter (cost, lack of support, confusion on the navigation process) these students still decided to engage the challenges. From the students' perspective two major themes emerged for their motivation to continue: family and self-drive. For a student to take on these challenges a certainly amount of motivation to consider the difficulties worth the journey.

Family as Driving Force

For the students that have made it to a higher education setting, the motivation and push from family makes a considerable difference. Jane from VHEA explains the importance of messaging to students. Jane explains:

Those that value education tend to move themselves through. And whether or not that value part of it comes from family messaging, so family messaging certainly plays a role in this, whether or not family see value in students going on will certainly directly affect a student's motivation.

Families that are invested in a student's success in going to college certainly provide the drive for a student to continue their studies. While families may not understand how to navigate the higher education process, they understood the value of higher education and imparted that information to their children. This is certainly the case for New American families and students.

For parent(s)/guardian(s) to push higher education on their children, the intent was for creating a better opportunity than they have had. While a better opportunity was

the reason, the context looked different in the particular household. For New Americans, the family background of leaving their countries for a better opportunity was the message they received. Kennedy talks about how the main motivation to emigrate to the US was for education. Kennedy explains:

My parents, they said the only way I was gonna, the only reason they brought me to the United States was like for better opportunities and they said college and like pursuing education and they said that when you go to college, after college you get good job and then you can help lift up the family and that's been one of my like drives for getting higher education, to make my parents proud and they said that the education you receive here can be very beneficial for when you go back to our native land, which is Kenya and they said if I go there.

For Kennedy, the message of not only how a higher education will benefit him but also his native land of Kenya. This is a repeated message from New Americans about not only making the family proud but the larger community back in their native land. The students I interviewed from Vermont expressed that their message from family members was to pursue higher education to leave their current economic standing. Anthony grew up in rural Vermont and talks about the early conversations she would have with him in leaving their current conditions. He explained:

So, I grew up in a trailer park in the middle of nowhere and my mom, I mean she didn't go to college. So, my mom kind of tossed the idea out when I was very young that if you don't want to end up in the position that I'm in right now, you know living paycheck to paycheck, living in a trailer, not having very much stuff, you know you need to get an education.

Due to their current conditions, Anthony's mom impressed upon him around the age of five to pursue higher education in order to make a better life for himself. Families that lived in a rural community expressed the importance of education and because of that gave these students the motivation to pursue a higher education degree. *Habitus* is commonly referred to as, "know your place." Despite the profile of being first-generation

and Pell-Eligible, the influence of family provides the habitus of these students to overcome the challenges of reaching college.

Self Drive to Pursue a Career

Certainly, the motivation and support from families play a critical role in students willing to endure the challenges to reach higher education but for many of these students it is drive to reach their personal goals despite the challenges. The process for first generation, Pell-Eligible students can be a lonely journey but for these students the goal of a certain career and a better lifestyle was the spark to overcome the many challenges along the way.

Jody talks about having the personality of a leader and the responsibility toward her family. Jody believes:

I think it's just my personality. It's just like within, knowing that it's something I want to do and knowing that I don't have the support necessarily, like family-wise 'cuz they don't really understand so I think I was more motivated because I knew that I had to learn for myself and also learn for my family so that my brothers would be ready and my other brother would be ready so it was more about like being the leader but also being the first and being the first of everything. I think that was my driving force.

The drive of being first and a leader in the family was a common component for Jody and for other students as well. Many of the students are the oldest in their family and there is a drive to not only pursue something for themselves but know that they will help younger sibling.

For some students, they expressed how higher education was the only way out of their circumstances and completing a higher education degree was a means of survival. In order to reach a particular profession or to avoid a career for themselves, higher education was viewed as the answer. Mary, who was adopted, talks about the many

challenges she has experienced in life and how the process of navigating higher education was another circumstance she would overcome. Mary expressed:

If I don't persist, where would I find myself? I wouldn't be in school probably. Like I gotta go to school. I gotta make that happen. I guess the reason I can persist is just because I'm self-reliant and I'm used to dealing with some shit once in a while.

Because of the circumstances, many of the students I interviewed have encountered, the challenges presented through the higher education process is viewed as another task that must be addressed. Many of the students described a “survival gear” that kicks in when deciding to take on these challenges. An example of this is James’ motivation to make it through college. James states, “I have to power through college and so just knowing that there really isn't another option is such a huge part of the motivation.” For James and other students, they put higher education in a circumstance of there not being an alternative. With this all-or-nothing approach to higher education, it begins to clarify how they overcome the challenges of pursuing a higher education.

Based on my study, when it comes to habitus for a Pell-Eligible student, the motivation from their family or themselves contributes greatly for a student pursuing higher education. This sentiment is evident in the quotes above. Some interviewees shared how this perspective, the motivation to attend higher education, came as early as elementary school to the end of secondary education.

Theme 4: Organizations and Individual Support (Social Capital)

Putnam (2001) and Bourdieu (1986) describe social capital as an individual's social relationship with networks which can help to build one's knowledge and skillset. A student may have the cultural capital to understand the value of higher education and the

motivation to pursue higher education (habitus) but it is equally as important to have the resources to assist in navigating the systems of higher education (social capital). GMU's financial officers understands the challenges for first generation, Pell-Eligible

Vermonters and the importance of utilizing services:

I do think the lower the income, when you combine the lower of the income level with first generation or single parent families, the less involvement you see with those parents and children in the college process, which is why it's so important to have that middle man, those guidance counselors, or those outreach counselors interacting with these students at a younger age.

For first generation Pell-Eligible Vermonters, the navigation process can be a lonely journey but if those students are not utilizing the resources available to them, this could lead to errors, delays, and financial mistakes in reaching higher education. Some of the common resources the students spoke of in helping navigate the college process was the high school, guidance counselors, and community/government organizations. Each of them explained that at some point in the navigation process someone stepped in to help reach their goal.

High Schools

In speaking with the students, the amount of support the high schools provide greatly varied. Several students reflected on particular teachers who took a vested interest in them in making sure they pursued higher education. For Jody, this was her English Language Learner instructor (ELL). This instructor not only helped to strengthen her English language but encouraged her to continue her education. Jody reflects on how her "ELL teacher was like oh you're just so intelligent, you're so wise, you're definitely gonna go to school, you have to go to college, you have to go to college." Other students

similar to Jody could identify a teacher who encouraged and help them pursue higher education.

In the study, student participants revealed how their high schools were able to provide dedicated time during the academic day, that proved to be helpful for them navigating their education process. SAT Prep courses, Senior Classes, College Prep course, were some of the classes that helped students navigate all of the paperwork and forms for college acceptance. Lei explained the usefulness of her senior class:

The one thing that really helped me was in our senior classes they had a class where we could just like practice, write our essays and a teacher would be there to reread it for us, edit it, check the grammar, and that was really helpful for me.

While college preparation classes proved to be useful for some students, it is not a required course or offered at high schools in Vermont. For college preparation, these students indicated that they had to utilize their guidance counselors to provide direction.

Guidance Counselors

Out of all the resources available for students, participants shared how the work of guidance counselors proved to be the most critical in their successfully navigating the systems of higher education. Whether it was the beginning stages of understanding college information to filling out applications, guidance counselors provided the direction for students to successfully enter higher education. Lisa talked about how they would frequently visit the guidance counselor's office for assistance. Lisa says, "I used to go to the counselor office every week, during my senior year so my counselors they were really helpful to, in choosing colleges and where to go." For many of the students, they shared how the initiative to frequently meet with their guidance counselor proved to be a successful resource in understanding the college process.

For some participants, the guidance counselors provided hands on assistance in the application process. Anthony explains,

Yea my high school guidance counselor was amazing. She was really cool and I remember she walked in the library and asked me what I was doing and I was working on my college applications and I was I was just about to send it and she likes hold up, you're not gonna send this yet until I look over it.

The students in the study all had glowing praises for the amount of assistance their guidance counselors provided. Unfortunately, this is not the case in all schools and for all students. As discussed by Jane from VHEA, guidance counselors have a host of other responsibilities and college advisement sometimes ends up not being the priority. Jane from VHEA spoke directly about the difficult juggle guidance counselors have in the large caseload of students they have and their many responsibilities:

Well more than ever I think it's about counseling and it's about getting students the help that they need... You think of the challenges the guidance counselors have with 60% free and reduced lunch. People from all over the world coming in with different levels of education, different cultural ideas about what it means to be educated and what it means to be in a building together. I mean, just in terms of making it all work, they are strapped, and having worked with people from different parts of the world, takes hours. Well, you know, some of the most rewarding work I do, but it takes time and they deserve the time like everybody else. They just need more of it.

Interviews with VHEA participants revealed that the challenge for guidance counselors is they do not have the time or resources to provide dedicated service around college counseling.

Community/Government Organizations

Vermont is fortunate to have resources available for those looking to pursue a higher education. Students and GMU financial participants all express the work VHEA does throughout the entire state to help students navigate the financial process of higher

education. Larry from VHEA explains just some of the services they provide for the state of Vermont:

We serve virtually every middle and high school in the state and we do a slew of work with non-high school partners, state partnerships, organizations, DCF, Children and family services, youth clubs, teen centers, any community stakeholder who wants access to information, we are eager to collaborate to the best of our ability.

VHEA provides comprehensive services to all citizens of Vermont. As pointed out during the focus forums, VHEA made an effort to reach all the high schools in the area to provide workshops, information sessions, and college preparation services for all Vermonters. When interviewing students, it was confirmed that if it was not their guidance counselor providing resources on college navigation, it was VHEA.

Students speak of the resources, in particular the financial process, when applying for colleges. Hayden spoke of the services VHEA provided for her:

I personally was part of VHEA when I was in high school and I know a lot of students that were also a part of it and who didn't stick with it. But VHEA provides a lot of help with money, financial situations, and also just helping the process of how to do it. Like how to apply and I think a lot of students were from low income families and not necessarily able to do it just by themselves, do the application process. They needed a push and maybe their families weren't there for them in that way. And like organizations like VHEA help with that. They're there for you and other situations.

Most interviewees talked about how VHEA has a positive relationship with students and community partners because of the work they provide. If someone did not know where to begin with the college process, VHEA would come to mind for Vermonters. GMU's financial officers have a committed partnership with VHEA. One financial officer stated:

We're very fortunate here in Vermont that we have an incredible state agency and they actually, which is VHEA, and they actually start working with students in middle school, so they identify that at-risk population very early.

Findings point to the idea that across the board, VHEA utilizes its resources to provide great outreach to students who are looking for resources.

In addition to the services VHEA provides to students, Vermont is fortunate to have a substantial amount of TRIO programs in the state to assist students in the navigation process toward funding a college education. TRIO programs are organized through the State Agency of Education (AoE). and include such programs as Upward Bound, Gear Up, and Talent Search, to provide counseling to middle and high school students in preparing them to reach and succeed in higher education. Several students interviewed spoke about these services. Some participated in such services as college preparation classes, academic support, and college visits. According to the participants, for those where these programs are available in the high schools, it is a benefit to navigate the higher education process. For Rose, she spoke of how Upward Bound was a major benefit. She said, “Upward Bound played a huge role for me ‘cuz they’re the ones who brought, in the VHEA person to come help us.” These TRIO programs are offered in some of the high schools. Four out of the 12 students utilized the TRIO programs in high school. For the students that were able to use these programs, they found it helpful when they may have not had the support from others.

From GMU’s perspective, they talked about how utilizing the social capital from high schools, guidance counselors, and community/government agencies is a major benefit. These services are not only beneficial in navigating the systems of higher education, but GMU also collaborates with all of them. One advice a GMU financial officer provided was:

I think if people don't assume that you can't afford to go to college. I think that's big. Turn over every stone. Get yourself involved early. I mean when VHEAs coming to your school for a college night, go to it. Bring mom and dad. Any time there's anything relative online or at school or on the news or whatever, just be informed.

It is clear from the student's experience, they took the advice of, "turning over every stone." A common experience for them was to be in their guidance counselor office weekly or participating in community/government agencies. Anthony speaks of his experience in completing the FAFSA process with Upward Bound. He states, "The Upward Bound director sat down with me and my mom and went through the FAFSA and kind of told us how to it which was extremely helpful. If I didn't have that, I would have been so lost." While the students may not have parent(s)/guardian(s) to provide information on the navigation of the financial systems of higher education, they were willing to seek out who has the information.

Summary

The purpose of this study is to understand how cultural capital, habitus, and social capital impact Pell-Eligible students in navigating the financial systems of higher education and how it can be more accessible. From collecting data through interviews, and focus groups, I was able to find common themes of experience for Pell-Eligible students and how both VHEA and GMU complimented or created a divergence in experience. The major themes include: (1) Challenges, (2) Knowledge and Messaging (Cultural Capital), (3) Motivation to engage the challenges of the Higher Education System (Habitus), and (4) Organizations and Individual Support (Social Capital). Each of these themes provided additional subthemes which create a deeper understanding of the student's experience. Below I provide an expanded and overall summary of the student's

experience with navigating the financial systems of higher education. The discussion is broken into three major topics: (1) Challenges for Pell-Eligible students, (2) Utilization of capital and (3) Perspectives of VHEA and GMU.

Challenges for Pell-Eligible Students

The table below provides a summary of the various challenges a student experiences around their navigation of the financial systems of higher education. These challenges categorized in the subtheme sections above. In collecting and analyzing the data, it is apparent that across the parent(s)/guardian(s) of first generation, Pell-Eligible students do not have the information or knowledge around how to support their student in the navigation process. The lack a support a parent(s)/guardian(s) provided manifested itself differently depending on the student. Some of the common experiences: (1) a willingness to support their child in their navigation, but it was the child's own responsibility, (2) a willingness to support their child and struggle along through the process, and (3) some absences of parent/guardian completely. This varied experience in parent(s)/guardian(s) support led to different utilization of social capital when navigating the application process.

Another commonality that existed was the issue of completing the FAFSA application and language barrier in completing applications. Eight students or 66% expressed frustration or continual difficulty with the FAFSA application. One of the common concerns with FAFSA is for New Americans, English is not their first language and parent(s)/guardian(s) would have difficulty working through the application process.

One of the surprising findings from the students' experience around challenges was the factor of cost. Not just the simple difficulty of paying for higher education but

how the cost of education manifests itself in so many different areas. The findings found from students that cost: (1) confusion around the price of higher education, (2) decision of a particular college/major/location, (3) struggle to pay for basic supplies once enrolled in college, and (4) the concern to pay rising tuition prices after the first semester. For Pell-Eligible students, cost was a primary discussion throughout the entire process and a major stressor for the family. As recorded in the chart, not everyone expressed a concern around cost. This is not because the student did not find education to be too pricey but more that the family expressed support for the student to attend the best higher education program they could get into and they will take out the necessary loans to make it work.

Table 5

Challenges for Pell-Eligible Students

Challenges for Pell Eligible students							
Name	Concern Around Cost	FAFSA confusion	Cost deciding college	Lack of knowledge from parent(s)	Language Barrier	Family dependent on student	Cost once in college
AB	X		X	X			X
AF		X		X	X		
AH	X			X		X	
FI	X	X	X	X	X	X	X
PL		X		X			X
RF		X	X	X			
MI	X	X	X	X	X		
SL	X		X	X			X
SM	X			X			X
MN	X	X	X	X			
MA	X	X	X	X			
FP	X	X	X	X	X		X
Total (12)	9 (75%)	8 (66%)	8 (66%)	12 (100%)	4 (33%)	2 (17%)	6 (50%)

Capital

Bourdieu's (1989) theory around cultural and social capital and habitus helps to understand the decision-making process for a student to pursue higher education and navigate various components of the higher education system. In the data collection and analysis of the students, VHEA and GMU, capital is vital in the successful navigation of the financial systems of higher education.

Depending on a student's location in the state greatly impacted a student's experience with navigating the college application process. For students that grew up in the urban settings, they could speak to more of the diverse resources available to them in assisting with the navigation process. Students in the urban communities spoke of internships, job shadowing, and workshops provided for them. Also, many students in the urban setting talked about observing the physical higher education institution on their way to middle school, shopping, or the drive home.

For those in the rural community, there were less opportunities to participate in outreach programs or internships. None of the students of the rural community spoke of the presence or resources from a higher education institution in the area. From the data collected around habitus, those that had the self-drive and motivation to attend higher education were students from rural communities.

Some commonalities that existed between students were those that identified as New Americans. While students in the rural communities had an experience of isolations, for New Americans the community played a considerable role in their navigation of the college process. From the findings, those that were New Americans expressed how

family was a huge driving force in attending college and how community members dictated which institution was the appropriate one to attend.

No matter what circumstance a student grew up in, social capital was a major contributor in helping a student navigate the higher education systems. Each student could recall particular individuals or organizations that helped them to reach their goal. Certainly, many students expressed feelings as if they had to do everything for themselves due to the parent(s)/guardian(s) not having the capital around navigating the application process; these students knew they could turn to a teacher, guidance counselor, and/or Outreach Coordinator to help them in a time of need. It is the work of these individuals and organizations that play a critical role in getting a student to successfully navigating the higher education system.

Table 6

Capital Utilized by Pell-Eligible Students

Capital Utilized by Pell-Eligible Students							
Name	Cultural Capital		Habitus		Social Capital		
	Urban/ Rural	New American	Family	Self	High School	Guidance Counselor	Comm/ Govern
AB	Rural			X	X	X	
AF	Urban	X	X		X		X
AH	Urban	X	X				X
FI	Urban	X	X			X	X
PL	Urban	X	X		X	X	X
RF	Rural		X			X	X
MI	Urban	X	X				X
SL	Rural			X			X
SM	Rural			X		X	
MN	Urban	X	X			X	X
MA	Urban	X	X				X
FP	Rural	X	X		X	X	X
Total	5: Rural	8	9	3	4	7	10
12	7: Urban	66%	75%	25%	33%	58%	83%

VHEA and GMU

In speaking with the Outreach Professionals from VHEA, they were able to echo many of the challenges a first generation, Pell-Eligible Vermonter would encounter in the prospect of pursuing higher education. Rising costs, confusion around the application process, difficulties for New Americans, challenges for rural Vermonters, VHEA was very much aligned with the student's experience and trying to address those concerns. With VHEA reach across the state, they provided a large overview of what was occurring on the state level of higher education. In the findings, students spoke highly of the outreach and support VHEA provides for students.

For GMU, they also spoke of the same challenges students expressed. In particular, around cost; GMU has made great efforts in trying to contain the cost of higher education despite the many challenges and pressures they face (lack of state funding, rising costs around staffing, and utilities). As the students spoke, one of the reasons for attending GMU was because they provided the most aid. An area where there is still a challenge is around understanding the cost of higher education. Despite efforts from GMU to provide workshops and sessions around understanding the cost of higher education for parent(s)/guardian(s) and students (in particular those that are low-income), students still speak of being confused around the cost and how much they will owe.

Summary

A number of themes emerged about how Pell-Eligible students navigate the financial aid process on their journey to attending college. Challenges around costs, access to information, parental support, and self-motivation emerged in the study. Findings also revealed how one's social and cultural capital propel students in need of

financial support through the application process; how students maintain a sense of motivation, drawing from parental support and self drive emerged as important findings in the study; and how the different experience is for students from the urban and rural parts of the state. Findings taken from interviews with GMU and VHEA professionals reinforced many of the findings that were drawn from student interviews.

CHAPTER 5: DISCUSSION, IMPLICATIONS, AND RECOMMENDATIONS

For Pell-Eligible students in the state of Vermont, the cost of higher education is one of the primary inhibitors for a student to access higher education. Yet, the price tag of higher education is not the only concern. From news reports to several important studies, it is apparent that the cost of education continues to rise faster than a family's income (College Board, 2014). But from the responses from students in this study, there is a belief that higher education is still possible. As revealed in this study, there are other challenges beyond the basic costs of college that impact a Pell-Eligible student's ability to access higher education.

While previous research, such as College Board's (2014) *Trends in Student Aid*, has focused primarily on the cost of higher education for low-income/Pell-Eligible students, there has been little or no research on a Pell-Eligible student's experience in navigating the financial systems of higher education. To help understand the experience of Pell-Eligible Vermont students navigating the financial system of higher education institutions, I utilized a qualitative phenomenological case study method. This study revealed problems and challenges these students face, but also how that in order to successfully navigate the financial systems, a Pell-Eligible student's habitus, cultural capital, and social capital also influences their decisions around participating in higher education and the process of navigating the financial aid maze.

This chapter will provide an interpretation and offer deeper understanding of the problem studies in this dissertation and the findings discussed in Chapter 4. This chapter will address the main research questions of this study:

- (1) What are the specific challenges for Pell-Eligible students during their navigation of the financial systems of college?
- (2) What messages/information/support and from where do Pell-Eligible students receive about financing a college education?
- (3) How does cultural, social capital, and habitus influence a Pell-Eligible student in navigating the financial systems of higher education?
- (4) What are the implications for high schools, states, and colleges in providing information for Pell-Eligible students in navigating the college process?

Following an interpretation and understandings of the findings, the next section of this chapter provides recommendation from the researcher and suggestions for improvement from the students who participated in the study. A discussion of the limitation of the study follows. The final section of the chapter will discuss recommendations for future research.

Conceptual Framework

The research case study design focused on the theoretical and conceptual perspective. In order to understand the experience of Pell-Eligible students navigating the financial systems of higher education, this study focused on Pierre Bourdieu's theoretical perspective of cultural capital, social capital, and habitus. Figure 6 provides a summary of the conceptual framework, as fully explored in Chapter 2 that was used in this study. This framework helped to identify the challenges of Pell-Eligible students and provided an understanding of how cultural capital, habitus, and social capital impact a student's higher education navigation.

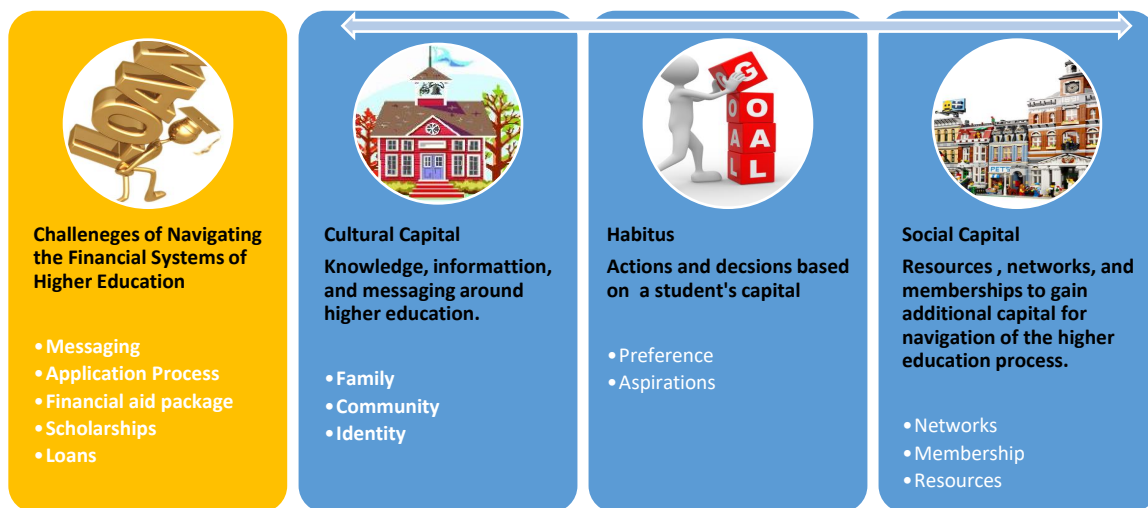


Figure 6. Student’s Social Capital, Habitus, and Cultural Capital in Navigating Financial Higher Education Systems

Interpretations

Data collected from one on one interviews, and focus groups from Pell-Eligible students, financial officers from GMU, and VHEA, produced four themes that emerged which helped to answer the four main research questions. The sections below analyze and interprets the findings related to the research questions.

Cost is More Than Just the Price Tag for Pell-Eligible Students

The first research question seeks to understand the challenges for Pell-Eligible students in navigating financial systems of higher education. From the discussion with the Pell-Eligible students in this study, a primary focus of concern was a confusion around the actual cost of higher education. This misunderstanding took place in all stages for a student’s navigation of the college process, from the beginning stages of students/families not understanding the actual cost of education and even after students started college. This problem as studied by Carnevale and Rose (2003) who believe front-loading aid decisions is a way for folks to understand the reduced cost and not have

sticker shock. Without this early information, a common theme that emerged was around a fear of how expensive higher education is but not knowing the actual cost of what education would be until actually getting accepted into their particular institution.

Another aspect where students struggled was the process of navigating the financial aid process and the FAFSA requirement. Whether it was the confusion around the application, lack of language accessibility of the applicants or their families, or the difficulty of collecting the correct documentation reflected some of the concerns for students. While there have been efforts from the U.S. Department of Education and other support service providers to simplify the application process and move the application deadline earlier, it remains, as pointed out by Dynarski and Wiederspan (2012), for most students a confusing process. Students reported that the FAFSA process is difficult to complete every year that it must be completed.

One of the commonalities for all of the students in this study was that they were all first-generation students. This means that the student's parent(s)/guardian(s) had not participated or completed a higher education degree. Being a first-generation student, many of the them expressed a lack of support or knowledge from their parent(s)/guardian(s). Due to this feeling of isolation, students experienced having to go through the college application process by themselves without much support. The students would have to either do the college research themselves or seek outside help to navigate the college process. Even for New American students who have the support of their community, it is still dependent upon the student to seek out resources. The student's experience is similar to the findings from Kantrowitz's (2011) study. He documents in his study the primary reason for students not completing the college

application process is due to the lack of understanding and support around the financial system.

Once a student is accepted to a higher education institution and understands the initial cost of tuition, there are many other costs that create difficulties for Pell-Eligible students to complete their higher education. Housing, books, computers, and transportation are just some of the additional cost Pell-Eligible students encounter. With financing an education, the smallest unexpected cost can cause a student to drop out.

What also was revealed was that often, once a student is enrolled at a higher education institution, there is a pressure to still support their family while paying their way. For many of the students they discussed having to have multiple jobs while juggling their studies. Even if a student is able to handle the cost in their first academic year at college, there is the concern around the rising cost of education in the following year, as well as the need for maintaining a high enough grade point average to keep their scholarships, thus avoiding any financial holds on their account to continue their education.

From the student's experience and the literature reviewed, the cost of higher education contributes to a student's decision around the particular institution they will attend (De La Rose, 2006; Pender et al., 2012). The majority of students decided to choose a college based on cost first and everything else was secondary. With the state of Vermont having the second highest cost of public higher education in the nation (College Board, 2014), it was not surprising to understand from the student's perspective the challenge around the high cost of education. Despite the many challenges involved around cost for Pell-Eligible students, a student's cultural capital, habitus, social capital,

contribute to a student successfully navigating the financial systems of higher education. I discuss this in the next section.

Message from Family and Community

In addressing the second research question around the messages and information provided to Pell-Eligible about financing an education, in this study it was revealed that very much depends upon where the student lives within the state. With all students being first generation college students, there was a commonality in having difficulty in understanding the cost of higher education. While students have difficulty understanding the cost of education, the ability to access information greatly depends upon where a student lives (Koricich, 2014).

For students who live in the urban parts of the state, there are resources for students to access information around cost. The urban area of the state has multiple higher education institutions in the area where students can easily utilize the resources provided by the institutions. Students can participate in early college prep courses which are paid for by the state to help advance their studies and reduce the cost of their higher education. Also, students are able to participate in early high school workshops that encourage students to pursue higher education. For example, GMU has a “Sophomore Workshop.” Some studies have pointed out that college readiness opportunities are a major factor that shape decisions that young people make both about careers choices and post-secondary education (Horn et al., 2003; Perna, 2006). For those high schoolers that have the opportunity to participate in college classes and learn about the financial cost of higher education have a greater understanding of the college application process. For

students living in the urban area, transportation to these areas is easier to access than students that live in the rural part of the state.

In addition to access to higher education institutions, students in the urban areas have access to internships and camps in the area. Students are able to access a diverse set of industries in the areas that provide job shadowing opportunities. Students not only learn about a particular field of interest, but they also begin to learn the higher education requirements needed to pursue a particular career. As students have more opportunities to learn about various careers available to them, this raises the importance and value of pursuing a higher education. With this knowledge, students are encouraged to pursue a higher education degree despite the cost. As Perna's (2006) study on higher education access concludes, a student's ability to acquire information around college, impacts a student's decision around pursuing a degree.

The opportunities provided for students in urban areas greatly differs from to those who live in a more rural part of the state. With much of the rural part of the state lacking higher education institution and economic opportunities, understanding the cost and value of higher education is greatly reduced. Students in the rural areas do not have the opportunity to participate in early college visits. Due to a lack of higher education institutions, taking advantage of early college prep courses are difficult due to college being over 30 minutes away from students.

Another challenge for students in the rural area is the lack of economic opportunities. Internships, camps, and job shadowing opportunities are not as readily available to rural students. The main economy in the rural parts consist of farming and logging. With more blue collar jobs in the area, students expressed that for many of their

friends, the idea of attending college was not worth it due to the jobs available in the area did not require a college degree. Also, for students in the rural area, they would take over a family job where an advance degree would not be needed. With these challenges of the rural area, the value of a higher education degree is greatly reduced. Due to the lack of opportunities for rural students, the information and support around financing an education is greatly reduced. Koricich's (2014) analysis between the experience of students in urban and rural areas has similar results. His analysis found that despite the students in the two communities having similar profiles, the college attendance was lower for rural students versus those in urban areas.

When analyzing where students access information on financing one's education, where the student lives greatly impacts how one values higher education. Across the board all the students have a confusion around the actual cost of education but it is the value that they place on higher education that helps students to navigate the systems of higher education and pursue a degree despite the challenges. For the students in the urban parts of the states, accessibility to higher education opportunities and understanding the value of a higher education degree is readily available. As compared to the students that live in the rural part of the state, the opportunities of internships, workshops, and college preparation classes are not available. Johnson, Showalter, Klein, and Lester (2014) identified many challenges for students and families in rural communities called, *Why Rural Matters*. This report analyzes the rural conditions nationwide and identifies some of the systemic reasons for the lag in higher education. Some of the areas identified were family education, higher unemployment, and lower income, which are some of the indicators for the lower participation in higher education (Johnson et al., 2014). For

students in the rural areas there is less value to pursue a higher education degree. Where a student lives impacts the message one receives about pursuing higher education; it is one's cultural capital, habitus, and social capital that produces the students who succeed in accessing higher education.

The Capital to Overcome Challenges

The third research question addresses the impact that cultural capital, habitus, and social capital have on Pell-Eligible students. In terms of cultural and social capital, having more information about college and its cost, assistance from families and school educators, and holding a value for the importance of gaining a college education all impact how these students are positioned to navigate the decisions, admissions, and financial aid processes. Despite all the challenges a Pell-Eligible student will encounter with navigating the financial systems of higher education, the students who participated in this study successful made it to their higher education goals. Each student understood the value of higher education (cultural capital), had the motivation to overcome the challenges (habitus), and had the support from others to help them successfully reach higher education (social capital). The following sections go into specifics for how cultural capital, habitus, and social capital, specifically impact a Pell-Eligible student.

Cultural Capital

Cultural capital tends to be the inherited knowledge and messaging one receives on a particular subject (Perna, 2006). As described in the previous section for Pell-Eligible Vermonters, the location of where a student lives (urban vs. rural) greatly impacts the messaging one receives about higher education. Location not only impacts one's capital but the messaging one receives from family, friends, educators, and

community members contribute to the value placed on higher education. Even when families are supportive and send such messages, they are still confused and anxious about the process of getting their children to college. Walker's (2014) study of 12 low-income undergraduates' decision to participate in higher education at a highly ranked research institutions in Texas reveals how the messaging from family determines a student's pursuit of higher education.

One of the separations that was observed among students is the difference between New Americans and Native Vermonters. For the New Americans, there was pressure from not only the immediate family, but the community as well to support the student in successfully reaching higher education. With the New Americans coming from experiences of war and refugee camps, the importance of pursuing higher education was very influential in overcoming the many challenges their family encountered.

For those that are Native Vermonters or citizens of the US, the messaging and expectations were different. Parent(s)/Guardian(s) placed a value on pursuing a higher education, but there was more of a self-drive from the students themselves. For the Native Vermonters who lived in the rural parts of the state, the objective was to leave their current situation/community that they had been a part of.

Overall a key component around cultural capital is for a student to receive positive messaging and value around higher education. Despite higher education's challenges and price tag, if a student does not value what higher education provides, this would reduce the idea of pursuing a degree. From the interviews with students, it was apparent that family, friends, educators, and community members provided the knowledge around higher education and its value in overcoming the challenges. Many of

the recent studies around access to higher education for low income students conclude how one's cultural capital from a variety of sources helps students overcome barriers (Hoxby & Turner, 2013; Perna & Titus, 2005; St. John, 2013; Williams, 2012; Walker, 2014; Wohn et al., 2013).

Habitus

Habitus is understood as an internalized method of how one individual makes decisions given their particular set of circumstances. As the findings demonstrated, the motivation to pursue a higher education degree given their circumstances depended upon two factors: their self-motivation and/or their family/community to pursue higher education. From the student's perspective, they spoke of how a parent or teacher early in their youth would encourage a student to pursue higher education if they want to pursue a particular career.

As from previous studies from the literature review an individual's identity contributes to how a student decides to pursue higher education. For Nora's (2004), Williams' (2012), Walker's (2014), and Horvat's (1997), study around habitus, they analyzed how race and class impacted their desire to pursue higher education. With all of the students being first generation and low income college students, the numbers show that they are the least to participate in higher education. What helped for these students to overcome the challenges is the motivation and drive from themselves and others. Despite the background one might hold, the motivation to pursue higher education can come from various individuals and encouragement to pursue higher education can start as early as elementary school. The results from the study are similar to those found in current literature (Horvat, 1997; Nora, 2004; Williams, 2012; Walker, 2014).

Social Capital

Putnam (2001) and Bourdieu (1986) describe social capital as an individual's social relationship with networks which can help to build one's knowledge and skillset. All of the students involved in this study can identify an individual or organization that helped the student navigate the financial systems of higher education. Guidance counselors, teachers, community, and government organizations all contributed to a student successfully navigating the financial process. While these students have a strong drive and determination, a commonality that exist between all students, it is their willingness to seek out help from others.

For first generation college students, they do not have the knowledge or guidance from parent(s)/guardian(s) around the higher education process but the major difference for these students is their willingness to find the resources to navigate the college process. Students talk about the experience of going to their guidance counselor's office weekly or attending all the events provided by government organizations such as VHEA.

What is apparent from the student experiences is the key role the outside organizations contribute in helping Pell-Eligible students to successfully navigate the financial systems of higher education. In particular, guidance counselors are critical for students. Due to the fact that guidance counselors are in the high schools on a daily basis, it is easy for students to access the resources they can provide. Unfortunately, for guidance counselors, college counseling is a small part of their job responsibilities. It is difficult to give the dedicated time to help students successfully navigate the many challenges involved in the higher education process.

The lack of resources provided for students not only fall on guidance counselors but also on high schools, and community/government organizations. One advantage some of the high schools provide is dedicated time in researching colleges and helping with the application process. This was a benefit for the few students who could take advantage of this opportunity. By having workshops/classes, they provide knowledge and resources on the navigation process during the convenient hours of the school days. Unfortunately, too few high schools offer this opportunity to students. Cerna et al.'s (2007) and St. John's (2013) studies express the importance of having the resources in the high schools to provide instruction around college navigation.

Vermont is fortunate to have government/community organizations such as VHEA and college prep programs such as TRIO Upward Bound. The students and GMU all spoke in high regard of the services VHEA can provide. The students spoke of VHEA's work in helping students navigate the VHEA process and that it provides comprehensive education around the cost of education. In order to successfully increase the number of students who are interested in pursuing higher education, it is important to expand resources to high schools, guidance counselors, and community/government organization in order to have greater outreach to students and help students better understand the navigation process of higher education.

Implications for Practice

The final research questions sought to answer the implications for high schools, states, and colleges in providing information for Pell-Eligible students in navigating the college process. In this section I have provided recommendations for all the important stakeholders in helping Pell-Eligible students navigate the financial systems of higher

education. Not only do I have my own recommendations as the researcher, but the participants provided an added perspective of what can help in making higher education accessible for all.

Pell-Eligible Students

(Lei) taking at the moment and if I didn't go to my guidance counselor daily, I don't think she would ever kind of, I don't think I would have gotten to know her really. I've gotten to know her and I don't think she would have helped me as much. So I'm not afraid to ask questions. That's the one thing that I can do so that's one of the things that helped me, asking questions 'cuz even, never being afraid to ask questions. I feel like more students need to do that, ask questions, no matter what.

(Financial Officers) I would just say keep the levels of communication open with the schools, the financial aid office, ask, if you have a question, ask. Regardless of what it is. No question is stupid and then once you start the process, stay in contact with the institution. Make sure the student's utilizing the tools that they need to utilize.

Having the opportunity to interview Outreach professionals at VHEA, financial officers at GMU, and 12 Pell-Eligible students who have successfully reached higher education, there are some commonalities that exist as to why these students made it. As Lei and the financial officers stated, communication is a major contributor to getting the information needed to successfully navigate the systems of higher education.

For the students interviewed, what was common between all of them was their insistence in accessing the resources needed and asking questions of those who could provide the answer. With all of the students being first-generation students, they could not turn to their parent(s)/guardian(s) for information on navigating the higher education process. All of the students in this study communicated their concerns and needs.

Also, the major commonality among these students is their ability to seek out and utilize the resources available to them. While the resources to these students may not be

as abundant as other more financially well off students, they sought out the resources available to help them navigate the college process. Guidance counselors, VHEA, and government/community organizations all contributed in a student's social capital. While for example, guidance counselors are burdened with a heavy student caseload and other obligations besides college advisement, these students took it upon themselves to utilize the resources available and not give up on reaching their goal.

In order for students to overcome the many challenges of reaching higher education (misperceptions around cost, FAFSA forms, family pressure), it is important to get the correct information on the actual cost of higher education and to understand its value that it can provide. Certainly, the cost of higher education continues to increase, but with utilizations of resources available to Pell-Eligible Vermonters, they are able to gain clear knowledge of what the actual cost of education would be.

Parent(s)/Guardian(s)

(Financial Officers) I think if people don't assume that you can't afford to go to college. I think that's big. Turn over every stone. Get yourself involved early. I mean when VHEAs coming to your school for a college night, go to it. Bring mom and dad. Any time there's anything relative online or at school or on the news or whatever, just be informed.

For parent(s)/guardian(s), the conversation about attending higher education can never start too early. From the students' interviews, they explained how conversations around career and making a better life for themselves and their family began as early as elementary school. While parent(s)/guardian(s) may not have the information or knowledge around the higher education process, what was a major benefit for student(s) was their encouragement to seek out the resources available.

As there is a fear of the high cost of education for students and parent(s)/guardian(s), it is important to become educated around the actual price of education. As from other studies, the misperceptions around cost can cause a student to attend an institution that does not actually fit their needs.

Also, one of the commonalities among the New American parent(s)/guardian(s) is the negative perceptions around attending Community College. It was fascinating to learn from students that they were highly discouraged from parent(s)/guardian(s) and community members that they should not attend Community College. It would be interesting to learn more about specifically why Community Colleges are being discouraged as an option. With the increased pricing of higher education, one of the methods of reducing cost is to spend the first two years at a Community College before transferring over to a four-year institution. Community Colleges have built in relationships with many of the state colleges to ease the transition to a four-year institution. I would recommend for all students to consider Community College as a potential option for their search.

Parent(s)/guardian(s) are the primary influences on a student seeking out higher education. While the parent(s)/guardian(s) may not know or understand the navigation of the college process, providing support and encouragement to their students is important. Students expressed the navigation through the higher education process as being a lonely journey, but it is important for parent(s)/guardian(s) to become educated in the process as well.

High Schools, Guidance Counselors, Government/Community Organizations (Social Capital)

(Hayden) I just wish that there would be like a set block of time during school where there was teachers or counselors providing that help for students 'cuz I feel like there are so many students there that could have gone on to college and could have made that a possibility but weren't able to because they didn't have that support. 'Cuz I know I took the initiative to find that support and to follow through with it. Like I set up those meetings and I took the time to do that and I know others should have that initiative but everyone has different circumstances that they're in, so having that time for them would have been nice 'cuz I think education's important and if they have the chance, they'd probably change how they done things.

(Alexis) I just wish there was someone who told me about that information or like for people whose parents didn't go to college and they want to, just like the school to make a place or a space or I don't know, teachers, guidance counselors, anyone who could make time for these students who don't know the process to make a time to sit down with them and go through the process with them.

(Lisa) So I would tell them to look at colleges. Look at the financial aid. Talk to your parents about it and ask them for their opinions and ask if you, for me I would ask like Upward Bound people, but for them, if they don't go to Upward Bound or they don't have that support, then I would say go talk to their counselor at school.

These three students and others expressed the importance of utilizing the resources available to them. High schools, guidance counselors, and government/community organizations all contribute in assisting Pell-Eligible students in successfully navigating the higher education process. For each of these entities there are important practices that would better serve students.

High schools: Having dedicated times around college advisement. An area that many high schools lack and that students would find beneficial is a dedicated time during the school day to provide guidance around the higher education navigation. By providing this information to all of the students at school, you are not only reaching those that

already have an interest in college, but potentially students who might not have considered higher education as an option.

If the high schools provided classes and workshops around college advisement, they could help to address the many concerns around cost and help students understand the value of higher education. While high schools can rely on guidance counselors or outside resources to provide this information, it is difficult for students and in particular Pell-Eligible students due to the demands a student has after school. Employment, homework, sports, activities, and family obligations make it difficult for Pell-Eligible students to have the time and transportation resources to attend afterschool college advisement programs. If high schools can provide this instruction while they have student's attention, it could provide a huge benefit to reduce many of the challenges of the higher education process.

Guidance Counselors: Lower caseload and more opportunity for college advisement. Students expressed how much of an asset guidance counselors were in navigating the college process. While the students in this study were persistent in meeting with their guidance counselor frequently, this is not the case for all students. Guidance counselors have a large student caseload and have many responsibilities outside of college advisement.

In order to give proper college advisement, dedicated time is needed to walk students through the process. Unfortunately, the trend at high schools is to increase guidance counselor's caseload than reduce their responsibilities. As with high schools, the guidance counselors are in the schools and can meet with students during the school

day. If guidance counselors are able to have more time available for college advisement, this can help reduce the confusion of the college process for students.

Government/Community organizations: The Outreach to the rural areas of the state. The state of Vermont is fortunate to have a government support organization in VHEA. Students across the board have expressed high praise for the work they do in helping students navigate the financial process of higher education. VHEA has college information nights, FAFSA completion nights, and college advisements which are just some of the resources this organization provides. While VHEA has a strong outreach statewide, the same cannot be said for other government/community organizations.

For a small state, Vermont has college advisement and outreach programs from government/community organizations. TRIO programs, job shadowing opportunities, camps, and government sponsored early college programs are just some of the resources students can access to gain career and college knowledge. While these resources are beneficial, many of them are offered in the urban part of the state. It is not a surprise when analyzing the higher education participation rates, that the rural parts of the state have some of the lowest.

Working with limited budget and resources, government/community organizations have a challenge in reaching students across the state. If the federal and state government begins to make stronger efforts in the rural parts of the states, there can be greater opportunity for growth in higher education rates.

Higher Education Institutions

(Larry VHEA) I think it would mean the world to a kid to buy their books. So if you could have a program whereas I can, you qualify, you don't have to worry about books. 'Cuz if you don't have that \$600 cash on hand right now because of

course you don't, and you don't have to worry about, oh my god, it's the second week of class and the used copy that I ordered still hasn't been delivered because it was the cheapest book that I could find and I begged my mom for 25 bucks and I got 15 bucks from my aunt, so removing that, that I think is huge.

For higher education institutions, the cost to attend and the confusion around pricing is one of the biggest barriers to students reaching college. With the confusion around pricing for higher education, students and their parent(s)/guardian(s) greatly overestimate how much it is to attend college. While the sticker price (cost without factoring in financial aid) is not the actual or net price (price of tuition once grants/scholarships are applied), if a student only sees or hears about the sticker price, they will drop out of the process due to believing it costs too much to attend. For higher education institutions, providing information on the actual cost would help students to make prudent decisions on their college options. GMU has made a concerted effort in providing workshops and sessions in high schools and Open House orientations to help educate students and parent(s)/guardian(s) around the actual cost of education.

While GMU still makes an effort to provide education around the cost of attendance, for many students there is still confusion around what they will owe the following year. One possible solution can be to provide potential breakdown of costs for the following years in attendance. Providing an estimate of what the price could be for the whole four years would help to better prepare families for the increase cost or to acquire enough aid for the subsequent years.

Another area for improvement for higher education institutions is understanding the additional impact of cost on students besides tuition cost. Application fees, housing, orientation, books, technology, and school supplies are all additional costs that impact

students' ability to continue their education. For Pell-Eligible students, the unexpected cost of attending college can have the biggest impact on a student. An area where higher education institutions can make improvements is to have professors who have courses the following semester to make sure they have all the books, computer programs, and supplies needed for the class as soon as a student registers. This way a student has advance notice of the additional cost of the class. If students have advance notice, they can shop around for the most affordable textbooks and supplies; also this can give a student time during the academic break (winter and summer) to acquire enough funds to pay for the additional cost.

An unexpected finding from this study is around the impact a higher education institution has on a student deciding on attending college; in particular GMU. Many students expressed how early on in elementary and middle school they would want to attend college because they would pass by the institution on a daily basis. Just the physical structure of an institution had a positive impact on a student wanting to attend college. GMU not only takes up a large amount of space in the urban area but the institution is very much involved in different aspects of the community. Current GMU students are doing internships in the high schools, community members visit the college's hospital, major sporting and entertainment events, all take place on the campus or in the surrounding community. This has an impact on students wanting to attend this institution.

One area where other institutions can have this impact is to explore how they are reaching out to the local communities. For first-generation and Pell-Eligible students, higher education institutions can appear to be an intimidating place that is not for them. The price is the first hurdle of not being accessible but what are higher education

institutions doing to invite the community behind its ivory walls and columns. An area for higher education institutions is to have more outreach in the local community. Cultural programs, internships, community service events and career services are just some of the areas where higher education institutions can outreach to the local community. If higher education institutions start to make these efforts, first-generation and Pell-Eligible students would feel that colleges were more approachable.

The last area of focus for higher education institutions is the outreach to rural communities. While the urban area of Vermont has five higher education institutions that community members can access and have resources available to them, the rural parts of the state do not have this benefit. In order to increase the participation of rural Vermonters, there has to be better resources and outreach to these areas. Not only is it a recruitment opportunity for higher education institutions, but it can be a benefit for the population of the state that tends to be forgotten.

Limitations of the Study

There are limitations that have been identified in the methods section. With the scope and range of the case study, generalizing of the study beyond the institution would be problematic. Some of the areas of limitation include the participants, research method, and the institution of focus.

The participants involved in the study were 12 students from GMU, two professionals from VHEA, and financial officers from GMU. For the students, there was an imbalance among gender (9 Females, 3 males). Also, there was a larger number of students who were New Americans (8) vs. native Vermonters (2). If this study was to be replicated, having a greater representation from males and understanding more of the

native Vermonter's perspective would provide more representation of the state. While there was some imbalance among the students, the study was still a high level of commonalities that existed in their experience.

Part of the study was gaining the outside perspective of Outreach support for students. While the two participants from VHEA were able to provide an in-depth perspective on students' experience in the state, there are many other individuals and groups that are critical in a student's success of navigating the higher education process. Guidance Counselors, TRIO programs, and local college preparation programs can provide a positive influence on a student's navigation. The last participants were the financial officers at GMU. While it is this office students interact with when it comes to the financial systems of higher education, there are many other offices students interact with as they reach higher education. The work of Admissions and Orientation offices are two departments that have some of the earliest interactions with perspective students. Learning about how they work with Pell-Eligible students could provide more insight into the student's experience.

Another area of limitation was the research method. With this study being a qualitative phenomenological case study, the amount of diverse voices provided was limited to the 12 students. To provide greater strength to this study, incorporating a survey or utilizing quantitative research methods would help to capture more data on the student's experience. For example, capturing the overall data from an incoming class on their experience navigating the financial process can help to understand if the phenomena are just among Pell-Eligible students or students from a particular region.

With a qualitative phenomenological case study, this research only captured the experience around one public university in the Northeast region of the US. With replicating this study, changing the location, type of institution, and size of the institution would change the student's experience.

The final limitation that has to be acknowledged is the voice and perspective of students who decide not to pursue a higher education at all. First generation and Pell-Eligible students represent the lowest participation rate in higher education. While this study was able to capture the students that were able to successfully navigate the process, this study was not designed to capture those that did not participate in higher education.

Implications for Future Research

From the collection of current literature, data collected from students, professionals from VHEA, and financial officers of GMU, there are some areas that would be valuable to explore for future research. The limitations and scope of this study provide for opportunity to explore the area of higher education access and cost. These areas should be considered for further study:

- (1) Understanding the perspective of high school graduates who have not attended higher education.
- (2) Explore more diverse perspective of Pell-Eligible students. A focus on more men and rural students.
- (3) Explore this issue by involving more institutions within the Northeast region of the US.

Perspective of High School Graduates Who Have Decided not to Participate in Higher Education

The benefit of interviewing first generation college students was to learn about the challenges they encountered to make it to college and how they overcame those challenges. Their perspective provides some insight for future first-generation Pell-Eligible students into how to prepare for the challenges of getting into college. One perspective that could provide a great deal of insight into higher education access is the high school graduates who have decided not to attend college. While the question was asked to the students of why some of their friends did not attend college, cost was one of the common answers but not much detail was provided. Certainly, the research speaks of cost being an inhibitor for students participating in higher education but also a student not finding the value of higher education is important to explore as well.

Diverse Voices of Pell-Eligible Students on their Experience of Navigation Toward Higher Education

With the limitations of this study, I was only able to capture the experience of 12 Pell-Eligible Vermonters. While their experience provided great insight into the challenges a first-generation, Pell-Eligible student would experience, it would be helpful to learn about more Pell-Eligible students, in particular those rural parts of the state and county and the perspectives of males.

Having the opportunity to learn about the experience of other Pell-Eligible students can provide insight into the resources from the government and community. Vermont is fortunate to have organizations such as VHEA that provide comprehensive

resources to help students navigate the higher education process. It would be interesting to learn what resources are available in states with larger populations.

Also, some of the diverse voices not greatly represented in this study were male students. With only three participants, it would be beneficial to learn more from their perspective. Also, it would be beneficial to learn about Pell-Eligible students from rural communities. For example, the rural parts of Vermont have some of the lowest participation rates in higher education. It would be beneficial to learn why there is a decline in higher education participation as compared to the urban areas. Providing further research on more diverse Pell-Eligible perspectives will help to influence policy on local, state, and national levels.

Explore this Issue by Involving More Institutions within the Northeast Region of the US

The case study of GMU provided the impact this particular institution has on Pell-Eligible students. Another opportunity is to understand the practices and policies of other higher education institutions in the Northeast region of the US. Students have a wide variety of options in selecting a college. Public, private, online, two-year, four-year, and technical colleges, all have different methods in working with students, in particular those that are Pell-Eligible. By replicating this study in other institutions, the data collected can then be compared to other institutions to begin to understand what are better practices for creating equity for Pell-Eligible students.

Conclusion

Learning the perspectives of students, outreach professionals from VHEA and financial officers provided insight into the challenges for Pell-Eligible Vermonters and

how they overcome these hurdles. Understanding how the cost of higher education impacts a student's ability to navigate the various systems involved in reaching college can help to produce policy and better transparency around the actual cost. Also, by learning the additional challenges of completing FAFSA forms, the messaging and value placed on higher education begins to find areas where improvements can be made in the overall system.

For Pell-Eligible students, in order to access higher education, cultural capital, habitus, and social capital all contribute for a student to successfully reach college. Understanding how cultural capital, habitus, and social capital influence a student's ability to reach college places responsibilities on a lot of partners in helping to make the process easier. It starts with parent(s)/guardian(s) early on in a child's life with providing the encouragement to further their education and valuing higher education's worth. It is the responsibilities of the high schools to provide opportunities to explore careers and understand the college process. High schools also need to provide guidance counselors the opportunity to dedicate time in providing college advisement. For higher education institutions, it is important to educate the community on the cost of higher education and provide greater resources and access to the community. For local, state, and federal governments, it is about creating policies and resources to make the navigation process to higher education easier. There are a lot of parties involved in successfully getting a student to college.

While cost is a big factor and higher education is expensive, if a Pell-Eligible student is given the encouragement and necessary resources they will decide to pursue college despite all the challenges placed in front of them. With the latest report from the

Economic Policy Institute (ABC News, 2017) finding the gap between college graduates and high school graduates at its highest largest separation, it is important to provide not just Pell-Eligible students, but all students the necessary information to make informed decisions when it comes to pursuing a higher education degree.

This study has been a humbling experience. With learning from the students' experience of navigating their path to higher education, to understanding the work of VHEA in assisting the navigation process, and GMU's work to educate students on the cost of higher education, I am encouraged by the direction in making higher education more accessible. I believe the importance and value of a higher education will not only create opportunities for yourself, but the generations after. No matter our class, race, gender, or any identity we may hold, it is one's education that can make a difference. As the great Nelson Mandela stated, "Education is the most powerful weapon which you can use to change the world."

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APPENDIX A

Interview Protocol

Interview Protocol: Pell-Eligible Students Navigating the Financial Systems of Higher Education

Time of interview:	
Date:	
Place:	
Interviewer:	
Interviewee:	
Position of interviewee:	
<i>Project Description:</i> This is one part of the data collection for this phenomenological case study research method of understanding the experience of Pell-Eligible Vermont students navigating the financial system at Green Mountain University. This semi structured interview is to provide Pell-Eligible Vermont first year Green Mountain University undergraduate students, the opportunity to reflect on their experience navigating the financial systems of higher education.	
<i>Questions:</i> (1) Can you tell me about when you first started thinking about going to college? (2) Tell me a story about an experience that significantly influenced your decision to attend GMU? (3) Who were the primary influencers in deciding to attend college? (4) What messages did you receive around college? (5) How did you first learn about the cost/price of going to college? (6) Can you tell me when you first heard about the term “financial aid”? What did you think it was and how did you think it could help you in going to college? (7) Do you remember when you first heard about FAFSA (Free Application for Federal Student Aid)? How long did it take you to complete? What was the most difficult thing about the process? (8) Describe a time when you talked with your family about choosing to attend college? (9) What resources were provided to you in understanding the cost college? (10) How did GMU inform you about the financial aid process before you enrolled? How important was this for you? Why or why not? (11) What was your experience navigating the financial aid college application process? (12) Were there any challenges in navigating the financial aid college application process?	

<p>(13) What financial preparation did you receive around the cost of college?</p> <p>(14) Looking back, is there any changes that you would like to see in navigating the financial process?</p>
<p>Conclusion:</p> <p>Thank you for your time in meeting with me. This interview is confidential and will be used only in my research. You will be identified by a pseudonym in any references within the paper.</p>

Interview Protocol: Pell-Eligible Students Navigating the Financial Systems of Higher Education

Time of interview:	
Date:	
Place:	
Interviewer:	
Interviewee:	
Position of interviewee:	
<p>Project Description:</p> <p>This is another part of the data collection for the phenomenological case study research method of understanding the experience of Pell-Eligible Vermont students navigating the financial system at Green Mountain University. This semi structured focus group interview is to gain the perspective of the financial department at Green Mountain University and what is their experience in working with Vermont Pell-Eligible students.</p>	
<p>Questions:</p> <ol style="list-style-type: none"> (1) What is the experience for Pell-Eligible students to navigate the financial process at Green Mountain University? (2) What material or information is provided for students in understanding the cost at Green Mountain University? (3) What is the process for students to acquire financial aid from Green Mountain University? (4) What are the challenges in navigating the financial aid process for Pell-Eligible students? (5) What services/resources are available for students needing additional aid? (6) What are some of the common concerns that your office comes across when it comes to cost? 	
<p>Conclusion:</p> <p>Thank you for your time in meeting with me. This interview is confidential and will be used only in my research. You will be identified by a pseudonym in any references within the paper.</p>	

Interview Protocol: Pell-Eligible Students Navigating the Financial Systems of Higher Education

Time of interview:	
Date:	
Place:	
Interviewer:	
Interviewee:	
Position of interviewee:	
<p><i>Project Description:</i> This is another part of the data collection for the phenomenological case study research method of understanding the experience of Pell-Eligible Vermont students navigating the financial system at Green Mountain University. This semi structured focus group interview is to gain the perspective of Vermont Higher Education Agency (VHEA). This nonprofit agency works with low income students in providing aid and assistance for higher education.</p>	
<p><i>Questions:</i></p> <ol style="list-style-type: none"> (1) What services and resources do you provide for Pell-Eligible students in navigating the financial process? (2) What is the experience working with Pell-Eligible students to navigate the financial process at Green Mountain University? (3) What material or information is provided for students in understanding the cost at Green Mountain University? (4) What are the challenges in navigating the financial aid process for Pell-Eligible students? (5) What are some of the common concerns that your office comes across when it to cost? 	
<p><i>Conclusion:</i> Thank you for your time in meeting with me. This interview is confidential and will be used only in my research. You will be identified by a pseudonym in any references within the paper.</p>	

Informed Consent

Title of Research Project: Pell-Eligible Students Navigating the Financial Systems of Higher Education

Principal Investigator: *Xavier De Freitas*

You are being invited to take part in this research study because you currently are a Pell-Eligible Vermont first year Green Mountain University undergraduate student.

Why is This Research Study Being Conducted?

This study is being conducted by Xavier De Freitas at the University of Vermont in partial fulfillment of the Doctorate of Education in educational leadership and policy studies degree. These semi structured interviews are being conducted to gain the perspective of the Pell-Eligible Vermont first year Green Mountain University undergraduate students and their experience in navigating the financial process.

How Many People Will Take Part In The Study?

Seven to 10 Pell-Eligible Vermont first/second year Green Mountain University undergraduate students.

Two employees from the financial department at Green Mountain University.

Two employees from Vermont Student Assistance Corporation.

What Is Involved In The Study?

The study involves a semi structured interviews with employees in the financial department at Green Mountain state, Vermont Student Assistance Corporation, and Pell-Eligible Vermont first year Green Mountain University undergraduate students. Other sources of data collection will come marketing material and literature.

What Are The Benefits of Participating In The Study?

There may be no direct benefit to you for your participation. The hope is collecting this information could provide some insight into areas where higher education institutions, state resources, and students can gain a better understanding of the financial process.

Are There Any Costs?

There are no costs associated with this study other than your time.

What Is the Compensation?

There is no monetary compensation for participation in this study.

Can You Withdraw or Be Withdrawn From This Study?

You may discontinue your participation in this study at any time. There are no consequences for discontinuing this study.

If you choose to discontinue your participation in this study, please send an email asking that you be removed from the study. All collected information including audio digital files will be deleted.

What About Confidentiality?

Confidentiality will be maintained in that a pseudonym will be used in reference to my paper. Also, any documentation and recordings will be kept with only me.

Contact Information

You may contact me at Xavier.DeFreitas@uvm.edu for more information about this study. If you have any questions about your rights as a participant in a research project or for more information on how to proceed should you believe that you have been injured as a result of your participation in this study you should contact Nancy Stalaker, the Director of the Research Protections Office at the University of Vermont.

Statement of Verbal Consent

You have been given and have read or have had read to you a summary of this research study. Should you have any further questions about the research, you may contact the person conducting the study at the address and telephone number given below. Your participation is voluntary and you may refuse to participate or withdraw at any time without penalty or prejudice.

You agree to participate in this study and you understand that you will receive a signed copy of this form.

Name of Principal Investigator: Xavier De Freitas
Address: Xavier.DeFreitas@uvm.edu

Signature of Participant

Date

APPENDIX B

Letter of Recruitment for Vermont Pell-Eligible Participants

Dear Student,

My name is Xavier De Freitas, and I am a doctoral student in the Education Leadership and Policy Studies program at the University of Vermont. I am conducting research for my dissertation and I am looking to interview students about their experience navigating the college application process. Specifically, I am interested in understanding how Pell-Eligible students navigate the financial systems of higher education. To qualify for the study, you must meet the following criteria:

- (1) Participants are currently enrolled at GMU as a 1st year or 2nd year undergraduate student.
- (2) Participant are a deemed a local resident of the state of Vermont. Based on the state of Vermont regulations (2014), this is a resident who, “must reside in Vermont continuously for one full year prior to the semester for which in-state status is sought.”
- (3) Participants are Pell-Eligible status. You are a recipient of a Pell Grant, or participated in a TRIO/Upward Bound Program.
- (4) Participants are over the age of 18.

Selected participants will engage in a one audio-recorded interview that last approximately sixty minutes. The interview will be conducted on campus, or at a location convenient for you. I may also request a follow up conversation by phone or in person, if necessary. The interview will be recorded and then transcribed for the participants to review and check for accuracy. Your participation will be kept completely confidential. I

will use a pseudonym for your name and any other names provided so that no personal information is identifiable in the report of the research.

If you are interested, meet the criteria for the study, and feel comfortable sharing your experience with navigating the college application process; I would enjoy speaking with you. You can contact me by email or by phone/text. Feel free to contact me if you have any additional questions.

Thanks,

Xavier De Freitas

APPENDIX C

Letter of Recruitment for Financial Professional Participants

My name is Xavier De Freitas, and I am a doctoral student in the Education Leadership and Policy Studies program at the University of Vermont. I am conducting research for my dissertation and I am looking to interview 2 financial officers in a focus group setting to understand the experience of Vermont Pell-Eligible students in navigating the financial systems of higher education.

The purpose of this study is to understand how cultural capital, habitus, and social capital impact Pell-Eligible students in navigating the financial systems of higher education and how it can be more accessible. This study will involve understanding the perspectives of students, higher education institutions, and college intervention programs, with how the current financial policies and systems impact a student's decision to participate in the higher education process.

Selected participants will engage in a one audio-recorded focus group interview that last approximately sixty minutes. The interview will be conducted on campus, or at a location convenient for both parties. The interview will be recorded and then transcribed for the participants to review and check for accuracy. Your participation will be kept completely confidential. I will use a pseudonym for your name and any other names provided so that no personal information is identifiable in the report of the research.

If you are interested, I would enjoy speaking with you. You can contact me by email or by phone/text. Feel free to contact me if you have any additional questions.

Thanks,

Xavier De Freitas

APPENDIX D

Letter of Recruitment for VHEA Participants

My name is Xavier De Freitas, and I am a doctoral student in the Education Leadership and Policy Studies program at the University of Vermont. I am conducting research for my dissertation and I am looking to interview 2 VHEA professionals in a focus group setting to understand the experience of Vermont Pell-Eligible students in navigating the financial systems of higher education.

The purpose of this study is to understand how cultural capital, habitus, and social capital impact Pell-Eligible students in navigating the financial systems of higher education and how it can be more accessible. This study will involve understanding the perspectives of students, higher education institutions, and college intervention programs, with how the current financial policies and systems impact a student's decision to participate in the higher education process.

Selected participants will engage in a one audio-recorded focus group interview that last approximately sixty minutes. The interview will be conducted at a location convenient for all parties. The interview will be recorded and then transcribed for the participants to review and check for accuracy. Your participation will be kept completely confidential. I will use a pseudonym for your name and any other names provided so that no personal information is identifiable in the report of the research.

If you are interested, I would enjoy speaking with you. You can contact me by email or by phone/text. Feel free to contact me if you have any additional questions.

Thanks,

Xavier De Freitas

APPENDIX E

Participants Themed Quotes

Concern Around Cost

(Jody) No. I still don't. I think every year I learned something new. Every time I open up my financial aid packages, these are something different. So, I still don't understand it but I'm understanding as I go because I'm asking more questions, like what is this, what's this mean?

(Jasmine) we still owed like \$5,000 so we had to figure out how we would pay that so we were figuring, trying to figure out what loans or like what other aid to look into so it was pretty overwhelming 'cuz it was cutting really close to when school started and stuff so, I was really stressed out.

(Kathy) Well I knew it was really expensive, I've always known that but I guess I'm still trying to figure out how expensive it is because it's mostly like loans and stuff right now so it's like just expensive.

(Kathy) I paid like \$1500 I think, and then like the same this semester so I have like 99 cents in my back account. It's so good.

(Kathy) I knew that it was going to be a lot. But not really a lot more than that I guess. I still don't really know. It's just gonna be lots and lots. Yea

(Alexis) I still don't get the financial... I still confusing. It's still confusing what's, like you, I know I have enough aid to cover my tuition and stuff like but it gets breaking down into where the money is coming from and sometimes I think I have enough financial aid to get money back but no, I don't have enough money from financial aid.

(Hayden) never thought about the cost of college until I was actually getting my financial aid packages back and I was like, this is expensive. It was a bit of a shock for me financially but definitely good for me so I was lucky on that side. It was a scary idea when I was considering other colleges other than GMU because out of state tuition and private colleges just the price was very high.

(Larry VHEA) I think that that's like a really nuanced problem. I think that obviously you couldn't, you know, you can't ignore the cost of higher ed when talking about access to higher ed and not just in the individual base, it's just in the collective consciousness on how cultures and groups of people in Vermont talk about higher ed and we happen to have some really expensive state schools.

(Larry VHEA) That just affects a way the student will frame it and they'll see it and then when you get those, I'm working with a group of students right now who are

looking at some of our schools and when they think about the long-term debt, that conversation is a really real conversation for them and they have to think long and hard, is that what I want?

(Larry VHEA) They watch the same news that we watch or you see the same Facebook newsfeed that most of us see where it's like due to debt crisis A, B, and C students struggle to pay back loans. Due to this situation, that situation, family burdened with _____, there are all these situations so they're hearing that narrative too and that trickles into, it would be impossible for it not to trickle into a household. It's a tough challenge for people in our field.

(Larry VHEA) GMU for a family with no resources, average loan debt is \$7-9,000 multiplied by four. The Vermont state colleges, it's a little higher, more like 10 and you add that up and for a family with no resources, that's a lot of money and that's pretty scary to think about incurring that kind of debt, especially with perhaps an unknown of career direction or what's gonna happen after that point.

(Financial Officers) I think in a lot of instances, and I hear this a lot from the guidance counselors I talk to, that they assume they just can't afford to go. And not just GMU, just in general. They have, literally a campaign that can make a concerted effort to have that conversation. Hey, it's more affordable than you think so to speak, so that they can at least get some of the details in front of them and then I think it moves forward from there, but that's a big challenge I know 'cuz people have just said well I can't afford to go so they're not even looking for the information.

(Financial Officers) Well affordability obviously is the overarching piece of it and under that is students are terrified about borrowing money and of course if they haven't had the conversations with us or with their guidance counselors about how GMU packages students, we certainly put loans in their package but again, we cover quite a bit with other types of aid, especially if they're eligible for federal aid. So they're afraid of the loan debt. They're concerned that when they get out of school they won't have a job or find a job that will allow them to pay those loans back so those are huge concerns that we hear every day.

(Financial Officers) We go around the state and we actually do presentations. We've done them in high schools. We've done them to guidance counselors and we have a lot of these types of conversations about what are the important pieces that we need to make sure are available. For all Vermonters of course but specifically for low income Vermonters because we get a lot of questions about that. So I think to kind of step back from it, I think that's where kind of the first step happens is with our level of collaboration at GMU and the high schools, the guidance counselors, and so on. So we talk very specifically about the point that Laurie just made, that's part of my piece of the presentation. We say you know PELL eligible for Vermonters will have 100% of their tuition paid if they come to the GMU.

(Financial Officers) We have 8 admitted student visit days here and we meet with just hundreds and hundreds of students and parents and I think one thing that I believe, and again I don't have any hard evidence of this, but I believe that it's true. I don't believe a lot of institutions out there, public or private, are having the financial literacy conversations. At least not at the level of detail that we are. They may have a link on a website just to direct people there and go read it for yourself, but I know for a fact because I'm having them, I know my supervisors are having them, I know my counseling team is having them, we are having those real candid and sometimes difficult conversations about the cost of coming to GMU and we can really spell it out for them in fairly good detail at that point and those are tough conversations.

(Financial Officers) And that's FAFSA, completing the FAFSA with TRIO students and CSS students. So we do a lot with those specialized populations as well. And a lot of students, we really reach out and I think that's one of the really enjoyable pieces of what we do here. I know the staff loves to do those small group interactions and stuff and just everybody's so interested in getting information and we love giving it.

Cost the Decision Maker

(Jody) I would say no because GMU as an instate, it was very expensive. I would have been paying maybe the same amount to go to an out of state school so I would say no. There were schools that were equivalent. The only thing that would make the difference would be the travel cost of coming back home would make out of state more expensive than GMU but in terms of tuition and financial aid, no.

(Kennedy) And so one of the reasons that I went to Castleton was that it was affordable and I had a lot of scholarships and grants that the Boys and Girls Club of Burlington helped me with and they were also one of my biggest influences to go into college.

(Kennedy) Yea, got me all excited and like this is definitely the school for me. I can see myself here, and then we went to financial aid office and then they said that it was a lot for me to come here and I didn't have that much scholarships to cover it so it was either I'm gonna have to like get \$12,000 out of thin air or go to Castleton and I mean, I made the right choice.

(Lei) I didn't think I wanted to be in Vermont but when she talked about money, I was like, okay I'm gonna stay here for instate tuition and so she helped me with the whole process.

(Lei) It was all over but I tried to look for a tuition that wasn't too high for me and I also tried to get into a school where they would give me good scholarships. GMU gave me the most scholarships so that's why I came here.

(Anthony) That's why I decided to come to GMU to begin with, aside from the financial piece, was because I wanted something a little bigger than I had.

(Anthony) I kinda want to go there but we also talked about like look, you have to also pick the school that's gonna be most affordable for you and select... I applied to some schools that were 15/19,000 a year. A little bit cheaper that would have, worth giving me more money probably, just to like make sure that I, make sure that I had to know like, because my financial situation, I might have to make some sacrifices in terms of schools if the financial aid wasn't there at the end of the, by May 1st or whatever.

(Rose) And I got more financial support from GMU, than other states, than other colleges.

(Rose) Well the number one reason, what I think is, I think it's 'cuz of money, financialwise.

(Mary) I decided to just move up here with him and take some classes at CCV 'cuz I figured that was the most financially.

(Lisa) between two Vermont colleges and GMU was the one that gave the good financial package and that was the reason for me to come here too. Because of that, the package... Yea, it was Dartmouth was my first one but it cost too much money so.

(Alexis) I just decided to start at a community college. It did not really hit me how much the cost of college went up until my senior year, but I always knew it came with a price tag.

(Hayden) She didn't want to go to GMU but GMU is our state school and financially it is really good for us, so she ended up going there and during that time I was really like hoping that somehow I would manage to not come here but just 'cuz I mean that financially would be best here but maybe I could end up with scholarships then go elsewhere 'cuz I wanted more of a diverse community.

(Hayden) Cost was the main reason why GMU was my first choice. If it was a personal decision, I would have chosen probably a different college with more diversity but because of the cost, GMU was just the best.

(Larry VHEA) I think that's a huge challenge because beyond Vermont, even just in the larger culture, larger American discourse, higher ed costs are going out of control. A news story every 15 minutes coming out about that. And that affects student's aspirations, absolutely.

(Jane VHEA) And I've seen recently the trend where, which is sad but true, some of my students are making their major choices and their dreams of profession are thwarted because they're understanding that they can't make the money to pay back their loan. And the perfect example of that would be in the helping professions, like social work, counseling. I've had more than one student who has started in social work and then dropped it only because of cost and their debt loan which is showing in the

newspaper. You open Seven Days, all the jobs are for Howard Center, mental health, because they don't pay.

Lack of Information/Support From Parent(s)/Guardian(s)

(Hayden) I would say that the entire process is pretty challenging for me. I struggled with it because I didn't have that outside support from my parents 'cuz a lot of families have parents who've already gone to college who are able to give suggestions or answers and surrounded by people who had college counseling. Your parents paid for that and I was just struggling with it on my own and it worked out but it was a lot of time and initiative on my own part to try and understand these things. School counselors were helpful and VHEA counselors were also helpful but it's just, they aren't there with you physically applying and there when you have these questions so it was a lot of difficult like that, but there was some support so it wasn't awful but definitely challenging.

(James) So I grew up on a very restrictive community. Some of us that have left would call it a cult. I don't think they would be very happy with that term being applied but they kicked me out of high school, between junior and senior year and wouldn't let me graduate. They told me I couldn't get my GED until I was 18 which isn't true. You can get that before you're 18. So they weren't letting me finish high school. They were not, they were delaying my GED. I'm not really sure the reasons for that but yea, not really much support for continuing my education until I was 18 and legally had control over my own life. So, I left before I was 18 and there was, shortly before I turned 18, that I decided I was going to go back to finish high school and then once I got in contact with the friend that eventually let me stay with him, he turned out to be really supportive of my continuing the education. So initially not much support.

(Jody) Oh, it's still a headache. Still to this day. It's, I wish there was a way that there was a process of doing it that was more, it was simple. No matter who you are or how well you speak English, those FAFSA is still difficult. I think because it's so tedious and it's something you have to keep doing every single year. And it's just, the form is complicated 'cuz sometimes things don't really match up so I was very frustrated filling out the FAFSA. I didn't have any help because it's not like my parents understood what the FAFSA, so I had like double issues. I had to translate for them what I also didn't understand. So I think that was what made it hard for me was having to kind of like also teach my parents while I'm learning through this process as well.

(Kennedy) Yea, my parents were worried about how much it cost, and every time I present them like a new college that I wanted to go to, there were always asking oh, how much does it cost? What's the tuition like?

(Kennedy) I did like my FAFSA and all that financial aid stuff and it was hard explaining it to my parents 'cuz unless, like they speak a very different language and when you just tweaked the littlest things, they make it seem like it's a huge deal and so at times it was hard to explain.

(Lei) Me like my family, neither of parents speak English very well, even though we're been here for a while, like 10 years, they still don't speak it fluent but they can understand the basics of course, but they still don't know the process of college.

(Lei) I feel like my family did not understand the process. Like when I told my dad I got into GMU, he's like, ohhh, okay. He didn't really, like he thinks that every school you apply to you should get into. He still doesn't understand the money stuff.

(Jasmine) It was hard 'cuz my family's not from the United States so my parents didn't go to college in the United States so it was a hard process for them because we were learning as well as them, like all the different things to do. It was a challenge.

(Anthony) my mom helped to fill out like the FAFSA and there were just some things she missed and I think she's paying more than she should have been paying this year and she forgot to sign up for workstudy so that wasn't available to her this year, which really sucks and I wish I had talked to her a little more about that and like be really careful with the FAFSA... I was like mom you need to find your tax forms. Mom, you need to find this, you need to find your W-2s and she lost stuff a lot and so that was difficult, especially this year when I filled out the FAFSA for the second time and wasn't in the same house as my mom.

(Rose) At first I was like, when I see something and it's a lot of money, I don't really want to tell my parents because they would have been shocked. I don't know, I was scared... And but my dad was like, what is the price? And I'll tell them and 'cuz they don't understand the whole college process and stuff. They just want to get straight to the money and yea, they were like, you're still going to college but we're still gonna have to figure out how we're gonna do.

(Rose) It was very stressful. 'Cuz I felt like, at one point I felt like I was on my own. I was the one, until like my family, I was the only one who could understand exactly 'cuz like my aunt, she did hers, they kind of did it for her because at that time she didn't really speak much English.

(Rose) Cuz like it's hard for people to explain to our parents. The whole college process.

(Kathy) Yea. It was like, if you want to be a teacher, you're gonna have to go to college, so...and I think my mom was the one that was just like you should be a teacher and I was like yea, that's what I want to do, and then it kind of went from there so I don't know, kinda point more towards the career rather than just like college in general.

(Lisa) Then they started freaking out but I would say the cost was number one problem in my family because college is like \$30,000, \$40,000 a year and there's no way my parents can help me with that much.

(Lisa) No they didn't understand the process. They were like, no you're going to GMU. You're not going anywhere else, you're going to GMU so I had to do like all the figuring out, like where I want to go and which school to choose. I feel like I had to do that all on my own.

(Alexis) A lot of people whose parents never went to college and they don't know the process and they don't live, they live in Vermont but they don't know how the college system works. They wouldn't know what to look for, where to go, so... No one told me (on not taking the writing section of the ACT and not getting into GMU).

(Alexis) [VHEA] She helped my mom too but I had to be there to translate whatever she was saying. 'Cuz of the parent portion of the FAFSA.

(Hayden) My parents didn't really help much with that whole idea. It was just personally I was taking the time to apply to every single scholarship and the peers that I was surrounded by in my classes were more upper calls individuals who didn't need to worry about these scholarships so I remember my senior year, I was constantly stressed and no one understood why but it was just how it was.

(Larry VHEA) I definitely think, especially in the low income families or first generation families who don't have a tradition of higher ed access in their families for a host of reasons, getting them to believe that it's their place too. That is the crux of the challenge in a lot of ways. By the time a student is in the 12th grade, they've made a lot of decisions about their future, so if you walk in having never met them in 12th grade, you might have a lot more work to do if they've already, to college no, but if you have that student access that student from 7th grade on, you'd be building and affect their entire world view in a positive way, especially in regards to higher ed. The Ivy walls.

(Financial Officers) I think it's like you said, in the first generation students, the parents are not, I didn't go to college, I can't afford to send you to college so don't get your hopes up stuff. And so I think like you said, they say I can't afford it and they don't pursue it. They don't go any further. I think that's part of the, and I don't know how you would reach out to the parents of those students but it would have to be through the guidance office at the high school I think.

(Financial Officers) Okay, here's my University of Maine award letter or whatever, and there's some trickery going on in some of these award letters that I noticed, it looks like a really nice package but that package includes PlusLoan which means mom and dad have to borrow that money so when you take that out of the bottom line and you compare it to what we have offered, it's a lot closer and I found for the first time, it

was more obvious to me this year, than prior years, is that a lot of folks weren't as well versed in that.

Reliance on Student to Support the Family

(Lei) my mom, like she always wants me to watch the kids so I'm like, mom, I have a lot of work to do. You can do it. No, they're too loud. So I feel like my parents are still like, they still don't understand it but... yea.

(Anthony) It's too much of a hassle for me and I kind of realized I needed to stay in New England at least where I could easily get home if I needed to.

(Larry VHEA) Are you going to have the support system and resources at your disposal to find the spare money to pay off that debt, to get your transcripts released so you can potentially reapply to a new school like that or even steeper. Those students are a real challenging perspective as they should be, and also for folks in terms of that are low income, a lot of times like family rely on a student to be to contribute income so if you're saying I'm gonna go to college. Okay, but ...

(Larry VHEA) different families of socioeconomic status look and treat money, versus some people perhaps of more privilege means money has to be saved and it's an investment. But they have that safety net. Whereas a family of limited means, money shared. We're in this together so if you take a 17 year old who's finally coming of age where they can really contribute in a meaningful way making 25% income for the family. To take that out for a four year investment, when your needs are right now. You're not, you're _____ right? Self-actualize as a family. Needs are food, rent, electricity, right now so to punt on those things for four years, that's part of that risk too.

The Cost Once There in College

(James) I have to cover my bills as well as trying to pay for, I have like \$2500 a semester that I have to cover throughout the course of the semester, so definitely trying to work a lot on top of classes. I'm currently working two jobs. Not the easiest, so definitely there's stress there, but not unmanageable.

(Larry VHEA) I think support financially, yes the scholarships and grants make an enormous impact, but once a kid's there too, helping them feel comfortable and the anxiety of poverty is a real thing, a real palpable thing and that obviously will affect the student if they're worried about every element of their finances, how do you expect them to fully engage in their academics and succeed when they're there.

(Jane VHEA) Kids are dropping out for all kinds of reasons and some of them are 200 bucks, and I have kids who are here at GMU and their professors will be like, they'll be in a business class and the professors will be like, all right now we need to load onto our computer this program, this business program. It's gonna be 150 bucks. That's a game changer for somebody who has nothing, you know? And so I know students who

have done the trial for 40 days and then they've had to go to their professor and say, and I don't think professors are necessarily that's on their mind when they're adding on those in costs, so I think that money's huge.

Urban Setting vs. Rural Setting

(Jody) Because when I was younger I used to drive by GMU, so I was like, I want to go to that school. I want to go to that college. And then I just grew up that way. I just want to go to GMU.

(Kathy) I think most of the people in my high school went on to like work... And then like a lot of other people just went and worked... I think it's just like the small town kind of thing. So I think most people just work because like it was either their family or they had kind of already started in school so.

(Larry VHEA) And while we have a lot of higher ed institutions, there's also a blue collar mentality. I mean I was raised in rural Vermont. A lot of my friends work great jobs and have great lives and no one path is better than the other path and I think student see in their community, successful adults doing things that perhaps they did not need an advanced degree for and I think that affects, that's that cultural capital piece. They don't live in q town with two colleges that they drive 10,000 times by the time they're 12. So they might not see it as often so I think that building, that memory, collective memory, I this probably part of it as well. And I think one of the challenges of that aspirational deficit presents.

(Larry VHEA) Like if you live in certain areas like what does public transportation look like? So if you don't have access to a vehicle, and the nearest, you best closest option is the Community College of Vermont but it's 15, 25, 35 miles away and you have all these other challenges or priorities in your life, it is a real problem. You can't just jump on a bus and be there, and not to say that makes it easier, but there are physical limitations presented by the way our state exists geographically.

(Larry VHEA) I notice it at the most and the ACCESS programs are strong in cities, like Boston and New York. I was just in New Orleans. And there's some really cool programs that are going on but they're very city based and there's nothing wrong with that, but there's a lot of resources in cities, whether it be access to mentors, to some of the programming that allows for students to aspire. When you're in a very rural population, in a rural community, there's not a lot there. There's not a lot of access to extra coursework, mentors, career visits, job shadowing. You know some of those things that helps student aspire just don't necessarily exist in more rural communities so students have a harder time accessing that and therefore motivating because of it.

(Larry VHEA) And in a lot of rural communities, lot of the vernacular might not be about higher education. It might be about some of the jobs that are that are particular to that area. Whether it be logging or farming or you know, and the pressures from families and generations of families that you know, you're not going to go to college. I

need somebody to run the farm or I need somebody to continue my business and whatever it may be but that might not, in a family's mind, in a parent's mind, it might not include again taking out \$45,000 worth of debt to go to school and what about us.

New American- Community

(Kennedy) At first I was just overjoyed to get accepted so like I would tell my friends and like my family and like with our small community of Somali Bantus, word goes around quickly so if one kind of finds out something and then like 10 minutes later like the whole community knows and my parents even told people back in Kenya.

(Rose) I mostly looked at schools here, 'cuz my mom was like you have to go to GMU, you have to go to GMU. She wasn't forcing me but she wanted me to go to GMU just so she can brag to the other people, community.

(Alexis) My mom can't help me and she wanted me to go to school but she couldn't help me and I wasn't getting enough aid and I talked to her about starting at a community college and she didn't want me to because some people in the Somali community have, think that community college is not a real college and they told her that if your daughter goes to community college, that means she's not smart enough.

(Alexis) And we did a study at BHS to like see who students who are like me, and who are coming from low income families, are getting help with the college process. And a lot of the students I interviewed who, like from our culture, didn't know where to start since they didn't know so if there is some way for students like them to, in their senior year, to get help. And a lot of them wanted to go to college but they just didn't know where to start so if there was a way to make a program at school for the students who can get help with the process, so when they graduate out of high school, they didn't get.

(Larry VHEA) I'm going to make a generalization here but I do think that from my experience, the new Americans that I have worked with in high school are some of the most motivated. They really see a value in education and they really don't take it for granted because perhaps it was not like that coming from a refugee camp where they didn't see that possibility so they're like oh my gosh, education, United States, ticket, right? ... I think Community College of Vermont is an outstanding institution that does nothing but prepare students for careers and higher education if they choose to go on and get higher degrees, but the processions aren't always that way within the secondary school setting and among their peers and the students sometimes don't think the community college is good enough.

Motivation to engage the Challenges of the Higher Education System (Habitus)

(Jane VHEA) Those that value education tend to move themselves through. And whether or not that value part of it comes from family messaging, that is interesting too in terms of so family messaging certainly plays a role in this, whether or not family see value in students going on will certainly directly affect a student's motivation.

(Financial Officers) And I do think again the lower the income, when you combine the lower of the income level with first generation or single parent families, the less involvement you see with those parents and children in the college process, which is why it's so important to have that middle man, those guidance counselors, or those outreach counselors interacting with these students at a younger age.

Family As the Driving Force

(Kennedy) My parents, they said the only way I was gonna, the only reason they brought me to the United States was like for better opportunities and they said college and like pursuing education and they said that when you go to college, after college you get good job and then you can help lift up the family and that's been one of my like drives for getting higher education, to make my parents proud and they said that the education you receive here can be very beneficial for when you go back to our native land, which is Kenya and they said if I go there.

(Lei) I was always like, the idea of college was always important for me from middle school all the way to high school. My dad was a big motivator but there was nothing really he could do for me because he doesn't speak English. He doesn't really have an experience of like helping a child because I'm his oldest so he always used to push me to go to the guidance counselors at the high school and do programs, like outside programs that would help like get me involved in college stuff.

(Jasmine) I think it was in middle school because I have an older sister who was a senior at the time so my first exposure was when we dropped her off to college and then I was like, oh, when I grow up I want to go to college too... My parents, that was kind of the plan for my parents since they wanted us to have like a different experience than they did so right after high school they were like college is the next step... My two older sisters went to community college and stuff, but my older brother and older sister, they both went to college.

(Anthony) Probably when I was like five. So I grew up in a trailer park in the middle of nowhere and my mom, I mean she didn't go to college and my parents got divorced when I was like five and so my mom kind of tossed the idea out when I was very young that if you don't want to end up in the position that I'm in right now, you know living paycheck to paycheck, living in a trailer, not having very much stuff, you know you need to get an education.

(Rose) college middle school, so when I first came here, it was like, 'cuz like parents always told us, the main reason why we're here is to get an education so education meant that I had to go to college so I started thinking about going to college around middle school.

(Rose) to achieve that dream, how about this dream of what I want to do for my parents when I finish, to thank them, so I was like I have to go to college and I have to finish

my studies... And then my other relatives, so I have other people that I see that succeeded, kind of look up to them. Their story also influences me to continue going to school.

(Rose) Whenever I started getting lazy, I would be like think of my parents and all that and I think that's what I'll tell my siblings, to think about them, especially how much they've done for us and 'cuz I feel like, senior year, even though there's like oh, I don't have anything else to do, I felt like senior year is very important.

(Alexis) my white parents, 'cuz my mom didn't know anything about the system so they would always, if I had questions I would go to them and they knew it all so they would, they wanted me to go to college and have a career and be a successful woman in this society and so they've always, they were those who always pushed me to get post-secondary education, go to college.

(Hayden) It was a definite for us. My parents didn't get a chance to go to college but they really wanted us to and they wished they could have gone so they always pushed that idea and we grew up with the idea that college was definitely going to happen.

Self Drive to Pursue a Career

(James) Yea, I mean I hadn't really enjoyed school that much and didn't see myself doing four years after I got done with the initial 12 but once I left home and realized you kind of need a degree nowadays to get by in the world, I was like, school's not that bad. I can do that. I can put in another four years at least. Get a degree.

(James) Partly to kind of snub my nose at the community for trying to stop my education and partly just because the thought of doing something that I kind of was always scared of doing. It felt exciting. So yea, I finished off my senior year and then I was doing all the applying to schools and taking the SAT and all that, getting ready to go to college.

(James) I don't think I'll be able to pay off the loans I have without getting a degree and so I have to power through college and so just knowing that there really isn't another option is such a huge part of the motivation.

(Jody) I always knew I'm going to afford school some way, shape, or form. Either if it's not coming out of my pocket, I will pay it later. Like I've never had that stop me so the cost never really scared me 'cuz I just knew that like people go, I know people that go that are in the same situation as I am or I've known so it's like there has to be a way.

(Jody) Honestly I think because I, I think it's just my personality. It's just like within, knowing that it's something I want to do and knowing that I don't have the support necessarily, like family-wise 'cuz they don't really understand so I think I was more motivated because I knew that I had to learn for myself and also learn for my family so

that my brothers would be ready and my other brother would be ready so it was more about like being the leader but also being the first and being the first of everything. I think that was my driving force.

(Rose) But I was like I was on my own. I need to tell myself to apply, I needed to, like by myself I had to search for scholarships, and I had to search for like these are available for me, yea.

(Mary) I had a pretty good income but after a while it just, it wasn't satisfying just knowing that I'm not, wasn't getting an education and that's something I always wanted.

(Mary) If I don't persist, where would I find myself? I wouldn't be in school probably. Like I gotta go to school. I gotta make that happen. I guess the reason I can persist is just because I'm self-reliant and I'm used to dealing with some shit once in a while.

(Alexis) in middle school. That's when the kind of like introduce the whole career thing to you. I wanted to be a teacher at that time too and they talked about college and I'm like, the way to become a teacher is for me to go to college.

(Hayden) I think I personally care a lot about education and I enjoy learning, which is weird, but I really enjoy learning so I really wanted to continue on and I knew that my sister was able to manage getting in and all of that and now having to make money the major factor so I wanted it to be a similar case for me so I just kept applying to scholarships and kept pushing to make sure I would be able to get in. It wouldn't be too expensive.

Organizations & Individual Support (Social Capital)

(Financial Officers) And I do think again the lower the income, when you combine the lower of the income level with first generation or single parent families, the less involvement you see with those parents and children in the college process, which is why it's so important to have that middle man, those guidance counselors, or those outreach counselors interacting with these students at a younger age.

(Financial Officers) We're very fortunate here in Vermont that we have an incredible state agency and they actually, which is VHEA, and they actually start working with students in middle school, so they identify that at risk population very early.

High Schools

(James) So the school, the high school that I was going to, St. Johnsbury Academy, they had, the guy that I was staying with was good friends with the principal and so he was able to convince him to make me, to classify me as independent. And then because I was classified, by then I was independent and I was able to put that on the FAFSA.

(Jody) Oh god. Well, I knew since I was probably in 3rd and 4th grade that I was going to go to college because I had this one teacher that was always telling me, oh you should be a teacher when you go to college and that's when the idea of even college came to my mind... But I would have to say my definitely going to school and having mentors as my teacher was the first person to really have me thinking about college.

(Jody) My ELL teacher. Again another teacher who really helped me with my English. She was another one who was like oh you're just so intelligent, you're so wise, you're definitely gonna go to school, you have to go to college, you have to go to college.

(Kennedy) , they started maybe thinking that there are other people that also went to ELL that are going to college so there's nothing that's gonna stop me from doing that. It's just a matter of hard work.

(Lei) The one thing that really helped me was in our senior classes they had a class where we could just like practice, write our essays and a teacher would be there to reread it for us, edit it, check the grammar, and that was really helpful for me

(Jasmine) I think I started to really know, or become involved in high school when we had to take the plan tests... Yea, we have to take like a plan test during sophomore year and then it kind of tells you what majors you would be good at or like bases it off your interests and stuff like that, so that's when I started thinking about what I wanted to do.

Guidance Counselors

(James) Yea, my guidance counselor in high school was really good. She helped me out a lot. Initially, I really don't like winter. I'm not a skier or a snowboarder so I don't really have much of a draw to being somewhere that's cold a lot of the year so I applied mostly to places where it was warm, and that was definitely a big deciding factor of places I applied to. And my guidance counselor was like, you should really put GMU on there because instate tuition, like you're paying for this by yourself, you should be considering instate tuition as a big factor.

(James) GMU hadn't really, like I hadn't seen anything yet so my guidance counselor called up someone here in one of the offices and asked them what was up with that and by the end of the day I had a really fat package that I was pretty content with and so it came down to financial aid as are as the decision to come here.

(Lei) And so my guidance counselor in high school, the things she would say was, she would advise me to take AP classes in high school because colleges look at that and try to do well in, like she would say the one thing to never do is start out good with your grade and then go down

(Lei) One thing I wish my guidance counselor did tell me was to take three years of math, three years of, like certain, taking classes certain years because it says when you're trying to apply, it says like you have to have three years of this, four years of

this, so most students don't know that and they think their senior is like free where they get to have like free blocks and all that and so I didn't do that.

(Jasmine) It was mostly our guidance counselor. He would come talk to us like at the beginning of different classes and then a few times we did have classes dedicated to discussing the college process, writing your essay and stuff like that.

(Anthony) Yea my high school guidance counselor was amazing. She was really cool and I remember she walked in the library and asked me what I was doing and I was working on my college applications and I was I was just about to send it and she likes hold up, you're not gonna send this yet until I look over it.

(Kathy) we had advisors at my school, and she's like, you need to do better than CCV and she's like you need to do better than LSC so then I had to look at other colleges.

(Kathy) I think mostly just from my college career advisor, she's just like use your smarts. You should do this, not just like work or don't take a gap year 'cuz then you won't want to go back and yea, my parents were like yea, you should totally go to school.

(Lisa) Yea my school counselor. I used to go to the counselor office every week, during my senior year so my counselors they were really helpful to, in choosing colleges and where to go.

(Alexis) GMU, when I was in high school, GMU was my first choice too. But there was something with my application that I didn't know, 'cuz GMU requires students who took the ACT, they need to take the writing portion of an ACT in order to get accepted into here, and I didn't know that so my, when I went to my counselor at BHS, I asked her what do I do?... I still interested in nursing too so I spoke to one of the nursing faculty professors about my application and they told me the reason why I didn't get a response from them is because they never even looked at my application because of.

(Jane VHEA) Well more than ever I think again it's about counseling and it's about getting students the help that they need, and you go to a place like Burlington or Winooski and again you think of the challenges the guidance counselors have there with 60% free and reduced lunch. People from all over the world coming in with different levels of education, different cultural ideas about what it means to be educated and what it means to be in a building together. I mean, just in terms of making it all work, they are strapped, and having worked with people from different parts of the world, takes hours. Well, you know, some of the most rewarding work I do, but it takes time and they deserve the time like everybody else. They just need more of it.

Friends

(Jody) Yea. All my friends went to college.

(Kennedy) Yea. My peers as well too. And also my interest, which I developed my junior year. I realized I wanted to learn more about people's cultures and since I am from a different culture than here.

(Anthony) Yea. I feel like the majority of my class actually went on to college.

Community/Government Organizations

(Jody) So that's when I did VHEA and there was like a VHEA meeting at our school where they talked about the cost of college and they give the example of GMU, broke it down, and that's why I was like oh my goodness, I might not, this is a lot.

(Kennedy) I was invited into Upward Bound at GMU and they're like the main influence of me going to college and they're consistent with a lot of people that are very, has similarities, like the first generation and like low income students and they, most of them were my age and they were like at the process of like thinking about college too but it was, it was just cool to see that other people that are in my standings are thinking about going to college and that's why I wanted to go.

(Kennedy) Yea. My, for Upward Bound we had one, like two summers we stayed in the dorms and we got the feel of what college dorm was like and we took classes and it was really helpful 'cuz I got to see how a glimpse of how college was gonna be like.

(Lei) I used to do Dream. They would like visit colleges and stuff like that and so I did this program called College Quest which was focused on healthcare because I was interested in healthcare from middle school all the way to high school so I just, so my dad was just kind of there like telling me to go to people that know what they're doing because he can't really help me.

(Lei) I did not understand (award letter) that so I went to my VHEA counselor and she told me that they do fee waivers so that was helpful.

(Lei) And for financial aid, VHEA has nights where they help just filling out your financial aid.

(Jasmine) So my sister had someone she used to work with at VHEA so she called her up and then we set up an appointment and then they discussed like the different loan options so we started, we ended up applying for the Parent PLUS.

(Rose) I joined TRIO, Prevent, and also at school there was this program called Shades of Albany. And that's like to help students, mostly like, like lower income students, students from other countries, like understand like how to succeed in high school and start thinking about colleges.

(Rose) I was mostly Upward Bound played a huge role for me 'cuz they're the ones who brought, they even brought in the VHEA person to come help us.

(Mary) Yea, I used TRIO and VHEA for sure.

(Alexis) I just did VHEA and that was it. I did at college Quest. This was when I was interested in nursing. My high school year, I'm a senior, also doing nursing but I did this program the summer of my senior year, program called College Quest and Health careers.

(Hayden) I think money was a huge factor in that. I personally was part of VHEA when I was in high school and I know a lot of students that were also a part of it and who didn't stick with it. But VHEA provides a lot of help with money, financial situations, and also just helping the process of how to do it. Like how to apply and I think a lot of students were from low income families and not necessarily able to do it just by themselves, do the application process. They needed a push and maybe their families weren't there for them in that way. And like organizations like VHEA help with that. They're there for you and other situations aren't or can't.

(Larry VHEA) Within our outreach department we serve virtually every middle and high school in the state and we do a slew of work with non high school partners, state partnerships, organizations, DCF, Children and Family services, really youth clubs, teen centers, any community stakeholder who wants access to information, we are eager to collaborate to the best of our ability.

Solutions

(James) at GMU there's so many resources that they're there to help you. They're used to dealing with young people who aren't used to being on their own. Just to tell them get in contact with people day one. Stop in the office, let them, get them to know who you are. Make your face familiar. Just reach out to the resources that are available.

(Jody) Being part of TRIO they had like meetings that we have and they would host like different events about well okay, today we're gonna talk about stress management and I went to those things and that's what really helped me transition better because I think there were little mechanical things that I wasn't used to. Like the rules of college. So I learned the rules.

(Jody) The little nits and gritty things that I think that I would have been better if I knew coming into college, so just doing that type of homework and also like don't be scared of loans. Like when you see those big numbers. I mean I have yet to, I have yet to hear one person go to prison because they didn't pay their loan. So until then, we just live in a country where everyone is a walking number.

(Jody) if we can almost prepare us to think like that, I think there would be more students motivated to go to school because money is a huge inhibitor.

(Kennedy) I will tell them college is not scared. It seems everything is up to you and 'cuz I'm doing a lot than I did in high school. And it's all because since it's something I'm interested in, it's easier and for me to focus, through my experiences.

(Lei) taking at the moment and if I didn't go to my guidance counselor daily, I don't think she would ever kind of, I don't think I would have gotten to know her really. I've gotten to know her and I don't think she would have helped me as much. So I'm not afraid to ask questions. That's the one thing that I can do so that's one of the things that helped me, asking questions 'cuz even, never being afraid to ask questions. I feel like more students need to do that, ask questions, no matter what.

(Mary) And getting a straight answer, meeting face to face. Yea. That's what I did a lot of the time. Instead of emailing someone, I would just be like hey, can I come and sit down with you because I ran into some issues and I don't think an email is really gonna suffice.

(Kathy) I would say make the application process more difficult so that only the people that really want to be there, do get there, 'cuz a lot of people come to college just to party and it doesn't make sense, 'cuz you're not learning things.

(Lisa) So I would tell them to look at colleges. Look at the financial aid. Talk to your parents about it and ask them for their opinions and ask if you, for me I would ask like Upward Bound people, but for them, if they don't go to Upward Bound or they don't have that support, then I would say go talk to their counselor at school.

(Alexis) I just wish there was someone who told me about that information or like for people whose parents didn't go to college and they want to, just like the school to make a place or a space or I don't know, teachers, guidance counselors, anyone who could make time for these students who don't know the process to make a time to sit down with them and go through the process with them.

(Hayden) I just wish that there would be like a set block of time during school where there was teachers or counselors providing that help for students 'cuz I feel like there are so many students there that could have gone on to college and could have made that a possibility but weren't able to because they didn't have that support. 'Cuz I know I took the initiative to find that support and to follow through with it. Like I set up those meetings and I took the time to do that and I know others should have that initiative but everyone has different circumstances that they're in, so having that time for them would have been nice 'cuz I think education's important and if they have the chance, they'd probably change how they done things.

(Larry VHEA) I think it would mean the world to a kid to buy their books. So if you could have a program whereas I can, you qualify, you don't have to worry about books. 'Cuz if you don't have that \$600 cash on hand right now because of course you don't, and you don't have to worry about, oh my god, it's the second week of class and the used copy that I ordered still hasn't been delivered because it was the cheapest book that I could find and I begged my mom for 25 bucks and I got 15 bucks from my aunt, so removing that, that I think is huge.

(Larry VHEA) so if a student needs to get their renewals taken care of, person to person contact. Their FAFSA renewal, excuse me. Person to person contact. How to help them continuously look for scholarships and apply and be streamlined and effective in that and on the more practical side, being there, making sure all the flagged students who have access to TRIO and student support service programs on campus are aware of those services.

(Financial Officers) I would just say keep the levels of communication open with the schools, the financial aid office, ask, if you have a question, ask. Regardless of what it is. No question is stupid and then once you start the process, stay in contact with the institution. Make sure the student's utilizing the tools that they need to utilize.

(Financial Officers) I think if people don't assume that you can't afford to go to college. I think that's big. Turn over every stone. Get yourself involved early. I mean when VHEAs coming to your school for a college night, go to it. Bring mom and dad. Any time there's anything relative online or at school or on the news or whatever, just be informed.