ABSTRACT

SWING, ASHLEY NICOLE. The Experiences of Low-Income Transfer Students and their Paths to Bachelor's Degree Completion. (Under the direction of Dr. Audrey J. Jaeger).

Given that low-income community college students are transferring to universities and earning bachelor's degrees at disproportionately low rates (Adelman, 2006; D'Amico & Chapman, 2018; Jenkins & Fink, 2016; LaSota & Zumeta, 2016; Long & Kurlaender, 2009), research is needed to examine barriers and discover strategies to support low-income students in transferring and obtaining bachelor's degrees. The purpose of this study was to explore the experiences of low-income students who have successfully transferred from a North Carolina community college to a UNC System university identified as a high-performing partnership pair and the institutional practices and policies that affected their experiences. A total of 25 students who transferred to three universities were interviewed and their experiences were analyzed for commonalities, while also examining across-case differences. Findings suggest that students who successfully transfer to a university position themselves to do so through transfer preparation and the acquisition of transfer student capital. Additionally, students who navigate transfer and acclimation to the university successfully have multi-faceted support systems and internal motivation that function as protective factors, assisting in the development of academic resilience. Finally, students have significantly varied experiences as related to finances and employment at universities, but they seek out compensatory strategies and develop resilience to maintain a path toward success. However, the ways in which they mitigate their low-income status result in significantly different collegiate experiences. Exploring and understanding the experiences of low-income transfer students who have successfully transferred and are on the path to bachelor's degree completion underscores valuable ways in which students excel, despite

risk factors, and can inform future practices and policies to create additional pathways to success for other students from disadvantaged backgrounds.

The Experiences of Low-Income Transfer Students and their Paths to Bachelor's Degree Completion

by
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A dissertation submitted to the Graduate Faculty of
North Carolina State University
in partial fulfillment of the
requirements for the degree of
Doctor of Education

Adult and Community College Education

Raleigh, North Carolina
2020

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DEDICATION

To the students in this study who shared their journeys and to the students I work with on a daily basis. Your drive and determination continue to inspire me. May you achieve all of your dreams.

To my mom, without whom none of this would be possible. Thank you for modeling compassion in everything you do.

BIOGRAPHY

Ashley N. Swing has lived in North Carolina all her life and grew up in Clemmons, NC. She is a first-generation college student and attended the University of North Carolina at Chapel Hill, where she received a Bachelor of Arts in psychology. She began working at Wake Technical Community College in Raleigh, NC in 2010 where she is still employed as a supervisor in the financial aid office. After working for about a year and prompted by a desire for continuous learning, she enrolled at North Carolina State University and obtained a Master of Education in training and development. Ashley completed the North Carolina Community College Leadership Program in 2016 which cultivated her interest in executive community college leadership leading to her decision to pursue a Doctorate of Education in adult and community college education. Ashley's interests in higher education include transfer, low-income students, first-generation students, and financial aid policy.

In her free time, Ashley enjoys volunteering with the Junior Woman's Club of Raleigh. She also enjoys spending time with her friends, family, and dog, Hobie.

ACKNOWLEDGMENTS

To my committee chair, Dr. Audrey Jaeger — Thank you feels like it is not enough. Your continuous encouragement and guidance throughout this process were above and beyond what was expected or required.

To my committee, Dr. James Bartlett, Dr. Michelle Bartlett, and Dr. Mary Rittling, thank you for sharing your time, knowledge, and feedback, not only during the dissertation process but my entire doctoral journey.

To Kara and Carrie – I am honored to know you, have learned from you, and have worked with you for the last three years (and hopefully many more to come). Completing this beast would have been impossible for me without this team approach, which ended up being the greatest blessing of this program.

To so many friends, family, and Wake Tech coworkers who supported me throughout this process, thank you. I would not have been able to push through without your daily kind words and encouragement.

To Regina, thank you for your years of mentorship and for your encouragement and support throughout this process. There is no way I would be here without your flexibility and support. I promise to stop asking for days off now.

Most importantly, to my parents, who made me who I am and made everything I have achieved possible, thank you for your endless support and love.

And finally, to my best friend and love, Robby, thank you for your encouragement, late-night editing, and not letting me quit when I cried over statistics or dirty dishes because it was all too much. This journey was not easy, but you were always there to lift me up and support me in the smallest and largest ways and I could not be more thankful for you.

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CHAPTER 1: INTRODUCTION

Community colleges enroll 41% of our nation's undergraduate college students totaling more than seven million students annually (American Association of Community Colleges [AACC], 2018). Of those seven million community college students, over one third receive a Pell Grant, which is a federally funded, need-based grant determined through a student's completion of the Free Application for Federal Student Aid (FAFSA; AACC, 2018). The number of overall Pell Grant recipients at community colleges in North Carolina is slightly higher than the national average of 33%, with 42% of curriculum students at community colleges having received this aid during the 2017-18 school year (North Carolina Community College [NCCC] System, 2018). However, this percentage varies widely across community colleges in the state ranging from 32% to 68% (NCCC System, 2018). Seventeen community colleges in North Carolina administer Pell Grants for 50% or more of their students (NCCC System, 2018). Public four-year universities in North Carolina enroll 31% of Pell-eligible students, significantly less than the community college system (University of North Carolina System [UNC System] Office, n.d.).

Low tuition and small class sizes attract many students to community colleges including those who plan to transfer to four-year institutions. Eighty percent of students, a large majority, enter community college with the intention of transferring to a four-year institution to earn a bachelor's degree (Fink & Jenkins, 2017). However, despite these aspirations, only 14% of students attain a bachelor's degree within six years of entering the community college system (Jenkins & Fink, 2016). Unfortunately, the likelihood of bachelor's degree completion is even lower for low-income transfer students (Adelman, 2006; Jenkins & Fink, 2016; Long & Kurlaender, 2009). LaSota and Zumeta (2016) found that low-income, first generation

community college students were 19% less likely to transfer to a four-year institution. Jenkins and Fink (2016) reported that students with low socioeconomic status are less likely to transfer from a community college to a university and when they do successfully transfer to a four-year institution, they are less likely to complete a bachelor's degree.

Low-income students make up a significant portion of the population of community colleges (AACC, 2018; NCCC System, 2018) and they are at a higher risk of attrition (Adelman, 2006; Jenkins & Fink, 2016; Long & Kurlaender, 2009); therefore, it is critical that research examine barriers and discover strategies to support low-income community college students in their goals of transferring to four-year institutions to obtain bachelor's degrees. To date, there is a dearth of empirical research that explores the qualitative experiences of low-income community college transfer students and the factors that contribute to their successful transferring to, and graduating from, four-year institutions.

Background of the Research Problem

As conversations are increasing within government agencies and higher education institutions about moving toward funding models based on performance, community colleges are coming under scrutiny for their outcomes, including transfer rates. This is creating urgency within institutions, governments, and nonprofits to seek a solution. Agencies, such as the Aspen Institute and Lumina Foundation, have explored initiatives to address transfer and degree completion of community college students. The Aspen Institute launched the "Tackling Transfer" program, which seeks to facilitate collaboration between community colleges and four-year universities to improve the policies, procedures, and experiences that could be barriers to student transfer (Fink & Jenkins, 2017). The Lumina Foundation's "Goal 2025" program aims

to increase degree attainment in the United States to 60% by 2025, which equates to the completion of 16.4 million credentials (Lumina Foundation, 2015).

North Carolina has also started its own work in this area with the establishment of the non-profit myFutureNC, bringing together key leaders across sectors to focus on postsecondary educational attainment and the labor market. They have developed a comprehensive statewide strategic plan for North Carolina, reviewed current degree attainment, and highlighted the urgent need for a workforce with high-quality postsecondary education. They have set a goal for North Carolina to have 2 million (from 1.3 million in 2019) people aged 25-44 with postsecondary credentials or degrees aligned with the needs of the labor market in the state by 2030 (D'Amico & Chapman, 2018; myFutureNC, 2019). As of 2016, 29% of North Carolinians held a bachelor's degree or higher (U.S. Census Bureau, 2016). To fill the needs of the workforce, community colleges and four-year institutions in North Carolina must provide the needed education to a majority of its residents. Currently, North Carolina lags behind the national average of community college students who transfer within a six-year time period by 9% (D'Amico & Chapman, 2018). More urgently, low-income transfer students, determined by receipt of a Pell Grant, have a 59% graduation rate compared to a graduation rate of 65% for non-Pell transfer students and a rate of 75% for non-Pell native students (D'Amico & Chapman, 2018). This is especially urgent as 46% of incoming transfer students to UNC institutions are Pell-eligible (D'Amico & Chapman, 2018).

Fink and Jenkins (2017) examined national transfer partnerships between community colleges and universities in a mixed methods study. They identified eight partnership pairs with higher-than-expected bachelor's degree completion rates. After interviewing over 350 individuals at these schools they were able to identify three practices that set these institutions

apart: (1) make college transfer a priority; (2) create clear programmatic pathways with high-quality instruction; and (3) provide tailored transfer advising. This study was part of a larger study that replicated Fink and Jenkins' (2017) work but was restricted to public community colleges and universities in North Carolina. This particular study replicated the qualitative work, interviewing students and examining their experiences while adding an anti-deficit approach (Harper, 2010). An anti-deficit approach examines how participants overcome obstacles to achieve success, rather than focusing on the characteristics that may contribute to students being less likely to succeed. This approach was utilized to discover strategies and interventions to assist low-income students in their successful transfer to four-year institutions and their attainment of bachelor's degrees.

Purpose of the Study and Research Questions

Low-income community college students are significantly less likely to transfer and complete a bachelor's degree (Adelman, 2006; Jenkins & Fink, 2016; Long & Kurlaender, 2009). To address the needs of these low-income students, it is necessary to explore the ways in which they are resilient despite the odds being stacked against them. The purpose of this study was to explore the experiences of low-income students who transferred from a community college to a public university in North Carolina to understand how and why these students are defying the odds. Partnerships between community colleges and public universities in North Carolina that resulted in higher-than-expected bachelor's degree completion rates were identified by Bartek (2020a). Qualitative inquiry was then used to explore the experiences of low-income transfer students at these institutions, as well as the practices at the institution level that shaped these experiences. Through interviews with students, experiences that built resilience and contributed to academic success were explored using the theoretical lens of academic resilience.

Additionally, the anti-deficit framework was utilized to guide the investigation of the factors that contributed to the successful transfer of low-income students, rather than focusing on the unlikelihood of low-income transfer success. By studying the experiences of low-income community college students and the ways in which institutions support these students, this study informs the types of services and interventions needed to assist low-income transfer students. This case study addressed the following research questions:

1. What are the transfer related experiences of low-income students at the community college and four-year university?
2. What transfer practices (structures, processes, and behaviors) are common among community colleges and four-year universities who partner successfully to produce higher bachelor's degree completion rates? What practices are specialized for low-income student needs?

Overview of Theoretical Frameworks

Anti-deficit framework. An anti-deficit framework is a strengths-based approach to research designed to identify factors associated with achievement experiences that empower, inspire, and promote academic success (Harper, 2012). Thus far, most educational research has utilized a deficit approach by identifying characteristics and risk factors that make students less likely to succeed. While identifying risk factors can be important, policy change and interventions to positively impact student success cannot be informed by this deficit approach. Harper (2010) explained that the anti-deficit framework instructs researchers who want to improve student outcomes to invite "those who have been successful to offer explanatory insights into their success" (p. 71). Practically, the anti-deficit approach instructs researchers on how to adjust their research questions from a deficit approach to an anti-deficit approach in order

to understand how at-risk students persist and succeed (Harper, 2010). This approach is informed by theories from psychology, sociology, and education and can be best explained as an "instead-of" approach (Harper, 2010). In this study, rather than asking why low-income students are less likely to graduate, the experiences of successful low-income students, those who had transferred from a community college to a university and were on track to complete a bachelor's degree, were explored in an effort to inform future practices.

Much of Harper's work has been conducted with minority students, particularly minority males (2010, 2012). Harper's (2012) anti-deficit study researching successful minority male students had an unheard-of response rate for interviews with 99% of requests being accepted. Every student interviewed reported they had never been asked about their college experiences and insights. The students were eager to share their stories in hopes that others may learn from their experiences (Harper, 2012).

Academic resilience theory. The anti-deficit approach was combined with academic resilience theory, which enabled me to center this research project around how students overcome obstacles, identify risk factors, and successfully navigate those obstacles and risk factors to succeed. Academic resilience theory examines how students understand and process risk factors, make adjustments, and thereby, develop resilience (Kim & Hargrove, 2013). Morales and Trotman (2010) described academic resilience as "the process and outcomes of students who, despite coming from statistically 'at-risk' backgrounds, do succeed academically… They are the ones who succeed where educational achievement gap data insist they should fail" (p. 4). Within this theory, students who succeed are anomalies because they overcome demographic characteristics, such as ethnicity, socioeconomic status, and first-generation college student status, that consider them at-risk and less likely to be academically

successful. Despite these factors, resilient students can overcome the statistical odds and succeed academically.

Academic resilience theory is comprised of four interworking elements that determine resiliency: 1) risk factors; 2) protective factors; 3) vulnerability areas; and 4) compensatory strategies (Morales & Trotman, 2010). Risk factors are characteristics or environmental issues that could potentially endanger a student's academic success. In this study, low-income status, defined as the receipt of a Pell grant, is considered a risk factor for all participants. Transfer student status could also be considered a risk factor because transfer students statistically graduate at lower rates than native students and have the added obstacles associated with the process of transferring. Protective factors are those that mitigate the risk factors and increase the likelihood of success, such as a student having a relative or mentor who supports the student's educational goals or the student having a strong work ethic. Vulnerability areas are specific aspects of a student that prove to be problematic in particular situations. Morales (2014) provided an example where a student's lack of access to honors courses, which is a risk factor, could lead to their college application being a vulnerability area because of a perceived lack of rigor in schooling. Finally, compensatory strategies are "protective factors in action, specific actions that alleviate or even defeat risk factors and vulnerability areas" (Morales, 2014, p. 94). In the instance of a college application, a compensatory strategy could be a student getting multiple letters of reference from esteemed individuals in the community (Morales, 2014). Risk factors, protective factors, vulnerability areas, and compensatory strategies work together determining a student's resiliency (Morales & Trotman, 2010).

Resilient students have the unique ability to step outside themselves, assess both themselves and their environments, and redirect thinking and action in productive ways

(Morales, 2008a). A resilient student must be able to effectively manage stress, control his emotions, make decisions under stress, and adapt in social environments (Morales & Trotman, 2010). A positive self-image and adaptability have been found to be essential traits for students to successfully form resilience (Morales, 2008a, 2008b).

Morales and Trotman (2010) have extensively applied academic resilience theory in their studies of both low-socioeconomic status and minority students finding self-awareness and an internal locus of control to be key components in developing resilience. Their findings have led to the development of student support programs that not only provide important resources to students but help develop self-awareness and teach students to develop their protective factors and compensatory strategies (Morales & Trotman, 2010). This study explored the development of resilience in students who successfully transferred and are on the path to bachelor's degree completion.

Overview of Methodology

A collaborative approach between three doctoral students (Carrie Bartek, Kara Battle, and I), was used to design a mixed methods study, following Fink and Jenkins (2017), that could address the issue of student transfer in a more holistic way. We chose an explanatory sequential mixed methods research design which began with the collection and analysis of quantitative data, which was then followed by the collection and analysis of qualitative data. The qualitative inquiry was intended to help explain or expand the quantitative results (Creswell & Plano Clark, 2018). As shown in Figure 1, the research design was linear with quantitative data collection and analysis conducted first and then used to inform the qualitative inquiry.

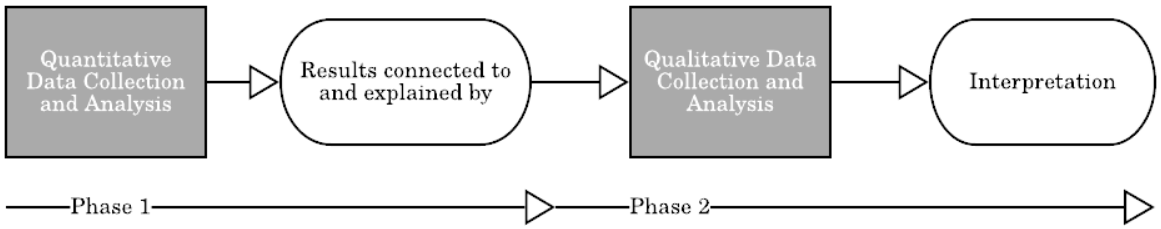

Figure 1. Phases in an explanatory sequential design. Adapted from *Designing and Collecting Mixed Methods Research* (p. 115) by J. W. Creswell and V. L. Plano Clark, 2018, Thousand Oaks, CA: SAGE Publications.

During the quantitative phase, Bartek (2020a) identified partnerships between community colleges in the North Carolina Community College System (NCCCS) and four-year institutions in the University of North Carolina (UNC) System that had higher-than-expected bachelor's degree completion rates. Using this data, along with document analysis and informal interviews, the top three pairs were identified and served as the cases in this study. This particular part of the study used a case study approach, with the partnership pairs as the cases and low-income students at each university as the subcases, to examine student experiences with transfer and transfer practices of the institutions in each partnership pair.

Integration of the quantitative and qualitative methods was an essential component of this research design as the results from the quantitative portion informed the qualitative data collection (Creswell & Plano Clark, 2018). By using this mixed methods approach, our research team is hopeful that the findings gleaned through the integration of all results will help inform practices in higher education to support the success of future transfer students. The following two sections provide a brief overview of the quantitative methods used by Bartek (2020a) and the qualitative methods used in this study.

Quantitative data collection and analysis. Quantitative analysis was conducted on a data set that included all students that transferred from a North Carolina community college to an institution in the UNC System during the fall of 2011 (Bartek, 2020a). Multiple linear regression identified partnerships between community colleges and four-year universities that had higher-than-expected bachelor's degree completion rates. These were the positive-performing exemplars (Creswell & Plano Clark, 2018) and are referred to as "effective partnerships" throughout this study.

Qualitative data collection and analysis. A collective case study was selected for the research design in this qualitative study in order to better understand the transfer student experiences at the effective partnership institutions and how institutional practices and policies affect that experience. According to Creswell and Poth (2018), a collective case study is a study of multiple cases, each centered around a certain issue or concern. Each effective partnership identified is considered a case and was deeply examined to explore why transfer students from these partner institutions were more likely to complete a bachelor's degree than transfer students at other institutions. We conducted document analysis by reviewing the websites of each of the institutions within each effective partnership and the information gathered was used, in conjunction with informal interviews with transfer experts, to select the cases.

Low-income students from each university who had transferred from the community college partner were recruited and interviewed about their educational paths and transfer experiences. Focus groups were also conducted at each of the six institutions with administrators, faculty, and staff to explore transfer practices and the partnership with the other institution in the pair.

All interviews were transcribed, coded, and analyzed for themes. Coding the data "is the process of grouping evidence and labeling ideas so that they reflect increasingly broader perspectives" (Creswell & Plano Clark, 2018, p. 294). Creswell and Poth (2018) provided a framework and extensive guidance for analyzing qualitative data that was followed throughout our data analysis process. Their data analysis spiral provided the steps for analysis: (1) manage and organize the data; (2) read and memo emergent ideas; (3) describe and classify codes into themes; (4) develop and assess interpretations; and (5) represent and visualize the data (Creswell and Poth, 2018). Triangulation of multiple data sources, peer review and debriefing, and collaborative coding were used to increase the trustworthiness of this study.

Significance of the Study

The intent of this study was to better inform the practices of community colleges and four-year universities leading to increased completion of bachelor's degrees for students, particularly among low-income students who begin at community colleges. The findings will assist practitioners in gaining a better understanding of the experiences of low-income students which led to their successful transfer from a community college to a four-year university and their path to completion of a bachelor's degree. Further, findings can inform policy through the inclusion of student experiences allowing practices and interventions to be more strategically designed. This research can be a first step in informing policy changes to assist low-income students and could be expanded to help move at-risk students through the educational system more successfully. This study could also inspire future research centered on low-income students and other at-risk groups using the anti-deficit approach, searching for ways in which these students overcome the odds and succeed.

Definition of Terms

The following definitions are provided to aid readers in understanding several key terms used throughout this study.

Transfer. In this study, transfer refers to what is often called vertical or upward transfer where a student transfers from a community college to a four-year university. There are other types of transfer, such as lateral or reverse, which are not included or addressed in this study.

Low-income students. For the purpose of this study, students who received a Pell Grant at four-year institutions were considered low-income. The Pell Grant is a federal student aid program established in Title IV of the Higher Education Act of 1965 (2008) and is considered to be the foundation of a student's financial aid package. Eligibility for a Pell Grant is primarily based on financial need determined through the completion of the FAFSA. A determination of need is calculated with the primary components being income (based on tax information from two years prior), the size of the household, and the number of family members in college.

Nontraditional student. This study uses the National Center for Education Statistics (NCES) definition of nontraditional students as those that meet one or more of the following criteria: 1) part-time enrollment; 2) independent status on the FAFSA; 3) employed full-time; 4) has dependents other than a spouse; 5) is a single parent; 6) obtained a GED or other non-standard high school diploma; or 7) delayed postsecondary enrollment (NCES, 2015). Most students in this study who met the definition of nontraditional did so because they qualified as an independent student on the FAFSA due to being aged 24 or older.

First-generation student. Following the federal definition included in the Higher Education Act of 1965 (2008), this study defined a first-generation student as one whose parents, or custodial parent in circumstances of a single-parent household, did not earn a bachelor's

degree. The implication of this classification is that a student may not have parental guidance to navigate the complicated policies and structures of higher education institutions and may not feel a sense of confidence or belonging in the same way as a student with parents who have bachelor's degrees. It does not reflect a students' academic ability in any way.

Effective partnerships. NCCCS and UNC System transfer partner pairs that had higher-than-expected bachelor's degree completion rates are referred to as effective partnership pairs in this study. This is based on Fink and Jenkins's (2017) work identifying exemplary national transfer partnership pairs using data from the National Student Clearinghouse. In the quantitative portion of the larger mixed methods study, multiple linear regression was used to identify partnerships of public institutions in North Carolina that had higher-than-expected bachelor's degree completion rates (Bartek, 2020a). Each effective partnership is comprised of one NCCCS community college and one UNC System university that graduated more transfer students with bachelor's degrees than expected measured four years after transfer.

Rigor. Since this study explored student experiences through interviews with students, the definition of rigor must align with student perceptions of rigor, instead of traditional faculty definitions. Therefore, this study defines rigor using a definition from the student perspective. Draeger, del Prado Hill, and Mahler (2015) found that students defined academic rigor in terms of workload, grading standards, level of difficulty, and interest in the material. Additionally, time was a variable in student perceptions of academic rigor, equating more time commitment to increased rigor (Draeger, del Prado Hill, & Mahler, 2015).

Chapter Summary

Low-income transfer students are an important population to increase educational attainment for the state and fill the labor market need. Because this population has been

historically less likely to complete a bachelor's degree, exploring how students successfully transferred to a university and pursue a path to obtain a bachelor's degree can illuminate ways in which practitioners and policy makers can support this population.

Following this chapter, a review of the relevant existing literature on these topics is provided in Chapter Two. These topics include transfer in general, low-income transfer students, anti-deficit framework, and academic resilience theory. Chapter Three provides a detailed description of the methods that were used to conduct this study, including research design, data collection, and data analysis. Chapter Four presents a summary of each participant and their educational experience and Chapter Five includes findings and themes that emerged from the data. Chapter Six discusses conclusions and implications for theory, research, practice, and policy.

CHAPTER 2: REVIEW OF LITERATURE

While a vast majority of community college students report aspirations of a bachelor's degree, only about one-third of community college students will successfully transfer to a four-year university, and only 14% will go on to earn a bachelor's degree (Jenkins & Fink, 2016; Shapiro et al., 2017). The odds are even lower for at-risk student populations, in particular, those from low-income backgrounds (Adelman, 2006; Jenkins & Fink, 2016; Long & Kurlaender, 2009). Extensive research has been conducted from a deficit perspective to identify characteristics that make students less likely to transfer and graduate (Dougherty & Kienzl, 2006; Hagedorn, Moon, Cypers, Maxwell, & Lester, 2006; Ivins, Copenhaver, & Koclanes, 2017; LaSota & Zumeta, 2016; Long & Kurlaender, 2009; Mamiseishvili & Deggs, 2013; Wood, Nevarez, & Hilton, 2011). Yet, little research has been conducted from an anti-deficit perspective to identify characteristics and experiences that contribute to the success of at-risk transfer students. Through an examination of low-income, transfer students' experiences, this study identified commonalities that led to the ability to build resilience and transfer successfully, as well as the practices of institutions that had an impact on student experiences.

This literature review is divided into four sections. First, I discuss transfer students and the challenges they face in transferring from a community college to a university. Next, I narrow the research to low-income students and their ability to be academically successful, which has historically used a deficit-based approach. In the final two sections, I discuss the theoretical frameworks that were used in this study, including an anti-deficit framework (Harper, 2010) and academic resilience theory (Morales, 2014). This study takes an anti-deficit approach, investigating the ways in which community college students develop and utilize resilience in

order to transfer and complete bachelor's degrees, as well as the practices of institutions that support them.

Transfer Students

Many students begin their higher education journeys at community colleges, primarily due to the transferability of courses and low tuition cost (Barreno & Traut, 2012). This is particularly true in North Carolina, where the number of transfer students entering UNC System colleges through the state's community colleges has risen 33% in recent years (UNC System Office, n.d.). Currently, over half of all transfer students enter a UNC System institution through a North Carolina community college (UNC System Office, n.d.).

Timing of transfer and credential completion are important factors in determining a student's likelihood of completing a bachelor's degree. Transfer students who enter the university as juniors are more likely to complete a bachelor's degree (69%) than those with lower standing (D'Amico & Chapman, 2018; Ivins et al., 2017). Furthermore, students who transfer with an Associate in Arts or Associate in Science degree have the highest likelihood of bachelor's degree completion at 71% (D'Amico & Chapman, 2018). However, these students are still less likely to graduate than native university students, who have an 85% bachelor's degree completion rate (UNC System Office, n.d.).

Transfer shock is a widely researched phenomenon that affects community college transfer students in their initial enrollment periods at a university, usually leading to a decrease in academic performance, demonstrated through their grade point average (GPA) in their first semester (Cejda, 1997; Ivins et al., 2017; Rhine, Milligan, & Nelson, 2000). Most students can recover from the transfer shock and return their GPAs to previous levels after one or two terms (Glass & Harrington, 2002). However, the approach taken by this research was from an

individual level deficit perspective, finding circumstances or characteristics that caused students to be less likely to succeed. The decrease in GPA was "often blamed on the student rather than focusing on the institutional barriers that they have encountered" (Jain, Bernal, Lucero, Herrera, & Solorzano, 2016, p. 1013). Examination of the policies, practices, and experiences of transfer students would assist in reducing transfer shock and allow colleges to be reflective in their practices.

In a comprehensive study, Jenkins and Fink (2016) found that institutional practices and partnerships affect transfer outcomes more than institutional characteristics, such as size or location. This affirms earlier research imploring community colleges and four-year institutions to foster relationships and ease the burden of transferring on the students (Gentry, Lawrence, & Richards, 2016; Townsend, McNerny, & Arnold, 1993; Wang & Wickersham, 2014). Taylor and Jain (2017) found this to be especially true for minority students, low-income students, and first-generation students, recognizing that transfer policies were particularly difficult to navigate for these groups. It is imperative for colleges to move away from focusing on student characteristics and work toward systematic internal reviews of policies and practices that create barriers while also fostering partnerships with transfer institutions.

The remainder of this section describes factors that impact the success of transfer students as a whole, including intention and goals, advising and course selection, transfer student capital, support systems, and employment.

Intention and goals. The intention and goals of transfer students in community colleges have been found to be an important factor in their ability successfully transfer (Bers & Smith, 1991; Horn, 2009; LaSota & Zumeta, 2016). A majority of students, as high as 85%, enter community college with the goal of earning a bachelor's degree or higher (Mamiseishvili &

Deggs, 2013). The Cooperative Institutional Research Program (CIRP) has been surveying first-time students since 1966 regarding their educational goals. At no time in the history of the survey has the percentage of students who had a goal of earning a bachelor's degree dropped below 70% (Handel, 2013). Students who begin at a community college with the intention of transferring are more likely to transfer than those who later develop that objective (LaSota & Zumeta, 2016). The intention of transferring has been found to be one of the most critical factors for transfer success, particularly in student persistence from term to term (Bers & Smith, 1991; Horn, 2009),

Along with intention, action is required for successful transfer and bachelor's degree completion. Students who have actively prepared to transfer and researched their options are likely to get better grades and to be satisfied at their four-year institution (Berger & Malaney, 2003). Similarly, students who have declared a major and had a strong connection to their academics were more likely to be successful in completing a bachelor's degree (Nuñez & Yoshimi, 2017). Determining goals and a path to those goals is vital for transfer success. A high level of self-efficacy and students' belief in their ability to reach a goal, drives students forward and is critical to the completion of a bachelor's degree (Rodriguez-Kiino, 2013). An early intention of transferring and active preparation to transfer are important factors for all transfer students.

Advising and course selection. Along with an early intention of bachelor's degree completion, selection and completion of coursework that will lead to transfer is an essential step and predictor for transfer success (Hagedorn et al., 2006). Most students rely on academic or faculty advisors for course selection, major choice, and transfer advice. These relationships are important for transfer students as the frequency of these interactions increase persistence,

particularly for low-income students (Mamiseishvili & Deggs, 2013). Community college students have a variety of advising options if they are keen to explore. If students do not feel comfortable with an assigned or walk-in advisor, they will often go to another office or campus within their community college to speak to a different person, even relying on staff or faculty without advising job duties (Allen, Smith, & Muehleck, 2013). Additionally, students frequently bypass the community college advisor completely and rely on advisors at their intended university (Allen et al., 2013; Nuñez & Yoshimi, 2017). Students feel these efforts are necessary because mistakes prolong graduation, lead to wasted time and money, and can cause missed opportunities for graduate school or employment (Allen et al., 2013). It is apparent why students can feel frustrated by the transfer process and the difficulty of receiving correct advising (Monk-Turner, 2016).

In their study of high-performing transfer partnerships, Fink and Jenkins (2017) found the practice of tailored transfer student advising, particularly at the community college, was essential. At the community colleges, they found practices that:

> Prioritized helping students explore and select a field of study and potential transfer destinations as early as possible to ensure that the courses students take at the community college will be applicable to a bachelor's degree in their desired major field of study at their intended transfer destination. (Fink & Jenkins, 2017, p. 304)

Many different practices were used to provide this tailored advising and practices varied by institution, but all community colleges worked with students to develop and implement a transfer plan and then monitored students' progress in accordance to the plan and intervened quickly if students got off track (Fink & Jenkins, 2017). Practices at the universities that were most effective included "a robust onboarding process that involved regular meetings with their

advisors," bridge advisors who were located on the campuses of the community colleges and worked to make sure students were transfer-ready, and duplication of the traditional first-year experience including transfer specific orientations with leaders who were current transfer students (Fink & Jenkins, 2017). Additionally, they moved their transfer orientation sessions to earlier in the summer so that transfer students were able to register earlier (Fink & Jenkins, 2017).

As advising and course selection are important factors for successful transfer for all students, it is important that students have the necessary guidance from knowledgeable people and intentional efforts of the institutions throughout their education.

Transfer student capital. Expanding on the importance of advising and course selection, students also require the know-how to navigate the processes and policies of the transfer process. Transfer student capital refers to "how community college students accumulate knowledge in order to negotiate the transfer process, such as understanding credit-transfer agreements between colleges, grade requirements for admission into a desired major, and course prerequisites" (Laanan, Starobin, & Eggleston, 2010, p. 177). Students can acquire transfer student capital in numerous ways. Seeking out resources and services related to transfer, communicating with academic advisors or counselors, and interacting with faculty and staff in a way that builds positive relationships are basic ways to build transfer student capital (Rosenberg, 2016). Recently, Lukszo and Hayes (2020) found that peers (classmates, friends, and coworkers) and family members tended to be top sources of building transfer student capital by peers and family members sharing information about the steps needed to transfer and what to expect upon transferring. Furthermore, community college advisors and faculty were essential in building the student's self-efficacy and confidence to transfer, and not simply relaying transfer information

(Lukszo & Hayes, 2020). The concept of transfer student capital is building an arsenal of transfer knowledge, resources, and strategies to be able to successfully navigate the transfer process. The acquisition of transfer student capital is necessary for students to successfully transfer to a university.

Support systems. Along with transfer student capital, support, which can come in many forms, is essential for students to be able to succeed in their educational pursuits. Support systems often include parents, family members, peers and educators who have the best interest of the student in mind and are invested in the student's future. In this section, the relevant literature on support from family members, peers, faculty, and institutional agents is discussed.

Family support. Family support is often a student's primary source of emotional support and has been found to be important at all stages of a student's postsecondary education. When parents are involved in the student's college application and enrollment process, the likelihood of attending a university increases (Kim & Schneider, 2005; Perna & Titus, 2005). Furthermore, support from parents has been found to positively influence a student's adjustment to college and decrease depression and stress (Wintre & Yaffe, 2000). Family emotional support has been found to positively affect GPA, credit accumulation, and persistence, while family financial support had no effect on these outcomes (Roksa & Kinsley, 2019). First-generation students, who were likely to also be low-income, were found less likely to have familial guidance and support when applying to college (Smith & Zhang, 2010). However, other studies have found that when parents of first-generation students are involved and supportive, students can actually be more likely to succeed (Palmer, Davis, & Maramba, 2011). This suggests that parental support is important to the success of first-generation and low-income transfer students and,

moreover, parents who acquire transfer student capital alongside the student and support the student's goal of transferring can greatly affect the student's success (Palmer et al., 2011).

Peer support. Support that influences a student's educational path can also come from peers. Research has found that students who have peers with college aspirations are more likely to attend college themselves (Perna & Titus, 2005). When a student transfers, their peer group changes, and they have to assimilate into the new environment with new peers. The ability to establish relationships with their peers can affect their transition to the university and their satisfaction with the university overall (McLoughlin, 2012). The acquisition of peer support, via new friendships at the university, has been found to be an important factor for retention (Baker & Robnett, 2012).

Faculty support. Faculty members are common providers of support and help cultivate confidence and a sense of belonging for transfer students. Faculty engagement has been found to improve student outcomes at both community colleges and universities (Schudde, 2019). Positive interactions with faculty members at the university have been found to positively affect a student's adjustment (Laanan et al., 2010). Research has found that first-generation students were more likely to persist when they had frequent interactions with faculty and experienced more academic integration (Lohfink & Paulsen, 2005). Faculty interaction has also been linked to student aspirations of graduate school, higher GPAs, and overall satisfaction (Kim & Sax, 2009). Furthermore, a student's perception of a supportive campus environment has been found to be an important factor for academic success (Reason, Terenzini, & Domingo, 2006).

Institutional agents. When a relationship is established that could be characterized as more than support and closer to investment, an agent emerges. Institutional agents, in an educational setting, are defined as "non-family individuals who hold positions of power and

authority over educational resources (often, most importantly, their own time)" (Dowd, Pak, & Bensimon, 2013, p. 6). Other research has further defined an institutional agent as someone who uses their power, authority, or resources to assist and elevate someone from a lower social status or at-risk population (Stanton-Salazar, 2011). Retention and integration have been found to be more likely among students who have formed supportive relationships with institutional agents (Deil-Amen, 2011). Museus and Neville (2012) found four common characteristics of institutional agents who influenced the success of students: 1) shared common ground with the student; 2) provided holistic support; 3) humanized the educational experience; and 4) provided support to the students proactively. Additionally, students benefit from institutional agents not only by receiving support, guidance, and encouragement but also by acquiring transfer student capital from the institutional agents when assistance is needed in navigating the transfer process (Deil-Amen, 2011). Nuñez and Yoshimi (2017) recently found that effective institutional agents could include not only faculty but also administrators at the institution. Support systems, formed through a combination of support from family, peers, faculty, and institutional agents, are an important factor in the academic success of transfer students.

Employment. Student employment has been a topic of much research on higher education outcomes and has usually been found to have a negative effect on retention and transfer (Bean & Metzner, 1985; Dougherty & Kienzl, 2006). Exploring the number of hours worked per week, LaSota and Zumeta (2016) found that students who worked between one and 19 hours per week were more likely to successfully transfer than those who did not work at all or who worked 20 or more hours per week. Student characteristics have also been examined such as first-generation students who have been found to work more hours per week than other students, which also had a possible correlation with a lower GPA (Smith & Zhang, 2010).

Nontraditional students have been found to work more hours, often resulting in interruptions in their enrollment, lower grades, and longer time to degree (Choy, 2001).

Along with outcomes, students' experiences related to employment while enrolled have also been examined. Research has also found that 60% of full-time seniors who worked more than 20 hours per week while attending the university reported that work interfered with their academic performance (National Survey of Student Engagement, 2012). However, the same study found that the same percentage of those students frequently explored ways to work more in order to cover cost (National Survey of Student Engagement, 2012). Students have also reported less connection and integration on campus due to the inability to attend academic or social events due to the necessity of employment (Townsend & Wilson, 2009). Students are working to meet their basic needs and cover the cost of their education. Despite working, students who are employed while attending the university are still not making ends meet, with 46% reporting food insecurity and 55% reporting housing insecurity (Goldrick-Rab, Baker-Smith, Coca, Looker, & Williams, 2019).

Low-Income Students

While transfer and bachelor's degree completion overall is a serious concern, the stakes are far more drastic for low-income students. The previously discussed research focused on factors found to impact the transfer success of community college transfer students in general, including intention and goals, advising and course selection, transfer student capital, and support systems. Next, I will narrow the review of existing literature to examine low-income students and their ability to be academically successful, including how low-income is defined.

Some research on low-income students in higher education (D'Amico & Chapman, 2018; Hollifield-Hoyle & Hammons, 2015), including the current study, determines low-income status

by the receipt of the Pell Grant; whereas other studies have used measure of annual income and poverty guidelines (Dougherty & Kienzl, 2006; LaSota & Zumeta, 2016; Mamiseishvili & Deggs, 2013). However low-income status has been determined, studies have overwhelmingly found that low-income students are less likely to transfer compared to their counterparts (Dougherty & Kienzl, 2006; Hollifield-Hoyle & Hammons, 2015; LaSota & Zumeta, 2016; Mamiseishvili & Deggs, 2013). In a sample group of 1,350 transfer students, only 12% transferred to a four-year institution within three years, and 40% left the community college without returning (Mamiseishvili & Deggs, 2013). With the most recent National Student Clearinghouse data from the fall 2010 cohort, Shapiro et al. (2017) found that only 26% of low-income students transferred to a four-year institution compared to 40% of higher-income students. Because many low-income students are also first-generation students, navigating the landscape of higher education can be particularly difficult.

In a related qualitative study, Hollifield-Hoyle and Hammons (2015) interviewed 18 low-income community college students about their educational journeys and hardships, finding that while many had intentions of transferring, most knew very little about the transfer process and had concerns about financial feasibility. Often, the focus of low-income students on the difficulty in living day-to-day outweighs time for transfer research and planning leaving them with little transfer student capital (Hollifield-Hoyle & Hammons, 2015).

When low-income students successfully transfer, the statistics are also not in their favor for completion of a bachelor's degree. Bachelor's degree completion rates are significantly lower for students in the lowest socioeconomic status quintile as compared to other groups (Adelman, 2004, 2006). Even when variables representing high academic performance in high school are factored in, the highest socioeconomic status quintile is still 30% more likely to

complete a bachelor's degree than those students in the lowest quintile (Adelman, 2006). The fall 2010 data produced similar statistics with 9% of low-income students earning a bachelor's degree within six years compared to 20% of higher-income students (Shapiro et al., 2017).

As the data demonstrates, low-income students are less likely to both transfer and complete a bachelor's degree. It is the responsibility of college administrators to try to close this large achievement gap. To do this, we need to use a different approach in research to determine how low-income students can be successful in transferring and completing bachelor's degrees. While some research (Hollifield-Hoyle & Hammons, 2015) has explored low-income student's experiences, the literature is still lacking experiences from those who successfully transferred. By exploring the experiences of low-income students who have successfully transferred and are near the completion of a bachelor's degree, future practices can be better informed.

Anti-Deficit Framework

As reviewed in this chapter thus far, research has traditionally taken a deficit-based approach, focusing on factors that make low-income community college transfer students less likely to successfully transfer to universities and complete bachelor's degrees. Little research has been conducted from an anti-deficit perspective, which focuses on identifying characteristics and experiences that contribute to success. An anti-deficit framework is a strengths-based approach to research. This perspective seeks to identify achievement experiences or factors that empower, inspire, and promote academic success (Harper, 2012). An anti-deficit approach also challenges "practitioners to rethink and reframe their approach to working with low-income students" (Kezar, Walpole, & Perna, 2014, p. 238). Within all at-risk groups of students, there are exceptions, those who succeed despite the odds, but their experiences have rarely been researched thus far (Williams & Bryan, 2013). Therefore, this study explored the experiences of

low-income students who successfully transferred and were on track to complete a bachelor's degree, in order to provide insights into the risk factors and protective factors that influenced their resilience and academic success.

Harper (2010, 2012) developed and refined the anti-deficit approach through qualitative inquiry with at-risk populations, primarily students of color. In 2010, interviewing 219 minority males who had high GPAs and were active in campus leadership, he sought to understand why these students excelled, rather than adding to the overwhelming amount of literature on why at-risk students fail. Harper (2012) found high parental expectations and summer bridge programs positively impacted the academic success of these students.

Research using Harper's anti-deficit approach has been conducted with other at-risk populations, including minority males, athletes, and minority STEM majors (Cooper, 2018; Goings, 2016; Mahoney, 2017). Goings (2016) used an anti-deficit approach to explore the experiences of high achieving, nontraditional, Black male students at a historically Black university. Intrinsic motivation and support from family, peers, and children were found to be common factors influencing their progression. Cooper (2018) also used an anti-deficit approach in combination with critical race methodology, interviewing Black male student-athletes who attended a historically Black college/university (HBCU) or a historically White university. Though researchers are beginning to utilize Harper's (2012) anti-deficit approach, particularly with at-risk groups, transfer students have yet to be explored. This study uses an anti-deficit approach to focus the inquiry on student strengths and positive experiences, while also framing the study within academic resilience theory, which focuses on how at-risk students achieve academic goals and overcome the odds through the development of resilience.

Academic Resilience Theory

In order to examine factors that lead to transfer success for low-income transfer students from an anti-deficit approach, this study will use academic resilience theory to examine how students overcome challenges and succeed. Academic resilience theory is described as "the process and outcomes of students who, despite coming from statistically 'at-risk' backgrounds, do succeed academically ... They are the ones who succeed where educational achievement gap data insist they should fail" (Morales & Trotman, 2010, p. 4).

There are four interworking elements in academic resilience theory that determine resiliency: 1) risk factors; 2) protective factors; 3) vulnerability areas; and 4) compensatory strategies (Morales & Trotman, 2010). These elements are identified, developed, and reinforced in a cycle that develops resilience. It is important to note this theory operates on the presumption that all students are innately able to succeed as long as negative factors in their environment are mitigated (Morales & Trotman, 2010). Failure is not due to any characteristic of the student, but rather due to surrounding environmental factors. Students possessing any at-risk characteristics are not considered any less able than those who do not possess at-risk characteristics or those who possess characteristics that make them more likely to succeed, such as being White or from a high-income family.

The concept of resilience is rooted in the field of psychology with initial focus on the development of children and their emotional health despite at-risk characteristics or experiences of adversity (Garmenzy, 1991; Werner, 1992). In a longitudinal study focused on at-risk children developing depression, protective factors including family cohesion, social support, positive outlook, and positive interpersonal relationships suggested a lower risk of depression in later life

(Carbonell et al., 2002). These findings are similar to findings from research on resilience in field of education.

In education, the intention of research on resilience was to understand educational achievement despite statistical risk factors and that "if we learn how at-risk students succeed, we can better help those with the potential to succeed" (Morales, 2014, p. 93-94). The principle component of academic resilience that has been studied is protective factors with the goal of increasing a student's exposure to and likelihood of using protective factors (Martin & Marsh, 2009). While it is difficult to control the extent to which a student comes from an at-risk background or is exposed to adversity, efforts can made to increase exposure to experiences that will be protective and build resilience (Edwards, Catling, & Parry, 2016). Therefore, resilience has been studied in numerous student populations with different combinations of at-risk characteristics including low-income students, both in secondary education (Bernard, 1995; Crosnoe, Johnson, & Elder, 2004; Foster, 2013) and postsecondary education (Morales, 2008b). A factor that has been commonly found in adolescents building resilience and achieving academic success was support received from family, peer groups, community, and school. Another commonly found factor was high self-esteem. In a comparison of gender within a group of high-achieving African American athletes in middle school, findings showed that all students built resilience through participation in sports, but genders acquired protective factors differently and from different experiences (Hawkins & Mulkey, 2005). Fallon (2010) examined low-income high school students and found that academic optimism and school engagement worked as protective factors for building resilience, particularly for students who lacked supportive relationships with their parents. Findings of protective factors that help build resilience in children and adolescents are similar to those of college students.

Research of student populations in higher education shows that familial or mentor support and high self-esteem as necessary protective factors for the formation of resilience and academic success (Morales, 2008a, 2008b, 2010). Edwards et al. (2016) used multiple self-reported scales to assess predictors of resilience in high school and college students finding that a lack of adversity in relationships with parents and an internal locus of control predicted higher resilience. Merdinger, Hines, and Wyatt (2005) examined resilience in foster youth who were attending a four-year university finding that stable attendance, a challenging high school curriculum, significant social support, and participation in social organizations are factors that build academic resilience. Additionally, academic resilience in low-income Mexican Americans who earned terminal degrees was examined finding that parents modeled a strong work ethic and conveyed a philosophy of education-as-mobility (Gandara, 1995). Furthermore, internal drive and persistence, along with exposure to a high achieving peer group, positively influenced their ability to build resilience and obtain terminal degrees (Gandara, 1995).

A model of academic resilience was developed by Morales and Trotman (2010) with five spokes revolving around a central "hub" of emotional intelligence (see Figure 2). The spokes represent a continuous cycle in which students develop and build upon their resilience. Initially, at spoke one, students must recognize and acknowledge their own risk factors. It is essential for students to be self-aware and understand their disadvantages. Interviewing 50 first-generation, minority college students, Morales (2008b) found 88% of resilient students interviewed felt their pre-college education was subpar. While this eroded their self-esteem, they also recognized that they must take steps to meet their academic needs. Resilient students will have the unique ability to step outside themselves, assess both themselves and their environments, and redirect thinking and action in productive ways (Morales, 2008a).

At spoke two, a student must either manifest or seek out the necessary protective factors to mitigate the risk. For example, a student with subpar writing skills may seek out a tutor or writing center on campus. Spoke three is when a student learns to manage protective factors either individually, or in combination, to move forward academically. In the same example, a student may leverage the writing center, along with a mentor, to overcome disadvantages. In spoke four, the student should be able to recognize the effectiveness of the protective factors in combination and refine and implement them again and again to continue forward progress. Finally, the momentum can be sustained as the student realizes his potential, motivation, and use of protective factors to succeed.

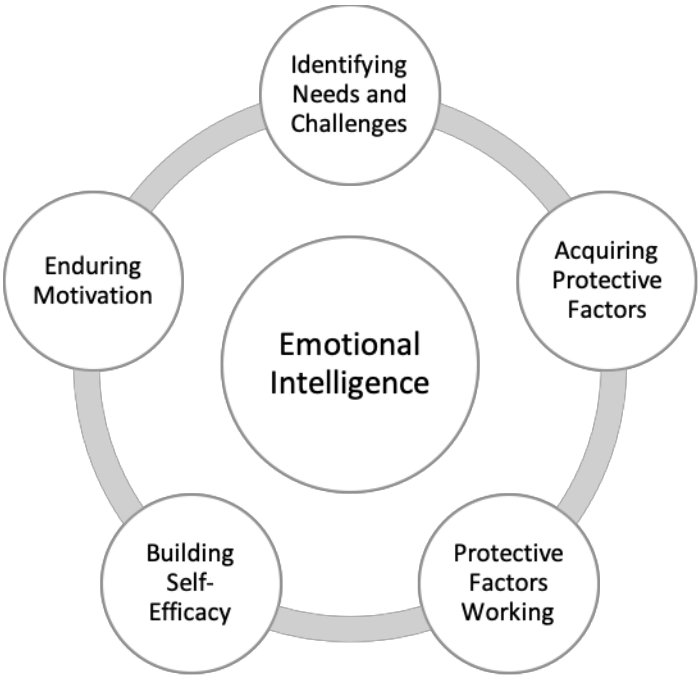

Figure 2. Model of academic resilience. Adapted from *A Focus on Hope: Fifty Resilient Students Speak* by E. E. Morales and F. K. Trotman, 2010, Lanham, MD: Rowman-Littlefield/University Press of America Press.

Much like a bicycle wheel, the spokes revolve around a hub of emotional intelligence. Emotional intelligence in this model is characterized as "abilities such as being able to motivate oneself and persist in the face of frustrations; to control impulse and delay gratification; to regulate one's moods and keep distress from swamping the ability to think; to empathize and to hope" (Goleman, 1995, p. 34). At the center, students must be able to effectively manage stress, control their emotions and make decisions under stress, and adapt in social environments (Morales & Trotman, 2010). A positive self-image and adaptability have been found to be necessary traits for students to be able to go through the cycle and form resilience (Morales, 2008a; 2008b).

Through qualitative interviews, Morales (2010) examined resilience in successful, low-income college students of color in order to explore protective factors and determine how they work together to facilitate academic success. Morales (2010) found that students, when interviewed, usually cited the same types of protective factors in combination and identified two clusters of protective factors that often worked together: 1) skillful mentoring for future success (e.g., desire to move up in socioeconomic status class; having mentors in high school or college; possessing an outlook toward the future) and 2) thoughts of becoming someone (e.g., strong work ethic; high self-esteem; parental expectations; having a parent modeling work ethic). These clusters of protective factors align with spokes three through five, where students are recognizing and strategically using their protective factors to leverage success.

In a follow up study, Morales (2014) examined resilience in successful, minority college students in order to identify ways in which colleges and universities could help build resilience in other students from at-risk backgrounds. Recommended intentional efforts included building students' self-efficacy and internal locus of control, encouraging help seeking tendencies, and

helping students understand the link between academic success and future economic security (Morales, 2014).

Because low-income students are statistically less likely to transfer, as well as complete a bachelor's degree, academic resilience theory can be used to explore how low-income students who have successfully transferred and are on track to complete a bachelor's degree were able to build resilience and overcome the odds. Using this theory, along with an anti-deficit framework, allowed me to examine the experiences of low-income transfer students and identify how they built resilience and the factors that assisted them in doing so.

Chapter Summary

Community colleges provide an avenue to bachelor's degrees for many low-income college students; however, most are not meeting their goals. Low-income students are statistically less likely to transfer and complete bachelor's degrees when compared to their higher-income counterparts (Shapiro et al., 2017). Deficit research continues to find factors that lead to a student being less likely to transfer and less likely to receive a bachelor's degree. Yet, little research considers how some low-income students beat the odds by transferring and graduating from four-year institutions. Academic resilience theory combined with an anti-deficit approach provides a framework through which to consider the experiences of resilient low-income students and the process in which they develop and utilize resilience to lead to academic success. The exploration of the experiences of low-income students, who have transferred and are near completion of a bachelor's degree, fill this gap in the literature. In the next chapter, I explain the research design and methodology used to conduct this study.

CHAPTER 3: METHODS

Author's Note: This chapter is a collaborative work between Kara Battle and I; therefore, Chapter Three in both dissertations is identical with only differences in the research questions, delimitations, limitations, and the role of the researcher.

This study is part of a larger study that overall examined practices that support successful transfer outcomes for different transfer student populations and the partnerships needed to do so. This study focused on exploring the transfer-related experiences of students through qualitative analysis using exceptional partnership pairs determined through quantitative analysis by Bartek (2020a). The overall study followed an explanatory sequential mixed methods design since the qualitative component helped explain the quantitative results (Creswell & Plano Clark, 2018; Bartek, 2020a). We used a case study approach using the partnership pairs as cases and students at the universities as subcases. The research questions addressed in this qualitative study include the following:

1. What are the transfer related experiences of low-income students at the community college and four-year university?
2. What transfer practices (structures, processes, and behaviors) are common among community colleges and four-year universities who partner successfully to produce higher bachelor's degree completion rates? What practices are specialized for low-income student needs?

The populations examined in the qualitative phase of the study were at the institution- and individual-level and included: 1) artifacts describing transfer policies and practices; 2) administrators, faculty, and staff engaged in transfer structures, processes, and partnerships; 3) transfer students at the high-performing University of North Carolina (UNC) System colleges

who were dual enrolled at the high-performing North Carolina Community College System (NCCCS) colleges; and 4) transfer students who received Pell Grants, a proxy for low-income status, at the high-performing UNC System colleges. Using multiple linear regression, an administrative dataset from the UNC System was analyzed to identify strong community college and four-year university partnerships based on bachelor's degree completion (Bartek, 2020a). Using Bartek's (2020a) quantitative results along with document analysis and informal interviews, the top three partnership pairs were identified and designated as the cases for this study. Qualitative data were then collected at these high-performing partnership institutions using focus groups and interviews. The overall aim was to identify institutional practices, including both transfer practices and partnership practices. This study focused on examining the experiences of transfer students that contribute to bachelor's degree completion.

This chapter begins with a description of the research design used to answer this study's research questions, along with a rationale for using a case study approach. Next, a description of the setting and an explanation of the methods that were used to collect and analyze data will be provided. The chapter will conclude with a description of trustworthiness measures, as well as my positionality as the researcher and the study's limitations.

Research Design

Mixed methods research involves collecting and analyzing both quantitative and qualitative data using rigorous sampling and analysis methods (Creswell, 2014). The strength of a mixed methods design is that it minimizes the limitations of these two approaches. By effectively combining quantitative variables with qualitative phenomenon, a mixed methods study can answer questions that naturally arise, but are left unanswered, during a purely quantitative or qualitative research project. This thorough investigation provides a fuller and

more complete understanding of a study's research questions (Fink & Jenkins, 2017; Tashakkori & Teddlie, 2010).

The results of the quantitative analysis conducted by Bartek (2020a) were examined and used as the basis for the qualitative inquiry. Because this qualitative study is attempting to explain the how and why of the quantitative results, an explanatory sequential mixed methods design was selected (see Figure 3; Creswell, 2014; Creswell & Plano, 2018; Tashakkori & Teddlie, 2010).

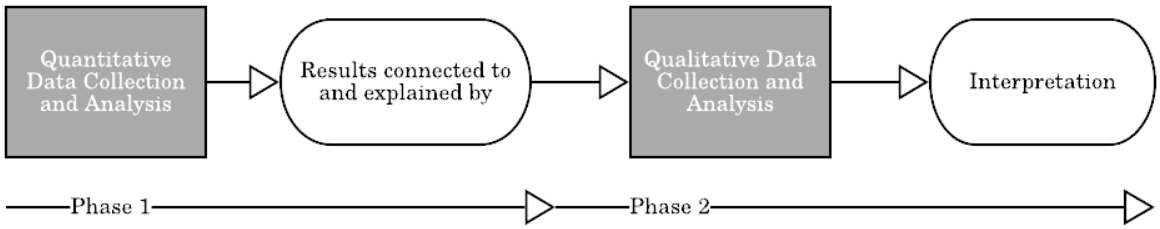

Figure 3. Phases in an explanatory sequential design. Adapted from *Designing and Collecting Mixed Methods Research* (p. 115) by J. W. Creswell and V. L. Plano Clark, 2018, Thousand Oaks, CA: SAGE Publications.

While mixed methods research has many strengths, it also has challenges. This type of study is time-intensive as it requires extensive data collection and analysis of both quantitative and qualitative data and requires researchers to be familiar with both methods (Creswell, 2014). To overcome this challenge, a collaborative approach was used during the data collection and analysis phase of this study. Carrie Bartek, Kara Battle, and I collaborated in designing the overall study and worked together during data collection and analysis. Bartek (2020a) completed the quantitative phase of the study, while Battle and I conducted the qualitative phase. All of us

worked together to validate the quantitative results, design protocols for the qualitative phase, and code and theme qualitative results. Not only did this collaboration make the study more manageable, but it provided triangulation and data validation not typically possible in single-authored works. Because each researcher is also an experienced practitioner in a community college, this collaboration also more accurately reflects typical community college practices.

Case study approach. A case study is a detailed review and analysis of one or more cases using multiple sources of information (Creswell & Poth, 2018). According to Yin (2018), "a case study is an empirical method that investigates a contemporary phenomenon in depth and within its real-world context, especially when the boundaries between phenomenon and context may not be clearly evident" (p. 15). It is the most appropriate method for filling a gap in the literature, answering the research questions, and fulfilling the purpose of this research. For this qualitative study, a case study approach was used to understand the practices of the institutions and the experiences of transferring from the student perspective. The partnerships identified by the quantitative analysis (Bartek, 2020a) were each considered cases and each student was considered a subcase. Using a case within a case research strategy allowed our research team to explore the practices of the partnerships pairs but then also allowed us to "compare both similarities and differences within and across the subcases in order to glean insight into the larger phenomenon of interest" (Gondo, Amis, & Vardaman, 2010, p. 2). Because there were multiple cases in this study centered around understanding the specific issue of student transfer, we considered this study a collective case study (Creswell & Poth, 2018).

Data Sources and Case Selection

Data sources for the quantitative portion of this study included a de-identified longitudinal administrative data set provided by the UNC General Administration under IRB

Protocol 11984 (Fall 2017) that tracked students who transferred into and graduated from the UNC System between 2003 and 2015 (n=124,716 unique transfer student cases). The data were filtered to focus on students who transferred from NCCCS colleges to UNC System colleges in Fall 2011. Independent student-level variables in this data set include student demographics (state and county of residence, gender, race/ethnicity, Pell Grant status at UNC System transfer college); UNC and NCCCS college identifiers; and transfer variables. Transfer variables include class level at transfer (freshman, sophomore, junior, senior); term first enrolled; NCCCS awards prior to enrolling at a UNC System college; transfer credit hours at time of entry at UNC System college; total degree credit hours earned at UNC System college for graduates or last term enrolled; and other transfer credits (e.g., advanced placement [AP], international baccalaureate [IB]) accepted at the UNC System transfer institution. The dependent outcome variable in the UNC dataset is the century, year, and term of graduation.

Results from Bartek (2020a), where quantitative data were analyzed to identify NCCCS and UNC System partnership pairs with higher-than-expected bachelor's degree completion rates, were the foundation of our case selection methods. Partnerships pairs with higher than expected bachelor's degree completion rates were identified and 18 pairs were reported as "much higher than expected" (Bartek, 2020a). The pairs were then restricted to those that had at least 20 students in the cohort examined, reducing the number of pairs to nine. Document analysis was then conducted on relevant material from each college's website using a rubric based on Wyner, Deane, Jenkins, and Fink's (2016) *The Transfer Playbook: Essential Practices for Two- and Four-Year Colleges*. Additionally, we queried members of the North Carolina Transfer Advisory Committee who were knowledgeable about each of the colleges and their transfer practices. The information extracted from this document analysis added a layer of data to the

quantitative results from Bartek (2020a) that was essential in selecting the three top pairs for our cases. Additionally, the data gleaned from the document analysis informed our protocols and potential participants for our focus groups and one-on-one interviews. All information was integrated and the top three pairs with the highest rankings were used as a basis for purposeful sampling and case selection in the qualitative phase. The top three pairs were: 1) Appalachian State University via Forsyth Technical Community College; 2) the University of North Carolina at Chapel Hill via Durham Technical Community College; and 3) the University of North Carolina at Wilmington via Carteret Community College.

To answer the research questions posed, site visits were conducted, and data were collected from multiple sources at each institution in the top three partnership pairs. In-depth, semi-structured focus groups with faculty, staff, and administrators were conducted at all six institutions and were the sources of information with which Bartek (2020b) evaluated the transfer practices and partnership practices occurring at each college and within each pair. To explore student transfer experiences, one-on-one interviews were conducted with students currently enrolled at each university who had successfully transferred from the specific community college identified in the pair.

Qualitative Methods

Qualitative research results in a complex description and interpretation of the problem, adds to the literature, and calls for a change (Creswell & Poth, 2018). This type of inquiry is a "process of knowledge production" (Gaudet & Robert, 2018, p. 9) and is necessary when a phenomenon needs to be closely examined to gain a complex, detailed understanding (Creswell & Poth, 2018). In this case study, the qualitative analysis was intended to help explain the quantitative results consistent with an overall explanatory sequential mixed methods design

(Creswell & Poth, 2018). As a follow up to the quantitative results, cases of high-performing partnerships were studied to gain a deep understanding of the contexts and settings of these institutions, as well as explore the experiences of their students (Creswell & Poth, 2018). This study's qualitative component allowed our research team to explore the practices at these high-performing partner institutions and the experiences of transfer students to better understand differing outcomes for different types of students. Because the focus was on effective partnerships and students' experiences, a qualitative approach allowed exploration of the issue of transfer and provided insights from success stories.

The qualitative portion of this mixed methods study used a collective case study design, with the unit of analysis being the identified effective NCCCS and UNC System transfer partnership pairs and the unit of inquiry and observation being the students, faculty, staff, documents, and websites at each effective partnership campus (see Figure 4). A case study design was appropriate for this research effort because the objective in a case study is to "develop a better understanding of the dynamics of a program" (Merriam, 1998, p. 30). Through structured interviews, focus groups, and an analysis of available program documents, our research team was able to gain insight into the research questions, and in turn, build an overall understanding of the ways in which transfer partnerships influence the educational journey and academic progress of students. The cases were bound by the parameters of place (institutions within the state of North Carolina) and time (information was collected during the fall and winter of 2019); therefore, only students enrolled, and administrators employed, during that time period were interviewed.

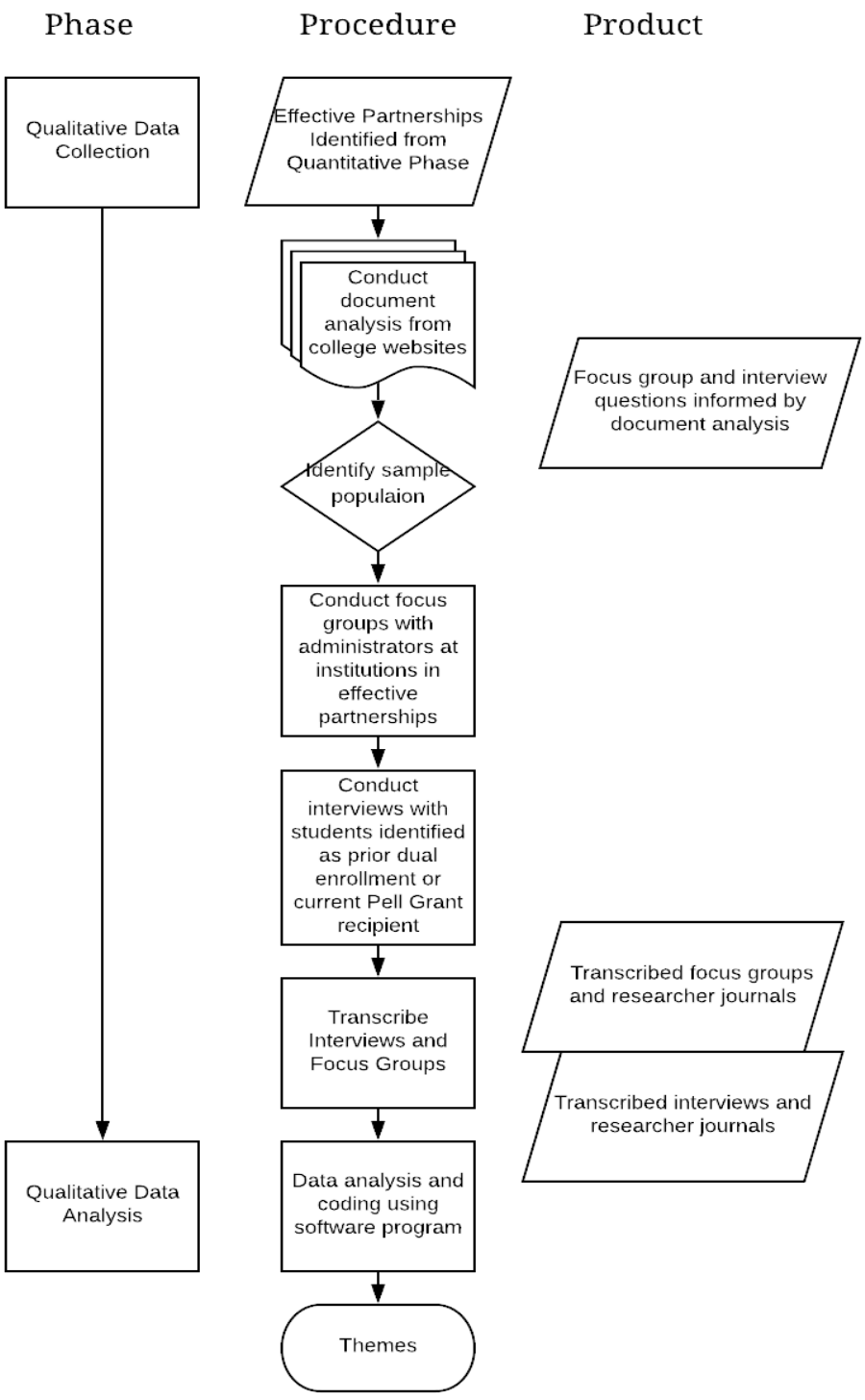

Figure 4. Qualitative analytical framework for mixed methods study.

Setting

Community colleges. The top three effective partnerships identified by Bartek (2020a) in the quantitative phase of this mixed methods approach, included the following community colleges: 1) Forsyth Technical Community College; 2) Durham Technical Community College; and 3) Carteret Community College. Forsyth Technical Community College and Durham Technical Community College are located in midsize cities while Carteret Community College is located in a small town on the coast. Only focus groups with administrators, faculty, and staff were conducted at the community colleges.

Forsyth Technical Community College (FTCC) is located in Winston-Salem, North Carolina which is in the region of the state known as the triad or foothills. Winston-Salem has the youngest population of the three locations with a median age of 35 and a female majority (53%). The majority racial makeup is 46% White, 34% Black, and 15% Hispanic and Latino. (Note: When race or ethnicity data is provided it is labeled using the same terminology from the original source.) In Winston-Salem, 34% of the population holds a bachelor's degree or higher. The median annual income for a working person over the age of 35 is $31,445 and for those holding a bachelor's degree is $42,146. Postsecondary educational pursuit is demonstrated with 33% of the population enrolled in undergraduate or graduate studies (U.S. Census Bureau, 2017).

Durham Technical Community College (DTCC) is located in Durham, North Carolina which is in the central part of the state also known as the Research Triangle. The city is diverse with a population that is 38% White, 40% Black, 14% Hispanic and Latino, and 5% Asian. The area is highly educated with 49% percent of the population holding at least a bachelor's degree and almost half of those individuals holding a graduate or professional degree. The median annual income for a working person over the age of 25 is $38,962 and $46,380 for those with a

bachelor's degree. An estimated 39% of the population is enrolled in postsecondary education with 25% in undergraduate studies and 14% in graduate studies (U.S. Census Bureau, 2017).

Carteret Community College (CCC) is located in Morehead City, North Carolina, a port city in the eastern part of the state and the smallest town we visited. The waterfront campus sits on the edge of the Bogue Sound which can be viewed from their waterfront student center. The area is predominantly White (83%) and 30% of the population holds a bachelor's degree or higher. Within the 18 to 24 age group, 60% of the population has attended at least some college or have an associate degree, but only 12% have translated that into a bachelor's degree. The median annual income for a working person over the age of 25 is $27,395 and $40,716 for those with a bachelor's degree. An estimated 39% of the population is enrolled in postsecondary education with 25% in undergraduate studies and 6% in graduate studies (U.S. Census Bureau, 2017).

Table 1 illustrates specific data points from each community college including enrollment, financial aid, and cost data. It is important to note the cost of attendance listed in the table. The cost of attendance is a required disclosure by the Higher Education Act of 1965 (2008) and is assembled by each college. The elements included in the calculation include direct costs (costs directly related to education, including tuition, fees, books, and supplies) and indirect costs (costs indirectly related to education but are needed to be able to subsist, such transportation, room, board, and personal expenses; Higher Education Act of 1965, 2008). Most colleges estimate the cost of attendance based on the type of student. For community colleges in North Carolina, there are typically four different costs of attendance for the following groups: 1) students charged in-state tuition and living at home with their family; 2) students charged in-state tuition and living off-campus on their own; 3) students charge out-of-state tuition and living at

home with their family; and 4) students charged out-of-state tuition living off-campus on their own. At public universities in North Carolina, there are usually six estimated costs of attendance based on students receiving in-state tuition or out-of-state tuition and then based on either living on campus, off-campus with their families, or off-campus on their own. In this study, all students were considered in-state, so only those data points were included. While this may not be an exact cost for a student to attend the school, it is an estimate used to determine need-based aid, the total amount of funding a student can receive, and can be the basis for funding such as scholarships.

The second data point to note is the average net price. Net price is defined as the cost of attendance minus the amount of grant and scholarship aid awarded to a student (Federal Student Aid, 2018). The student is typically responsible for covering the net price with student loans, earnings from work, parent contribution, or however else is necessary. Often a student alone cannot borrow enough federal student loans to cover the net price. For example, an 18-year-old dependent student can only borrow $5,500 for their first year of college and a 24-year-old independent student can borrow $9,500. This data point will be more salient in reviewing the university data.

Table 1

Community College Descriptive Characteristics

	FTCC	DTCC	CCC
Setting	City: Midsize	City: Large	Town: Distant
City	Winston-Salem	Durham	Morehead City
Student to faculty ratio	11:1	13:1	7:1
Total undergrad enrollment (fall 2018)	7,779	5,434	1,390
Transfer out rate	21%	25%	29%
% Undergrad students age 25+	-	48%	34%
Average in-state tuition	$2,199	$1,958	$2,696
Estimated Cost of Attendance: In-state/with family	$6,158	$8,178	$12,748
Estimated Cost of Attendance: In-state/off campus	$16,450	$19,050	$22,674
% with Pell Grant award (full-time, first-time)	57%	49%	57%
Average Pell Grant	$5,064	$4,944	$6,983
% with federal student loans (full time, first-time)	69%	8%	not offered
Average federal student loans	$5,066	$5,117	n/a
% with institutional aid (full-time, first-time)	0%	63%	10%
Average institutional aid	$0	$923	$647
Average net price (cost minus grants and scholarships)	$4,629	$7,759	$10,190
Average net price for lowest income group	$3,759	$6,600	$9,205
Non-Pell recipient graduation rate (full-time, non-first time)	23%	5%	34%
Pell recipient graduation rate (full-time, non-first time)	12%	3%	16%

Note. Adapted from https://nces.ed.gov/collegenavigator/ by National Center for Education Statistics.

Universities. The three corresponding universities in the partnership pairs are: 1) Appalachian State University; 2) the University of North Carolina at Chapel Hill; and 3) the University of North Carolina at Wilmington, respectively. The geographic regions of these three institutions are very different, as well as the populations within those regions.

Appalachian State University (ASU) is located in the town of Boone, North Carolina which is situated in the Blue Ridge Mountains in the northwestern part of the state. Boone is the second smallest town that we visited behind Morehead City; however, the town is predominantly made up of university students with a median age of 21 and 94% of the population enrolled in

postsecondary education. Due to this, it is difficult to evaluate median income data with any certainty since most everyone in the town is a student. The town is also predominantly White (90%) and there is a slight majority of males (51%; U.S. Census Bureau, 2017).

The University of North Carolina at Chapel Hill (UNC-CH) is located in Chapel Hill, North Carolina in the center of the state and like DTCC is located in the region known as the Research Triangle. The university is the flagship school of the UNC System and began enrolling students in 1795 making it the oldest public university in the United States. The campus is somewhat more diverse than the others in this study with 68% White, 13% Asian, 10% Black, and 6% Hispanic and Latino. Chapel Hill is also predominantly made up of college students with 71% of the population enrolled in postsecondary education (U.S. Census Bureau, 2017).

The University of North Carolina at Wilmington (UNC-W) is located in the port city of Wilmington, North Carolina along the Cape Fear River. The city is 72% White, 18% Black, and 6% Hispanic and Latino and has a majority of females (53%). The university is part of Wilmington but does not encompass the vast majority of the area or population like the other two universities in this study. About 50% of the population in Wilmington is enrolled in postsecondary education and 41% of the population holds a bachelor's degree or higher. The median income for those who are age 25 or older and working is $34,247 and $44,492 for those holding a bachelor's degree (U.S. Census Bureau, 2017).

Table 2 illustrates specific data points from each university including enrollment, financial aid, and cost data.

Table 2

University Descriptive Characteristics

Name of University	**ASU**	**UNC-CH**	**UNC-W**
Setting	Town: Distant	City: Small	City: Midsize
City	Boone	Chapel Hill	Wilmington
Student to faculty ratio	16:1	13:1	17:1
Total undergrad enrollment (fall 2018)	17,381	19,117	14,452
Undergrad transfer in enrollment (fall 2018)	1,568	817	1,919
% Undergrad students age 25+	7%	3%	18%
Average in-state tuition	$7,364	$8,987	$7,091
Estimated Cost of Attendance: In-state/on campus	$19,194	$23,811	$24,982
Estimated Cost of Attendance: In-state/off campus	$20,427	$23,811	$24,982
% with Pell Grant award (full-time, first-time)	26%	21%	25%
Average Pell Grant	$4,520	$4,644	$4,820
% with federal student loans (full time, first-time)	51%	27%	53%
Average federal student loans	$5,136	$4,333	$5,315
% with institutional aid (full-time, first-time)	35%	44%	48%
Average institutional aid	$4,192	$13,557	$3,225
Average net price (cost minus grants and scholarships)	$10,491	$11,649	$17,771
Average net price for lowest income group	$7,238	$4,159	$12,443
Non-Pell recipient graduation rate (full-time, non-first time)	78%	89%	78%
Pell recipient graduation rate (full-time, non-first time)	72%	85%	75%

Note. Adapted from https://nces.ed.gov/collegenavigator/ by National Center for Education Statistics.

Qualitative Data Collection

The following sections outline the strategies utilized for qualitative data collection, including focus groups and one-on-one interviews.

Focus groups. Focus groups are a useful tool for collecting data through group interaction about a shared topic. We visited the campuses of each of the institutions identified within the three strongest partnership pairs (six colleges total) to conduct focus groups after receiving approval from each college's Institutional Review Board. The focus groups were

conducted with administrators, faculty, and staff at all six colleges on their own campus. Collecting data in the natural setting where participants experience the phenomenon provides the researcher with an up-close viewpoint (Creswell & Poth, 2018). A natural setting also provides a clear perspective to the participants' enacted values, physical structures, shared language, rituals and ceremonies, and the gathering of stories and legends (Creswell & Poth, 2018).

To recruit administrators to participate in the focus groups, we started with information gleaned in the document analysis. We identified administrators at each college involved in transfer and contacted them via email. We focused on administrators with titles such as transfer coordinator, chief academic officer, and director of advising. The specific administrator targeted at each institution varied as each organizational structure and individual responsiveness was different. Because titles vary widely across the NCCCS and UNC System, no two administrators were the same. Our goal was to engage an administrator on each campus who would serve as a gatekeeper and ambassador for the study. We were able to establish gatekeepers at five of the six institutions. The gatekeepers helped schedule campus visits and recruit other faculty and staff to participate in the focus groups. The purpose of the focus groups was to examine the transfer and partnership practices of the institution.

A focus group method of collection was specifically selected to foster conversation amongst participants and to understand how each participant's role can affect others. The focus group protocol included open-ended questions to facilitate discussion amongst participants (see Appendix B). The protocol for the focus groups was developed based on a model detailing effective transfer practices at two- and four-year colleges developed by Fink and Jenkins (2017) and a model for successful partnerships developed by Hanleybrown, Kania, and Kramer (2012). The focus groups were recorded with participant consent and pseudonyms were assigned to each

administrator. Each focus group was conducted in under two hours to be respectful of the participants' time. Following each focus group, members of our research team discussed and journaled observations and initial reactions. Two focus groups were transcribed by one of the researchers on the team using the artificial intelligence software, Otter. The other four were transcribed through an outsourcing service called Verbalink. The focus groups were conducted as part of the larger study and are analyzed in Bartek (2020b).

Interviews. Interviews are considered one of the most essential methods of data collection in case study research (Yin, 2018). An interview is considered to be a social interaction based on a conversation (Rubin & Rubin, 2012; Warren & Xavia Karner, 2015). According to Brinkmann and Kvale (2015), an interview is where "knowledge is constructed in the interaction between the interviewer and the interviewee" (p. 4).

Purposeful sampling was utilized to recruit interview participants because it allows researchers to select students that informed the understanding of the research problem (Creswell & Poth, 2018). Purposeful sampling allowed us to identify participants who could provide an understanding of the specific topic areas in question (i.e., transfer practices and partnership, dual enrollment students, and low-income students). According to Merriam (1998), "purposeful sampling is based on the assumption that the investigator wants to discover, understand, and gain insight" regarding the phenomenon (p. 61); therefore, the researcher must select a sample of participants who can inform the research with the data necessary to answer the research questions. This type of purposeful sampling is "unique sampling." Merriam (1998) noted that unique sampling is based on a need to isolate individuals who have a unique and specific knowledge related to the purpose for which the research is directed.

Target participants for interviews were students at the UNC System institutions who successfully transferred from the partner community college and either participated in a dual enrollment program at a NCCCS college or were low-income, identified as those receiving Pell Grants at the UNC System institution. Gatekeepers at the three UNC System colleges identified as high-performing partner institutions were asked to assist us in recruiting students who met the criteria for selection. Gatekeepers were able to assist in a variety of ways, including emailing potential participants directly and sharing information about our interviews and campus visit in a transfer newsletter. One gatekeeper was even able to provide a roster of all currently enrolled students from the specified community college.

Participants were initially recruited using social media posts with minimal success. Determining that a roster of students was an essential tool for recruitment, we used online public record request portals for the other two universities to request a roster of students who met the criteria for our study. The Family Educational Rights and Privacy Act (FERPA) allows schools to release directory information for students and each school determines what constitutes directory information. The two universities were able to release rosters of all current undergraduate students, but they could not disclose previously attended institutions. Recruitment emails were sent to either all students or targeted groups of students depending on the information included and the size of each roster. At one university, we were able to target communications to students who were more likely than others to have attended a certain community college based on a home address in the same county or surrounding county of the community college.

An incentive, in the form of a $25 Amazon gift card, was used in order to increase participation. Students interested in participating were directed to an online pre-screening form

to ensure they met the criteria (See Appendix C). The online form included 14 questions that were either multiple choice or short answer. It was important to keep the questionnaire as brief as possible, so potential participants did not find the form to be cumbersome. Overall, 106 potential participants completed the online form.

If the student met the criteria set forth in this study, an email was sent to schedule an interview time during the campus visit. If the student was not on campus or not available during the visit, an online meeting or off-campus meeting was arranged depending on the student's preference. Once the interview time and place were finalized, a confirmation email was sent to the student. A reminder email was sent 24-48 hours prior to the interview and a thank you email was sent in the few weeks following the interview with the member check.

The participant recruitment portion of this study required significant time, effort, and organization. The work was divided between the research team; I led the student interview recruitment and Battle led the gatekeeper and focus group recruitment. All correspondence and scheduling data were organized in a shared Google Sheet in a password protected drive. This allowed our team to track potential participants, including when each participant was contacted and when site visits and interviews were scheduled. We also used this mechanism to track the incentives given to students and send member checking materials.

Our target sample size was 18-24 dual enrollment students and 18-24 Pell Grant recipients who had transferred to the university from the partner community college. Battle and I aimed to each conduct six to eight student interviews per university during each two-day site visit. Battle interviewed seven students at ASU, five from UNC-CH, and eight from the UNC-W for a total of 20. I interviewed 10 students at ASU, seven from UNC-CH, and eight from the

UNC-W for a total of 25. We believe we were able to reach saturation with no new information emerging related to transfer (Saldaña, 2013).

All of the interviews were digitally recorded, with the participant's consent using two recording devices, one serving as a back-up to the other. Each interview lasted an average of 45 minutes. The interviews were recorded for two major reasons; first, so the researcher could focus on the student and be engaged in the conversation during the interview; and second, so the researcher could later transcribe the interview to accurately reflect what was said and ensure completeness in data collection. Seidman (2006) suggested that recording interviews facilitates active listening.

Interview protocols were developed based on our research questions and information from the document analysis (See Appendix D). Battle and I each added our own notes and observations to the interview protocol directly following the conclusion of the session. Each participant was assigned a pseudonym and no record of their real name was kept. We transcribed each interview using the artificial intelligence software Otter, as soon as possible after the interviews. Each transcript was then securely sent to each participant for member checking to ensure the experiences of the interviewees were accurately reflected. Member checking, where the researcher solicits feedback from the participants to ensure their viewpoint was captured, increases the credibility of the study (Creswell & Poth, 2018). Unfortunately, no students replied to the member check emails in this study. Follow-up questions were sent to the gatekeepers or a specific administrator via email, as needed, to clarify information from the student interviews. All emails were saved and stored as part of our record keeping. All data obtained were stored responsibly on a password-protected shared drive and online interviews were encrypted.

Qualitative Data Analysis

The study was conducted over a period of eight weeks and involved the collection of large amounts of data through in-depth interviews with multiple participants. Data analysis began at the conclusion of all interviews and was a collaborative process. Case study data analysis was conducted using a data analysis spiral as described by Creswell and Poth (2018), which involves an iterative, spiraling process that moves from more general to more specific observations. To analyze qualitative data, Creswell and Poth (2018) suggest the researcher engage in the process of moving in analytic circles rather than using a linear approach. This method allows the researcher to enter with data of text and exit with an account or a narrative. In between, the researcher touches on several facets of analysis and circles around and around. Within each spiral, the researcher uses analytic strategies for the goal of generating specific analytic outcomes. See Figure 5 for a visual representation of the process.

The first loop in the spiral starts with managing and organizing the data. The consistent application of a file naming system ensures materials can be easily located in large databases of recordings for analysis either by hand or by computer (Bazeley, 2013). During this process, we organized the data into digital files in a password protected drive and created a file naming system based on the pseudonym of the participant and the university where the participant attended. This allowed us to organize our subcases, the students, within our partnership pair cases.

The second loop of the spiral is reading and memoing emergent ideas. Creswell and Poth (2018) suggest that researchers "read the transcripts in their entirety several times. Immerse yourself in the details, trying to get a sense of the interview as a whole before breaking it into parts" (p. 103). Part of this process included the transcription of each interview using Otter

software. The artificial intelligence program was able to automatically transcribe the recordings of our interviews, but each had to be checked for accuracy. This required the researchers to listen to the recording while reviewing and editing the transcript. We estimate that for each interview, this process took about double the length of time of the interview. While this was a significant time commitment, it allowed us to review and examine the details of each interview.

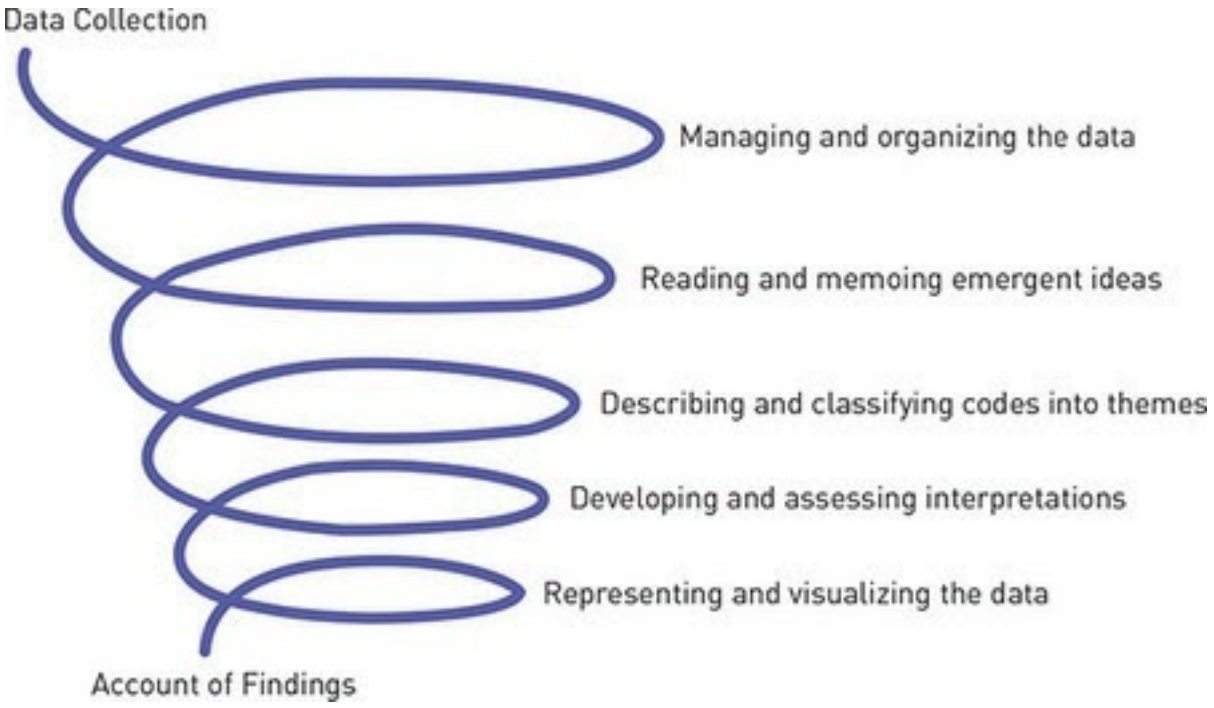

Figure 5. The data analysis spiral. Reprinted from *Qualitative inquiry and research design: Choosing among five approaches* (p. 186), by J. W. Creswell and C. N. Poth, 2018, Thousand Oaks, CA: Sage Publications, Inc.

Creswell and Poth (2018) also suggest using memoing as a strategy to explore a large database. They define memoing as writing short phrases, ideas, or key concepts as they occur to the researcher without getting caught up in the detail of coding. We wrote memos for each transcript either during or after transcribing the interviews which allowed us to begin

synthesizing for higher-level analytical meaning (Creswell & Poth, 2018). Written memos were utilized throughout the process for code development, reflections over time, and summaries across the project.

The third loop of the spiral is describing and classifying codes into themes where the data is described in detail, classified using coding, and interpreted into themes (Creswell & Poth, 2018). This loop is where a majority of time was spent coding the data in multiple rounds and classifying and refining those codes into themes. The outcome from this loop included a finalized codebook that could be used to guide the development of themes. Our detailed coding procedure is described later in this chapter.

The fourth loop of the spiral is developing and assessing interpretations. Interpretation involves making sense of the data, requiring judgments be made with critical consideration to what is meaningful while checking one's interpretations using relevant literature and existing data for comparison (Creswell & Poth, 2018). We interpreted our data based on the theories and relevant literature outlined in Chapters One and Two of this dissertation.

The final loop of the spiral is representing and visualizing the data which will be discussed in the findings section of Chapter Five.

Coding procedures. Our research team used a cloud-based version of Atlas.ti software. Atlas.ti is a computer program that enables the researcher to organize and code interview transcripts along with other documents, such as memos or journals. With Atlas.ti, the researcher is able to code, annotate, and compare segments of information quickly. It also allows the researcher to rapidly search, retrieve, and browse all relevant data segments and build unique visual networks that connect passages, memos, and codes into a concept map.

We used Saldaña's (2013) two-cycle coding strategy to analyze the qualitative data collected. Saldaña (2013) noted that the use of codes helps researchers summarize and condense data and to find repetitive patterns of action and consistency in behavior. The cyclical act of coding the data focuses on the salient features needed to generate categories, themes, and concepts present in the data.

Elemental methods, defined by Saldaña (2013) as foundational approaches to coding qualitative texts, were used to guide the qualitative data analysis. Elemental methods include five coding strategies that were each used in this study: structural coding, descriptive coding, in vivo coding, process coding, and initial coding. Structural coding uses a content-based or conceptual phrase that relates to a specific research question as the code (Saldaña, 2013). The data segments coded similarly are then gathered and re-analyzed. This coding technique was especially helpful in extracting segments of the interviews that specifically addressed the students' transfer-related experiences and those experiences that related to policies and procedures of the colleges. Descriptive coding summarizes a data segment with a word or short phrase to convey the basic topic of the passage (Saldaña, 2013). This type of coding was useful when identifying similar topics discussed across cases such as the cost of books. In vivo coding requires the researcher to use words or phrases directly from the participant's own words as the code and helps researchers become attuned to the language, perspectives, and worldviews of the participants (Saldaña, 2013). This type of coding was important in this study because we were examining the experiences of students and wanted to honor their voices. In vivo and descriptive coding helped to elicit a vivid portrait of the salient actions and cultural beliefs held by the community college to promote transfer to the four-year institution. Process coding uses gerunds to extract participants' actions and consequences from the data (Saldaña, 2013). This was

especially useful when coding actions and results that occurred during the transfer process for each student, such as a student visiting an advisor or asking for advice. Finally, initial coding simply delineates the first major review and coding of the data and incorporates other coding methods. Attribute coding was also used to notate descriptive data for each participant. This coding strategy was helpful when compiling profiles of each student and is reported in table format in Chapter Four.

Using these first cycle strategies from Saldaña (2013), each transcript was read and coded twice. In the first review, we focused on in vivo, descriptive, and attribute coding. The second review of each transcript focused on structural and process coding. Once the initial codes were developed, we used a process of code mapping to categorize and refine the codes around the study's research questions and theoretical frameworks. This allowed us to focus our codebook into organized categories and focus on higher-level concepts (Saldaña, 2013).

During second cycle coding, the data coded in the first cycle was reorganized and reanalyzed to develop categorical, thematic, and conceptual topics (Saldaña, 2013). Pattern coding was used to pull emergent themes into a more meaningful and parsimonious unit of analysis. Throughout the second cycle of coding, after answering the "why" questions in the research, an understanding of "what" enacted values were used by the participants and "how" those enacted values related to students successfully transferring to the four-year institution were examined.

The final stage of the coding cycle was post-coding and pre-writing. Code weaving was used to investigate how the themes were interrelated and to determine the causality of themes (Saldaña, 2013). This assisted us in presenting a holistic view of the data. The most salient ideas that emerged from the data were used to compose the findings in Chapter Five.

A codebook was developed and refined by each researcher to organize the codes into categories and subcategories. The codebook can be reviewed in Appendix E.

Saldaña (2013) suggested a process of collaborative coding where "team members can both code their own and others' data gathered in the field to cast a wider analytic net and provide a 'reality check' for each other" (p. 35). All researchers (Bartek, Battle, and I) collaborated to provide a check to the coding of the qualitative results. Passages from each study's data were selected and coded together as a team. Our group met to review the transcripts and codes, and changes to the codebook were based on this work. This process was fundamental in making sure all relevant information was extracted, our codebooks were translatable, and that the participant's voices were interpreted correctly. This served as a "reality check" and for interrater reliability (Saldaña, 2013). Not only did this collaboration make the study more manageable, but it provided triangulation and data validation not typically possible in single-authored works.

Memoing. We also utilized several memoing strategies throughout our data collection and analysis processes. The first type of memo that was used was a form of field notes focused on summary and reflection. Later memos focused on analyzing and synthesizing the data in the context of the research questions assisted in forming the themes discussed in later chapters.

After each interview, we reflected on our initial thoughts and the factors that stood out in each student's experience. We wrote a memo for each interview summarizing the student's experience and our first impressions. Also documented in these memos was our reflective thoughts on how we related to the participant. By reflecting on our own emotions, relationships, attitudes, and beliefs, we were able to better understand participants' perspectives and worldviews (Saldaña, 2013). We also debriefed together after each site visit, discussing both the

interviews and focus groups, which helped us check our understanding of the participants and how their experiences were similar or different.

Clarke (2005) described memos as "sites of conversations with ourselves about our data" (p. 202). Writing analytic memos with breadth and depth in content assists researchers in writing substantive portions in the final chapters of the study. Saldaña, (2013) wrote:

> The purpose of the analytic memo writing is to document and reflect on the coding process and the code choice, how the process of inquiry will take shape, and the emergent patterns, categories, subcategories, themes, and concepts in the data. (p. 41)

Analytic memos also aided us in tracking the progression of the research. Furthermore, "analytic memo writing serves as an additional code and category generating method" (Saldaña, 2013, p. 51). We utilized analytic memos to organize the research data and document research discoveries that were used to form the foundation for composing Chapters Four and Five. Memos helped us organize, track, and reflect upon concepts that began to emerge in the data and later led to the formation of our themes.

Saldaña (2013) further noted that the act of coding data and writing analytic memos happens concurrently in the analytic process and helps the researcher understand the phenomenon by labeling and classifying memos into different subcategories. We used the following types of memos, each with a specific purpose: theoretical memos, coding memos, task memos, and research question memos. A description of each of these memo subcategories is below.

Theoretical memos. To structure the study within our theoretical frameworks, we used memos to establish how our data related to the theory. We detailed the components of the framework and then determined how our data fit within the theory. Data that presented

ideologies that were not covered in the theoretical framework were then summarized to capture ideas for possible amendments to the theory or future research actions which are discussed in Chapter Six (Saldaña, 2013).

Coding memos. Coding memos assist in listing and grouping codes into broader concepts, suggesting themes, and creating order in the data analysis (Saldaña, 2013). Additionally, coding memos capture code weaving to summarize how the research pieces fit together. Diagrams can also be designed to illustrate the connectivity between concepts (Saldaña, 2013). We used coding memos to begin to group related codes together, which focused our reflections around themes. It was also helpful to use diagrams to ascertain how some of the codes and themes were related or overlapped. The emergent categories, themes, patterns, and concepts were captured in these memos.

Task memos. Task memos were written to enable us to reflect on the coded data and provide instruction for performing additional tasks to aid in the understanding of the phenomenon. Using these memos allowed us to organize and track tasks that were needed and allowed us to store follow up information in an organized way. For example, when follow-up questioning was needed to gain a fuller understanding of a participant's response such as the advising model at an institution, it was documented in a task memo. The task was usually completed by online research or contacting an institution's gatekeeper and then findings were recorded in the task memo.

Research question memos. This type of memo allowed us to align our reflections with our research questions to keep the focus on the topics at hand. This was very important in keeping our data analysis on track and within the scope of our research questions. Because the participants presented such a variety of data, some outside of the scope of this project, it was

tempting to get distracted by an unrelated topic. Research question memos were written for each student interviewed. The research questions were written out and then codes from the interview were situated within the appropriate research question. We were then able to reflect on the concepts within each question which later served as a genesis for Chapters Four and Five of this research study (Saldaña, 2013). The process of memoing throughout data collection and analysis was imperative for understanding our participants, organizing large amounts of data and codes, producing themes, and focusing the analysis within the confines of our studies.

Trustworthiness

In qualitative research, validity is described as "an attempt to assess the accuracy of the findings" (Creswell & Poth, 2018, p. 338). The use of at least three strategies to determine validity is recommended (Creswell & Plano Clark, 2018), so our research team used triangulation of multiple data sources, peer review and debriefing, and reporting contrary perspectives or cases.

A strength of case study research is the ability to use different sources of evidence to create triangulation and construct validity (Yin, 2018). This overall project used data from multiple sources, including partnership pairs from Bartek (2020a), interviews with students, and focus groups with faculty and staff. Additionally, we used data from online resources and gatekeepers when questions from the interview data arose. To further increase construct validity, we maintained a chain of evidence that would allow the following of evidence from the initial research questions to the study's findings (Yin, 2018). The chain of evidence also increased reliability by providing detailed steps taken throughout the study so that another researcher could replicate our methods (Yin, 2018). However, the likelihood of another researcher replicating the

findings and conclusions is not guaranteed due to the nuances of students, higher education institutions, and policies across the country.

After each site visit, we reviewed our field notes and debriefed the data and the research process (Creswell & Poth, 2018). This allowed us to compare and reflect on methods, meanings, and interpretations to provide an external check (Creswell & Poth, 2018). It was especially helpful to check our interpretations of the data and to process our feelings after each site visit. Additionally, the debriefing process assisted in keeping us honest and in check of any bias or personal feelings.

Finally, our research team reported disconfirming evidence, information, or perspectives that were contrary to the perspective we sought in order to confirm the data analysis' accuracy (Creswell & Plano Clark, 2018). This includes any deviant subcases where participant characteristics or experiences were significantly different than others. We hope the use of these strategies produced a high-quality study that accurately represents the data collected and the experiences of the participants.

Delimitations

The primary criterion for student participants in this study was being a recipient of the Pell Grant which automatically excluded any student who was not receiving a Pell Grant. There are many reasons a student could be considered low-income and not receive a Pell Grant, including but not exclusive of: 1) not maintaining Satisfactory Academic Progress (SAP); 2) having met the threshold for lifetime eligibility of Pell Grant which is 600% or the equivalent to 12 full-time terms; 3) inability to provided required documentation for verification of the FAFSA data; 4) ineligible citizenship status; 5) males who did not register with the Selective Service; 6) having prior student loans in a default status; and 7) having attended multiple schools within a

short timeframe triggering further review and documentation. However, the percentages of students who are eligible for a Pell Grant and not receiving a Pell Grant are likely small at the university level. Evans, Nguyen, Tener, and Thomas (2017) examined this exact issue at one four-year university finding only 6% of Pell-eligible applicants at a four-year school did not receive a Pell Grant and half of those were accounted for by "C-flag issues" which include issues with citizenship, defaulted loans, selective service registration, or unusual enrollment history.

Limitations

While the findings of this case study provide a representation of the experiences of low-income transfer students, it is not without its limitations. First, the quantitative results Bartek (2020a) used in the selection process of cases for this study used 2011 data to identify high-performing partnerships. Those partnership institutions were visited and interviews were conducted in 2019. Because of the time gap, current transfer practices, experiences, and outcomes could be different. This limits external validity, which is the ability to generalize findings to other contexts (Yin, 2018); however, qualitative findings are not meant to be generalized since the findings are unique to the context and participants (Creswell & Plano Clark, 2018). A strength of this mixed methods analysis was that multiple strategies were used to increase construct validity so that our methods were robust, and findings are as objective as possible.

Second, low-income status indicated by the receipt of a Pell Grant may not accurately reflect the number of low-income students in a cohort due to the added task of completing the FAFSA. Furthermore, some students must complete a process called verification, where administrators at the institution review the FAFSA, collect documents from a student including tax returns, and verify the accuracy of the information on the FAFSA. Additionally, FAFSA

requires the inclusion of parental income for most students under the age of 24, which may not accurately reflect a student's financial situation. Paradoxically, students who are 24 or older may receive a Pell Grant due to their own lack of income but actually come from a family that would not traditionally be considered low-income. The receipt of a Pell Grant may not perfectly define low-income in every instance; however, it is the best indicator available at this time.

Furthermore, I interviewed a diverse group of 25 transfer students from the selected partnership pair institutions. I focused on how the students portrayed their experiences through the framework of academic resilience theory and used an anti-deficit approach to focus on factors that contributed to their resilience and academic success (Harper, 2012; Morales & Trotman, 2010). My objective in this study was to focus specifically on low-income student experiences, so I did not include questions about race and ethnicity in my protocols. Therefore, a limitation in this study is that I did not explore similarities and differences in experiences based on the students' race and ethnicity.

Lastly, there were two populations of students with specific characteristics that were not adequately represented in the participant pool for this study: traditional-aged students who lived outside of their parents' homes while in the community college and students with dependents. Traditional-aged students living on their own while attending a community college are likely to have different experiences than those in this study, all of whom lived with their parents while at the community college. This is significant in the findings of this study as living with parents while at the community college impacted the students' financial security. Finally, only one participant in this study was a parent and she was not a parent at the time of her community college enrollment. Students who are parents are likely to have different transfer experiences from students in this study due to their increased responsibility, financial obligations, and

different demands on their time. Because 39% of community college students are parents, and 70% of those students are low-income (Gault, Noll, & Reichlin, 2017), this population is important for future research.

Role of the Researcher

As a researcher, it is paramount to be aware of how your experiences and bias may shape your inquiry. I am from a middle-class family and have not experienced many of the obstacles that low-income students face. However, I am a first-generation college student and the only person in my family to pursue a terminal degree. I recall my own entry into higher education being perplexing, but having resources and supporters outside of my family who were able to provide guidance which contributed to my success.

Even though I did not recognize it at the time, I did benefit from protective factors in the form of supportive adults and classmates who assisted me in navigating the college application process, accompanied me on-campus visits, and helped me decide on things like housing and classes. While I have always had supportive parents, higher education was not something that was frequently discussed and was neither encouraged or discouraged in our household. Through the process of writing this dissertation, I learned that my mother's supervisor, a doctor who graduated from the University of North Carolina, was the person who convinced my mother to send me there, and in turn, my mother convinced my father.

Both of my parents are products of North Carolina community colleges. My mother became a Licensed Practical Nurse in 1978. My father earned a machining certificate in 1977. Due to the recession of 2008 and job loss, my father returned to a North Carolina community college at the age of 50 to earn an associate degree and regain employment. Because the community college system played a huge role in the lives of my parents, and ultimately led to

our family being able to afford a middle-class lifestyle, I know firsthand the value of the community college system.

I have worked in financial aid since I began my career in 2010. This experience has fostered my desire to explore the population of low-income students. Due to my work experience, particularly administering emergency funding programs and counseling students struggling academically, usually due to unforeseen life events, I have become keenly aware of obstacles that low-income students face, including a lack of resources and familial support. Because of this, I believe it is paramount to explore not only the experiences of low-income students but the experiences of those students who have defied the odds and successfully transferred.

As an experienced student services practitioner, it is not only my job, but my passion to counsel students and make sure they have all of the information they need to be successful students. This is especially true in the realm of financial aid. The most difficult part of this study was shutting down that role as to not influence the data collected from the students. When students were discussing their financial aid or the possibility they had an unpaid bill, it was extremely difficult to not explain their financial aid in a better way or advise them of what to do. As someone who deeply believes in the need for financial literacy on college campuses, it was difficult not to interject when students were making financial decisions that were ill-informed but well-intended, such as putting a loan that is accruing interest aside "just in case." In order to put the role of adviser away, I had to practice my interview questions with a test subject. This practice alerted me to this potential pitfall and allowed me to be cognizant of the urge, as well as control the urge in the actual participant interviews. Assuming the role of interviewer, it was

necessary to leave my practitioner hat in the closet and focus on listening to students' experiences unaltered.

In qualitative research, the primary instruments of data collection are the researchers themselves and all collection and analysis are filtered through their worldviews, values, and perspectives (Merriam, 1998). As I have not had the same educational experiences of low-income students, I am an outsider to this research problem. However, through my professional experience, I recognize the importance of this group of students and some, but not all, of the challenges they face. In order to capture my thoughts and reflect on my position and biases, I used a technique of reflective journaling to expose my opinions, thoughts, and feelings and reflected upon those feelings in an attempt to create transparency (Ortlipp, 2008). It is my hope that my role as a researcher was minimized and this study represented the voices of the students accurately.

Chapter Summary

An overview of the methods used in this study was provided in this chapter. Using quantitative analysis from Bartek (2020a), document analysis, and informal interviews, this study identified three top partnership pairs of NCCCS and UNC System colleges where students graduated with bachelor's degrees at higher-than-expected rates. The three pairs served as cases in this qualitative case study and site visits were conducted at each of the six institutions. Focus groups were conducted with administrators, faculty, and staff at all six institutions and interviews were conducted with current students at the three universities. Data were analyzed guided by Creswell and Poth's (2018) data analysis spiral and included multiple rounds of coding and memoing techniques to extract themes and overall findings. The chapter concluded by addressing trustworthiness, the role of the researcher, and the potential limitations of the

study. The following chapters will discuss the findings and implications that emerged situated within the data.

CHAPTER 4: STUDENT PROFILES

The purpose of this study was to explore the experiences of low-income transfer students who successfully transferred to a public university from a community college in North Carolina and the institutional practices and policies that affected their experiences. Specifically, this study addressed the following questions:

1. What are the transfer related experiences of low-income students at the community college and four-year university?
2. What transfer practices (structures, processes, and behaviors) are common among community colleges and four-year universities who partner successfully to produce higher bachelor's degree completion rates? What practices are specialized for low-income student needs?

To accomplish this goal, I used quantitative analysis from Bartek (2020a) to target three partnership pairs consisting of one community college and one public university that had higher than average bachelor's degree completion rates. The three partnership pairs are: 1) Appalachian State University via Forsyth Technical Community College; 2) the University of North Carolina at Chapel Hill via Durham Technical Community College; and 3) the University of North Carolina at Wilmington via Carteret Community College. I interviewed 25 students who were enrolled at the universities and had transferred from the community college indicated.

This chapter provides a description of each student and describes their educational journeys. Each of the students possessed unique traits and experiences. While there are similarities that will be discussed in Chapter Five, each student interview is described individually.

Appalachian State University via Forsyth Technical Community College

A total of ten students were interviewed at Appalachian State University (ASU). All were interviewed on campus within a two-day period and each interview lasted approximately one hour. Each student had been previously enrolled at Forsyth Technical Community College (FTCC) and seven out of 10 students had completed a degree at FTCC and of those seven, three completed an associate in applied science (AAS) degree. Table 3 shows the participant's demographic characteristics including age, first-generation status, nontraditional student status, enrollment status, degree completion, and Title IV funding at the community college and university. In this section, each student's experience transferring from FTCC to ASU is summarized and direct quotes are provided to illustrate points in the student's own words.

Table 3

ASU Participants' Demographic Characteristics

Assigned Name	Age	First Generation	Nontraditional	Enrollment Status	Degree Awarded	Title IV Funding at FTCC	Title IV Funding at ASU
Charity	27	First Gen	Nontraditional	Degree	AA	Pell	Pell, Loans
Danni	18	-	-	DE	-	-	Pell
Devan	24	-	Nontraditional	None	-	Unclear	Pell, Loans
Jamie	20	First Gen	-	Degree	AAS	Pell	Pell
Josh	19	First Gen	-	DE and Degree	AS	-	Pell, Loans
Karen	18	-	-	DE	-	-	Pell
Kim	22	First Gen	-	Degree	AAS	Pell	Pell, Loans
Lisa	23	First Gen	-	Degree	AAS	Pell	Pell, Loans
Mason	30	First Gen	Nontraditional	Degree	AA	Pell, Work-study	Pell, Loans
Scarlet	18	-	-	EC	AS	-	Pell, Loans

(AA = Associate in Arts; AS = Associate in Science; dual enrollment = DE; early college = EC; degree-seeking regular student = Degree)

Charity. Charity is a first-generation, nontraditional student who transferred from FTCC with an Associate in Arts (AA) degree and completed her bachelor's degree at ASU. Charity is a current graduate student at ASU working on a master's degree in special education. Her early college attendance pattern indicated some degree of swirl having also attended another NC community college and UNC System institution for one semester each with periods of nonattendance in between.

Charity lived with a parent during her time at FTCC and felt she was in a financially secure place at that time and had even saved some money for future college expenses. Once Charity moved to Boone, her financial situation changed significantly, and she has had ongoing financial hardship during her time at ASU. She even held five part-time jobs simultaneously and always worked the equivalent of full-time while maintaining a full-time course load in school.

Charity has received the Pell Grant throughout her undergraduate career and took out student loans at ASU. She spoke a lot about the difficulty of making ends meet and struggling to balance full-time work and school. Charity has experienced times during her undergraduate experience at ASU when her power has been cut off and struggling with food insecurity.

She explained that ASU faculty were understanding when she needed leeway with due dates or assignments. She felt supported at FTCC in multiple ways through both faculty and staff interactions. Charity felt particularly supported at ASU through the care shown for her well-being by her ASU faculty.

It was very important to Charity to discuss her experiences with student teaching and the internships she had to complete during her time at ASU. Because she worked multiple jobs to fulfill her financial obligations, time spent in student teaching and internships was time away from work that she was not making money. She had tried to advocate for her work experience to

count toward the internship requirements but felt that she was immediately shut down without her concerns being considered.

Charity described having a support system in her family, which provided her emotional support and encouragement, but her family cannot help her with financial support. Despite everything Charity has endured, she has had much academic success, including making the Chancellor's list every semester and graduating at the top of her class from ASU. While attending graduate school full-time, she is also working full-time in a career related to her undergraduate major, as well as working part-time in the evenings.

Danni. Danni is a traditional student who took classes at FTCC during high school through dual enrollment and earned 34 credit hours. She also has a sibling who is a student at ASU. Danni is one of seven children in her family and has always known she would be responsible for paying for her own college education. The importance of saving and budgeting money was instilled in Danni from a young age. Her parents taught her about savings and debt as she was growing up and both she and her parents are averse to taking out student loans until she begins graduate school.

Participating in dual enrollment classes had multiple benefits including earning low-cost college credits. However, the main motivation for Danni's participation was a lack of advanced placement (AP) classes offered at her high school. She saw dual enrollment as a way to compensate for the lack of AP classes and progress her education beyond what was offered at her high school. Additionally, she strategically chose to take classes mostly online. This freed up time during the day and allowed her to work more. Danni worked three jobs during high school in an effort to save money for college. It was very important to her to be able to save as much as possible before leaving for college.

Danni also made a significant effort to apply for as many scholarships as she could. Her financial aid package consists of a Pell Grant, state grants, and scholarships. She reflected on her efforts to apply for scholarships:

> I think I got around $9,000-10,000 in FAFSA, but that was without loans. I rejected all the loans, and then after my scholarship, I think I paid $100. It was actually $124 to come here. So that was a big deal. I had applied for so many scholarships and that was stressful. All the interviews, and all of the applications, but it was worth it. It was worth it in the long run.

Other than $124, Danni's first year at ASU was completely covered without the use of student loans. Any spending money that Danni needs comes from a savings account she worked hard to build up.

Danni's self-awareness and ability to plan for the long-term are particularly developed. She was able to recognize that a class crucial to her major that she had already taken at FTCC did not prepare her for the next level and chose, on her own, to retake it at ASU before progressing on to the second level. She also is able to advocate for herself. She explained that on her first day in a class, the professor made a bad impression and she was concerned about his ability to teach. She took it upon herself to research all other professors teaching the same course and chose another. She then went to that professor's office hours and petitioned to join the already full class. This knowledge of processes is rare for a first-semester student but could reflect college-educated parents or a sibling at the same school.

Devan. Devan is dissimilar to other students in this study in the fact that she only took one class at FTCC but it was an on-campus course, so her experience is still relevant. Prior to attending FTCC, Devan attended two community colleges in California for short periods of time.

Both of those community colleges had bachelor's degree programs and dorms, so the experience is unlike that of a community college student in North Carolina. Devan described her experience at the community colleges in California much like a traditional college student going away to college and being independent for the first time. Devan struggled with the new freedom of college and struggled with finances and academics leading her to withdraw from many of her classes.

After moving to North Carolina, Devan took one class at FTCC to meet the minimum number of credit hours required to apply to ASU, which is 30. This suggests she likely only earned about 27 credit hours during her two and a half years at schools in California. Initially, Devan attended ASU for a few semesters, but then took a yearlong break to work full-time at a program for at-risk youths. Devan went through the program herself as a youth and felt she needed to take the opportunity to work as a guide at the program. The program taught her work ethic and motivation and she has since returned to ASU and is ready to complete a bachelor's degree.

Devan returned to ASU this semester and now feels a sense of belonging and feeling of being at home that she did not experience prior to the year she took off from ASU. She partly attributes that to now being 24 and more mentally ready to dedicate herself to school. However, she does not have a career goal in mind despite conversations with her advisor about establishing career goals and plans. She stays with her boyfriend in an on-campus apartment during the week and lives in a van otherwise. She likes her living arrangement and the freedom to travel on weekends that it provides.

Devan's parents seem to be integral to her return to school and dedication to earning a bachelor's degree. She reflected on the significant support and encouragement she receives from

her parents. They handle Devan's financial aid processes for her because it causes her significant stress. They also handle her student loans and are paying them down regularly. It is likely that Devan has loans from previous schools, but she has very little understanding of the loans, her current loan debt, or repayment arrangements. She spoke about making payments to her parents for classes she had dropped, failed, or withdrawn. She is also very unclear about what types of financial aid she is currently getting and has gotten in the past, particularly when it comes to current student loans. Devan is currently receiving the Pell Grant for the first time and it seems to be because she is now age 24 and parent information is no longer required on her FAFSA.

Jamie. Jamie is a first-generation, traditional college student. She is reserved and sweet-tempered and answered most questions with just a few words. When she applied to colleges during high school, she did not get accepted so she decided to go to FTCC and then transfer. She completed an Associate in Applied Science (AAS) in graphic arts at FTCC in two years and then transferred to ASU. The existence of a bilateral agreement is under question and is addressed more thoroughly is Lisa's profile.

Jamie navigated the transfer process completely on her own. She was not comfortable relying on her faculty advisor at FTCC and found him to be intimidating:

> That was the challenging part because my teacher for my graphic arts classes is also my advisor. I wasn't comfortable talking to him and it was always kind of intimidating. So, I was just clueless as to what classes to take and everything. I didn't really know what resources were available, what I should be doing to be ready to transfer to [ASU]. So, it's kind of just blindly doing everything.

Jamie was severely lacking transfer student capital during her transition and had no help or guidance of any sort. She also is not clear on why she enrolled in the AAS program rather than a transfer degree such as the AA. She reflected on having to retake some of her classes and also still having general education requirements to complete at ASU. She is not clear how many credits actually transferred into her current major but stated she came in with junior status. Most concerning, Jamie still self-advises, choosing not to meet with her advisor, and has made no significant connections to campus, staff, or faculty.

Jamie described her classes at FTCC as being very easy but appreciated that her program provided a dedicated space where she could do all of her work. She has struggled slightly adjusting to the rigor of ASU and has had to devote significant time to her studies. She also works part-time to help cover her living expenses. She feels she has not been able to get involved on campus due to balancing work and school. Jamie has received Pell Grants at both FTCC and ASU and has not taken out any student loans. She is receiving a large scholarship from the Hispanic League and feels comfortable financially.

Jamie mentions that her family and boyfriend are supportive, but did not elaborate; however, her main drive is to earn a bachelor's degree and find a good career where she is able to give back to her family and help provide for them.

Josh. Josh is a traditional student who started attending FTCC during high school through dual enrollment. He attended predominantly on FTCC's main campus and was appreciative of the diversity he was exposed to while there. Josh was able to complete both his high school diploma and then, with only one additional summer semester after high school, was able to complete an Associate in Science (AS) degree. Josh entered ASU with junior status and will graduate next semester. Josh speaks highly of FTCC, and in particular, the faculty members

he has had there. Josh is very clear that he developed an interest and passion for learning through FTCC and that gave him the passion and motivation needed to pursue a bachelor's degree.

Josh had a difficult early childhood and is estranged from his father. His mother later remarried, and Josh's stepfather has been a huge factor in Josh's education. His stepfather, who works as a professor at a nearby early college, suggested the dual enrollment program to Josh and has supported his education since. His stepfather's experience with higher education has been an invaluable source of guidance for Josh, helping him navigate transferring and financial aid. While Josh is technically considered a first-generation college student because his mother did not earn a bachelor's degree, he significantly benefited from his stepfather's robust college experience as both a student and employee, which provided Josh with a very different experience and support system from a typical first-generation student.

Josh worked during his time at FTCC and is also working at ASU. Josh has lived on campus and had a meal plan his whole time at ASU. He has enjoyed the social life but also experienced anxiety due to a perceived bully from his high school living in the same dorm and having a class together. Josh is one of the only students in this study who knew that an admission application fee could be waived due to low-income status and he took advantage of the waiver.

Josh is responsible for his own education and receives Pell Grant and student loans. Despite his academic achievement, Josh expressed frustration with the inability to get any scholarship funding that would offset his need to borrow student loans:

> I was applying for scholarships left and right, but none of them were coming back …
>
> With my grades, I should be getting something at least, and then nothing came through

> except for a $500 scholarship through my church, but that was pocket change in the grand scheme of it.

Despite this drawback, Josh has been successful in his classes and socially at ASU and cites his strong willpower and determination as the reason he has never given up. He also cites the debt that he is incurring from student loans as a reason to keep going knowing he will have to pay the funds back regardless.

Karen. Karen is a traditional student and completed 16 credit hours through dual enrollment at FTCC while in high school. The support and guidance Karen received from her FTCC liaison provided valuable transfer student capital, including knowing how to apply, how to apply for aid, and which classes would transfer to her program. The liaison offered multiple programs and services to the students in the dual enrollment program. Karen reflected positively about her time at FTCC, and most importantly, shared how FTCC prepared her to be successful at ASU which she did not feel would have occurred in only high school classes:

> I would definitely say FTCC helped more with the transition. They say that high school is preparing you for college. No, it is not. But when it came to FTCC, that helped because I got to see how a professor would interact with their students on a different level because they treat you like adults, not children. They're [professors] not going to hold your hand. I just love the relationship and the respect that you can have with the professor because they recognize that you're not a child anymore.

Learning to be independent and learning to love learning were also positive aspects of her growth that Karen attributed to FTCC.

Karen is currently in her first semester and her older brother also attends ASU. Both of her parents completed at least a bachelor's degree. Most recently her mother completed a

master's degree and her father completed a bachelor's degree while Karen was in high school. Karen took inspiration from their journeys watching how they completed their education while raising a family.

Karen has worked since she was 15 years old and saved a small amount of money prior to starting ASU. She does not currently work while at ASU and though she had plans to work in her second semester, she has decided not to work due to her course load. Karen explained how she is bad with money and budgeting even though her parents are very frugal and averse to debt. She talked extensively about her aversion to debt due to seeing her parents budgeting and getting out of debt in her childhood. Her parents have also tried to teach her financial literacy throughout her life, but Karen noted she is just recently realizing the importance. She shared that she has spent almost all of her meal plan money on coffee drinks and currently has $3 in her bank account. Karen complained about the cost of on-campus food, including a student market for groceries where prices are much higher than a typical grocery store. It is difficult for Karen to go elsewhere to buy food and groceries due to the lack of a car and limited bus routes.

While Karen may not excel at budgeting, she is very aware of the cost of higher education and has planned ways in which to reduce her overall cost. Free tuition was a central reason that Karen decided to participate in the dual enrollment program at FTCC. She also plans to take FTCC courses during her summers at home to try to graduate "faster and cheaper." She explained, "Anything I can do to cut down on, not necessarily on my time here, but cost. Anything to get me further faster and cheaper, I'm going to do that." Karen is receiving grants and scholarships at ASU and her aid package covered all of her costs except about $1,000 which her parents are paying through a payment plan.

Kim. Kim is a first-generation, traditional student who completed an AAS degree at FTCC in computer information technology and then immediately transferred to ASU. Originally majoring in computer science, she was frustrated with how few of her FTCC credits transferred into the computer science program, how many classes she would have to repeat, and how many STEM classes were still required. After her first term, she changed her major to sustainable development and estimates 32 of her credit hours transferred into that major.

Kim comes from a single-parent household and has a sister who is also attending ASU. Her mother is currently attending FTCC for a Registered Nurse degree. Though not yet a college graduate herself, her mother stressed the importance of education and the resulting independence throughout Kim's life:

> That was something she also drilled into me growing up. She's always wanted us to go to a university and get a bachelor's because she never got one herself. So, she really wanted us to have those opportunities to be able to get a career that could support ourselves so we wouldn't have to rely on anyone else, like a husband or family or anyone. But I also wanted to go to a university too; I want a degree.

Drawing inspiration from her sister and mother, Kim has persevered at ASU and has earned good grades consistently. She has had to take a lot of credit hours at ASU and is unclear of her graduation date but estimates 2021. Her career plans are still unclear, as well.

While at FTCC, Kim worked part-time in the Student Success Center which she spoke about enthusiastically. She relied on her co-workers, which included the academic advisors, for assistance and guidance in the transfer process. She still maintains those relationships and contacts those FTCC staff members regularly. Kim was one of the few students in this study that was excited about leaving home and felt ready to be on her own.

Kim stated that her finances are tighter at ASU than they were at FTCC but overall, she is comfortable as long as she budgets carefully. Kim works part-time with dining services on campus. She collaborates with her mother to apply for and complete her financial aid each year. She is receiving some grant funding but is also taking out student loans. Even with her financial aid, she had to pay out of pocket a few hundred dollars each semester to cover all of her charges. In order to save funds for her future, she put all financial aid disbursements from FTCC into a savings account and is using that to help pay any charges needed at ASU. She also works during breaks and over the summer at home to save money for living expenses and outstanding ASU charges.

Kim discussed how ASU feels like a community and she feels a sense of belonging on campus, but she has also has struggled to make friends outside of class and to get involved on campus.

Lisa. Lisa is a first-generation, traditional student who completed an AAS in graphic arts at FTCC and then transferred to ASU. Lisa explained transfer choices and processes in a way consistent with a bilateral agreement. She described the experience:

> They told us that [ASU] was in a partnership with [FTCC] and that aspect of the graphic arts. I had another peer who did the same thing as me. She graduated already. And apparently, it had been years and [ASU] and [FTCC] hadn't talked to each other. So, their courses weren't the same as the requirements and course catalogs. So, I guess when he transferred, they were good, but over the years, they didn't communicate anymore. So that was hard, the back and forth.

NOTE: FTCC's website about the graphic arts and imaging technology program states: "This curriculum is one of only four of its type in North Carolina and has official articulation

agreements with Appalachian State University and A&T State University" (FTCC, n.d.). I was not able to find any other information on such an agreement on either FTCC or ASU's websites, including on ASU's website where all current bilateral agreements are listed. When the gatekeeper from ASU was asked about the existence of a bilateral agreement with FTCC she explained that ASU will accept a few classes from community college graphic arts programs but no official bilateral agreements are currently in place (Morton, K., personal communication).

All of Lisa's credits did not transfer into ASU and she is unclear exactly how many did. By the time she graduates, she will have spent six total years in postsecondary education, two at FTCC and four at ASU. Her time to degree was lengthy due to the loss of credits in transfer, a required minor in business she found out about late, and additional requirements imposed by the university that she called a "theme."

Lisa's parents are from Mexico and her first language is Spanish. She had to take some English as a Second Language (ESL) classes during her secondary education. Her parents are supportive of her education but are not able to assist her financially; however, her mother frequently cooks food to send back to school with Lisa when she visits home. When she was in high school, Lisa applied to universities but decided not to attend because of finances and because she did not want to leave home. Living on her own was a significant worry then, and also when she started at ASU.

"Too easy" is the way Lisa describes her academic experience at FTCC. She felt the classes were too similar to high school and she did not feel challenged at all. Negative reflections of a faculty member who was also her advisor were a large factor in Lisa's experience at FTCC. The faculty member was close to retirement and Lisa felt he cared little about teaching. Because of these experiences, she was not comfortable utilizing him as her academic

advisor and sought assistance from a different professor, who had also gone to FTCC and then ASU.

Lisa shared her financial experiences at both the community college and university. When she was at FTCC and living at home, she felt financially secure and was able to save her financial aid disbursements. However, Lisa has had significant financial struggles since starting at ASU and in particular when she moved into her own apartment. In her first two years at ASU, Lisa was going home to work in Winston-Salem every weekend to make money. She now has a job closer to campus, but she still struggles to make ends meet. She opened a credit card and has gotten into some debt with that. She is also taking out student loans and discussed a need for more financial literacy counseling. She also struggles to balance time between work and school, and she has not had time to socialize or become involved on campus due to balancing the two. Because this is her last semester on campus, she looks back with regret that she was not able to make friends or get involved, feeling that she missed out on a true college experience.

Despite her obstacles, Lisa is highly motivated by her own desire to have a career she loves and she has "big dreams." She is also motivated by the desire to give back to her parents. She said, "Another motivator was my parents. They did so much for me and sacrificed so much for me, that it's a way to give it back to them."

Mason. Mason is a first-generation and nontraditional student. He was one of the few students who self-identified using both of those terms specifically. At some point in his recent experience, he felt he had been labeled saying, "I'm a nontraditional student is what they tell me." There is a gap of about eight years between his time in high school and starting at FTCC. He began considering postsecondary education at the suggestion of a friend and though he knew

he wanted to get a bachelor's degree, he decided to start at FTCC to save money and have less debt.

Mason spoke highly of FTCC and the support shown from the professors, specifically. He also was active in an honor society on campus and served as a student ambassador. While Mason did meet with his advisor regularly as required, he cited the bachelor's degree plan (BDP) as the main way he chose classes. He was one of the few students who self-advised through successful completion of a transferable degree. When planning to transfer, Mason relied more on ASU advisors than FTCC. He used resources provided by the school, such as tutoring and writing centers, frequently at both FTCC and ASU, more so than many other students in this study.

Mason had a good understanding of financial aid and his financial aid packages. He was one of the few students who was able to fairly accurately name the components of his award packages from both schools. Mason also discussed a work-study job that he had at FTCC where the primary duties were to shred paper and remove staples. He worked in that position for minimal hours during two semesters before finding an internship that could help him build his skill set and resume. Mason discussed how ASU includes a book rental fee program for every student. He stated that it costs $150 per term and the student can rent all the books they need. This was very beneficial to Mason as it took away the worry of planning to pay for books.

Mason worked full-time while at FTCC and currently works two part-time jobs while at ASU. He is motivated by a desire to get a good job or career and not have to work "crappy jobs" his whole life. He has the support of his family, and his uncle even stepped in to help with financial literacy and student loan decisions. He has found it hard to make friends at ASU due to his age and has not yet established a sense of belonging.

Scarlet. Scarlet is a traditional student with two parents who also attended ASU and a brother who is an undergraduate student at another North Carolina university. Scarlet attended early college high school through FTCC and graduated with an AS degree in four years. She stated that she earned 88 college credit hours prior to attending ASU but was not sure how many of those would count towards her ASU degree. Scarlet expressed her appreciation for how the early college prepared her for university classes and taught her the independence needed to be successful at the university.

Scarlet entered ASU with junior status and lives in a residential learning community (RLC) for early college students. She feels that the RLC has helped her integrate socially and make friends. Interestingly, she is in junior-level STEM courses even though it is her first semester at ASU. This has presented challenges to Scarlet; however, her professors have worked with her and given her special attention to help her acclimate. Though she has made friends in her RLC, she expressed dismay that she has not gotten involved in extracurricular activities due to her academic load.

Scarlet was accepted to four UNC System institutions, including two that would be considered more prestigious than ASU. She chose to attend ASU because the financial aid package contained the most grants. Her parents, being alumni, pressured her to attend ASU and also pressure her to challenge herself academically.

The financial aid package that Scarlet receives covers most of her cost of attendance, but Scarlet only knew the Pell Grant by name and was not sure what other components made up the award package. Along with her father, Scarlet visited the financial aid office at ASU to discuss the need for student loans and the standardized cost of attendance from the ASU office. They decided to take out a small loan to cover the remaining costs. Scarlet feels secure in her current

financial situation and also works driving other students around through a Facebook messaging group for extra money.

Case Summary

Students at ASU were the most frequently employed and discussed financial hardships more often than other cases. However, most students had strong emotional support systems, usually from their parents, and numerous students had a sibling who was attending the college at the same time. Table 4 provides a summary of the risk factors and protective factors for each student.

Table 4

Risk and Protective Factors of Students at ASU

Name	Demographic Risk Factor	Other Risk Factors	Protective Factors
Charity	low-income nontraditional first-generation	working full-time multiple jobs lack of family financial support (no safety net)	support system institutional agents self-motivation and internal drive
Danni	low-income	must pay for own education no AP classes at high school	sibling at same school college-educated parents parents have taught financial literacy student budgets and saves money early establishment of degree and career goals dual enrollment classes to increase academic rigor and preparedness
Devan	low-income nontraditional	swirl past student debt lack of financial aid/financial literacy no clear career goals	parent financial support parent handles FAFSA and loans for student

Table 4 (continued).

Jamie	low-income first-generation AAS degree	no transfer student capital	scholarship from the Hispanic League driven to give back to her family
Josh	low-income	early childhood trauma lack of transportation at CC	support system strong willpower and determination
Karen	low-income	poor budgeting skills lack of independence and skills to live on own	support system college-educated parents sibling at same school early establishment of degree plans and career goals parent financial support good social skills/makes friends easily
Kim	low-income first-generation AAS degree	unclear career goals limited transportation at ASU	support system sibling attending same school job at FTCC Student Success Center savings accounts
Lisa	low-income first generation AAS degree	working at home while at ASU poor advising at FTCC led to lack of transfer student capital no involvement on campus lack of social life at ASU	support system early intentions of getting a bachelor's degree self-motivation big dreams motivated to give back to parents savings account when transferring
Mason	low-income nontraditional first-generation	full-time work at FTCC multiple jobs while at ASU lack of social life at ASU	support system institutional agents use of resources such as tutoring early intention of bachelor's degree contact with ASU for transfer student capital club involvement at FTCC

Table 4 (continued).

Scarlet	low-income	junior-level STEM classes in first term at ASU lack of extracurricular involvement	support system college-educated parents early college preparation for university level early intention of bachelor's degree and set career goals residential learning community ability to self-advocate

University of North Carolina at Chapel Hill via Durham Technical Community College

Seven students were interviewed at the University of North Carolina at Chapel Hill (UNC-CH). Two students were interviewed on campus, one was interviewed off-campus, and four were interviewed online. Each interview lasted about an hour. Each student had been previously enrolled at Durham Technical Community College (DTCC) and six out of seven students had completed a degree at DTCC. All but one of the degrees awarded were transfer specific. Mark was awarded an Associate in General Education (AGE) retroactively. Table 5 shows the participants' demographic characteristics, including age, first-generation status, nontraditional student status, enrollment status, degree completion, and Title IV funding at the community college and university. This section summarizes each interview, describing the student's experience and providing quotations from students to demonstrate their expressions in their own words.

Table 5

UNC-CH Participants' Demographic Characteristics

Assigned Name	Age	First-Generation	Nontraditional	Enrollment Status	Degree Awarded	Title IV Funding at DTCC	Title IV Funding at UNC
Charles	29	Unreported	Nontraditional	Degree	AE	Unclear	Pell, Loans
Erin	32	-	Nontraditional	Degree	AA	Pell, Loans, Work-study	Pell, Work-study
Fred	24	First Gen	Nontraditional	Degree	AA	Pell, Work-study	Pell, Work-study
Jasmine	18	First Gen	-	DE	-	-	Pell
Mark	28	-	Nontraditional	Degree	AGE	Pell	Pell, Loans
Melody	34	First Gen	Nontraditional	Degree	AS	Pell, Loans	Pell, Loans
Nancy	23	First Gen	-	Degree	AS	Pell	Pell, Work-study

(AA = Associate in Arts; AE = Associate in Engineering; AGE = Associate in General Education; AS = Associate in Science; dual enrollment = DE; early college = EC; degree-seeking regular student = Degree)

Charles. Charles is a nontraditional veteran student who has had a challenging educational journey. Charles started his higher education path at UNC-CH but was placed on academic probation after his first year. To be readmitted, Charles had to complete online remedial coursework through UNC-CH. While he was doing this, he also enrolled at DTCC and completed an Associate in Engineering (AE) degree. He spoke highly of his time at DTCC, in particular, the faculty and their ability to teach STEM classes well.

Charles was then readmitted to UNC-CH but had to medically withdraw his first semester back. Charles then took a year break and just started back at UNC-CH in the biomedical engineering program this semester. Unfortunately, he was still struggling and expressed that he almost withdrew again. He was able to drop his course load to part-time and decided to change his major to economics. He only needs seven courses to complete a bachelor's degree in economics and he is desperate to finish a degree soon. Charles has sought out and used resources provided by both DTCC and UNC-CH, including tutoring centers and a student

support group. Unlike other students, he is willing to ask for help and is aware that UNC-CH has numerous resources for students.

Charles was very unclear as to what financial aid he received at DTCC, stating conflicting information at different times during the interview. For this reason, I cannot surmise what aid he did or did not receive at DTCC. He was clearer about the aid he had received at UNC-CH in the way of a Pell Grant and federal loans. He receives another grant or scholarship that was specifically for low-income students, but he could not name it. Charles believes he did not receive a UNC-CH Covenant award package due to past student loan debt. Unlike other students in this project, Charles felt more financially secure at UNC-CH due to his aid package than he did at DTCC. This could be attributed to the fact that he is unclear if he got any aid at all at DTCC and he did not speak of his parents or living arrangements. At the time of the interview, he had already used all of his available VA benefits.

Charles expressed that he feels like giving up almost daily. However, he is adamant that he will not give up because he wants a degree badly and has already put so much time into it. While he may be more successful in the economics program, he is currently seeking full-time employment and plans to take only one or two classes per semester moving forward. He has no planned graduation date.

Erin. Erin is a nontraditional student who immigrated to the U.S. as an adult from England. Due to conflict and estrangement from her parents, she always felt that going to college was an unlikely option for her due to a lack of support. She graduated from high school and then took a ten-year break from her education. Once she moved to the U.S., she found support and encouragement from friends and enrolled at DTCC. She graduated with an AA degree and then transferred to UNC-CH through the Carolina Student Transfer Excellence

Program (CSTEP) program. The timing worked out so that she had a semester break between graduating DTCC and starting UNC-CH.

Erin spoke very highly of DTCC and the community college system in the U.S. explaining there was nothing similar in England:

> I would just like to say that as an immigrant to this country, I just think that the community college system is one of the best things about this country. There's nothing really like it back home and it's just a fantastic way to get people into education.

Erin reflected on her time at DTCC positively, both in general and in reference to faculty and staff. She felt very supported there and would highly recommend DTCC to others, and she has. She felt particularly appreciative of the support shown by professors when she was going through a life event that affected her ability to come to class. The professors reached out to check in with her and also offered her flexibility with assignments. She believes DTCC prepared her well for her transition to UNC-CH academically and helped her build confidence.

Erin commutes approximately 30 minutes to UNC-CH from Durham five days a week. She stated that because she commutes and is nontraditional, she has not gotten involved on campus in extracurricular activities. While she is not involved on campus, she has a support system of friends in Durham that keeps her motivated. Transitioning to UNC-CH has caused feelings of pressure and anxiety for Erin. She also feels that she is not getting as much personal attention from professors at UNC-CH and is left to figure it out on her own. To help with this, she sought out counseling services through UNC-CH and they are helping her cope.

Erin was one of the few students in this study who participated in the federal work-study program at both the community college and university. The positions she has worked at both schools have given her vital skills and opportunities for future careers. She has received Pell

Grants throughout her education and took out student loans at the community college. She is awarded financial aid at UNC-CH through the Carolina Covenant program, which awards enough grants, scholarships, and federal work-study funds to first-year and transfer students who meet certain low-income thresholds to meet their full cost of attendance. She rarely takes out student loans, except for summer terms as other aid is typically unavailable.

Fred. Fred is a first-generation, nontraditional student who is originally from Africa and came to the U.S. with his family as a refugee. He is the oldest of nine siblings and feels some pressure to be successful since he is the oldest. Fred is very intrinsically motivated wanting to do well and make a better life for himself. Numerous times he mentioned that he has no other options or no backup plan, so he has to be successful on his current path. Because his parents are new to the U.S. and do not understand the educational system, they are proud of him but do not show much support or excitement for his studies.

Fred started classes at DTCC in the ESL program and later graduated with an AA degree. He was very proud that all of his credits transferred to UNC-CH stating that he "did not lose a single one." He is part of the CSTEP program through DTCC and UNC-CH and felt that being in that program pushed him to do well academically and to not give up when friends around him discouraged him from devoting the majority of his time to his academics. He felt supported by CSTEP staff at both DTCC and UNC-CH.

He spoke highly of DTCC and used resources on campus such as tutoring. He worked in the admissions office through the federal work-study program and was able to get Pell Grant and in-state tuition due to his refugee status. When Fred was preparing to transfer to UNC-CH, he was able to talk to the financial aid officers from UNC-CH on the DTCC campus. He is one of the few students who mention financial planning with university staff prior to transfer. Fred was

able to learn about and qualify for the Carolina Covenant program and was awarded federal work-study funds at UNC-CH, which he has used in multiple positions. He also mentioned the student transfer class and advisors at DTCC as resources he used to build transfer student capital.

At first, Fred felt very intimidated at UNC-CH being one of the few transfer students in most of his classes. He did not feel a sense of belonging until later and felt significant pressure comparing himself to other native students. Fred speaks very highly of the UNC-CH faculty finding them to be encouraging and willing to provide extra help when needed. Fred has always struggled with English and plans his writing assignments in advance so he can schedule in time to send it to the professors early and get feedback.

He seems to have support at UNC-CH and is very involved in numerous clubs and activities. He has had and will continue to have opportunities to study abroad and have internships in other cities. Fred has felt completely financially secure throughout his time at both DTCC and UNC-CH with no serious financial struggles to speak of. Fred mentioned having to pay for one summer at DTCC out of pocket due to no Pell Grant availability.

Jasmine. Jasmine is a first-generation, traditional-aged student who is originally from Africa and grew up in Italy. Jasmine's parents are supportive, and her mother helped her with navigating school processes at DTCC. Jasmine has a twin sister who also attended DTCC. At one point in time, Jasmine, her sister, and her mother were all taking classes at DTCC at the same time.

Jasmine started classes at DTCC through a dual enrollment program. During her time attending DTCC, she struggled with transportation, relying on her parents to drive her, and often having to pay for Uber if they could not drive her. She took classes at DTCC because she was worried that her high school was not preparing her academically for college. She also

participated in a summer bridge program for minority students at UNC-CH. Once at UNC-CH, she had similar worries and feelings of being "disadvantaged" by feeling less prepared and less knowledgeable than other students in her classes. She has used resources on campus at UNC-CH, such as tutoring and office hours, to help compensate for her feelings of being behind.

Hoping to prepare her early, Jasmine's parents have frequently told her that she is responsible for her own education costs. Jasmine was accepted into the Honors College at UNC-CH which comes with support services and a merit-based scholarship. She is part of the Carolina Covenant program, so she has not borrowed any student loans. She is offered federal work-study funding but has not taken steps to find a position. Jasmine does not understand her financial aid very well and thinks she currently has an outstanding bill and is not sure how or if she needs to pay it. She believes she barely made the cut off for the Covenant so she is very worried about not receiving it next year and feels like she may need to tell her parents to work less or earn less.

Jasmine sets high expectations for herself, which she believes is due to her Nigerian culture. She knew early in life that she wanted to get at least a bachelor's degree and currently has plans to attend medical school. She is involved on campus at UNC-CH having joined numerous clubs and organizations.

Mark. Mark is a nontraditional student who has had a somewhat difficult journey to UNC-CH. He started in postsecondary education right out of high school and attended a number of institutions for multiple majors before starting at UNC-CH. A bachelor's degree requirement for a desired job is the reason Mark wanted to return to school and applied to UNC-CH. Over time, he earned enough credit hours to be awarded an AGE degree at DTCC. This degree was awarded to him long after he had finished his courses at DTCC; he explained that he went to

DTCC to get a transcript and they awarded him the AGE degree on the spot. The AGE degree is not a transferable degree and Mark explained its value, “So it's literally, you did stuff here. It's not fancy.”

Mark has been at UNC-CH for about a year as a part-time student and began as a full-time student this semester. He currently lives with a parent in Durham and commutes to UNC-CH five days a week “assuming he goes to all of his classes.” Mark received a Pell Grant at every school he has been to and is taking out student loans at UNC-CH. He is not sure if he took out loans at DTCC. He has felt financially secure throughout his educational journey and has had minimal direct parental financial support, other than living at home. He is rather laissez-faire about his student loan debt and does not seem to have any thoughts or worries about repayment which is a deviation from every other student in this study who received loans.

His experience at UNC-CH has been positive and academically successful so far which he attributes to being older, having a better work ethic, and learning time management. Because the AGE degree is not fully transferable, Mark has had to take quite a few general education requirements at UNC-CH. Paradoxically, he believes that about 80 credit hours transferred into UNC-CH from his previous institutions. When asked how many credits from his other school transferred into UNC-CH, he stated, “I believe the vast majority of them came in. I was at the low to high 80s which was amazing to me.” He recently began taking classes toward his major in media and journalism and had done well making As and Bs. Being able to take classes in his major also provided him a sense of progression. He is not clear of a graduation date but estimates another one to two years.

Mark did not use academic resources at DTCC and still does not at UNC-CH. He stated that he prefers to navigate on his own and does not want to look stupid in front of others. He

also navigated the transfer process on his own, not speaking to anyone except the person at DTCC that gave him his transcript and the AGE degree. Mark does know how to advocate for himself and has formed a relationship with the dean of his school because of this. This relationship has been beneficial to Mark and gave him a sense of connection to his program of study.

Mark's one lament about UNC-CH is the extra requirements set forth by the institution, such as foreign language:

> I've taken three years of Italian. I don't want to be Italian. I have no use for Italian. I understand the logic of wanting people to be well-rounded and everything with their curriculum, but I am also the kind of person that does not like a bunch of fluff with my life, so maybe just lessening some of the requirements would be nice. It's a lot of requirements and a lot of moving wheels where I could not have these five wheels moving and my central life would still be going.

Melody. Melody is a first-generation, nontraditional student who is originally from Iran and came to the U.S. with other family members as a refugee. She started taking ESL courses at a community college in Virginia and then attended another community college in the same state prior to moving to North Carolina. In Virginia, she was charged out-of-state tuition and decided to move to North Carolina partially to be able to get in-state tuition due to her refugee status, but also to be closer to other family members.

Melody completed an AS degree at DTCC and then transferred to UNC-CH. She had inquired about the CSTEP program at DTCC but was told she would not qualify because she already had some college credits from other schools. Overall, her reflection on her time at DTCC is positive and she spoke highly of the faculty. She felt a strong sense of belonging at

DTCC, “It was really nice, and it wasn't really just a school for me, it was like home. I was really comfortable.” She used academic resources provided by DTCC, such as tutoring and writing centers.

She described some issues with transfer advising at DTCC and getting conflicting information about course planning and transferability of courses. She stated that courses she was advised to take at DTCC were later deemed as not meeting certain requirements by her UNC-CH advisors. Multiple family members who were also enrolled at universities helped Melody with the transfer process and provided guidance.

Melody worked almost full-time in a chain retail store while taking classes at DTCC. She received a Pell Grant and took out student loans only when necessary; she believes she took out a loan for a summer term. Melody currently lives with her mother in Carrboro and can no longer work due to her academic load. This has caused her mother to have to work more in order to make up the lost wages for the household. Melody’s mother and brother, who is in graduate school, are her main sources of support and strongly encourage her when she is down. She is also motivated by her career goals and not having to work in retail again. She states that she wants “to be a really good person and contribute to society and have an effect on the world.”

Melody has struggled with the rigor at UNC-CH, particularly in STEM classes. She uses a wide variety of resources offered by the university such as peer tutors and academic coaches. Another issue she mentioned was not being able to register for the courses she needed and having to delay her graduation due to that.

Melody is awarded financial aid under the Carolina Covenant program at UNC-CH and has only had to borrow student loans for summer classes. However, she is worried that she can only get the Covenant for four semesters total and she will have met that threshold after this

academic year. She plans to get an internship over the summer to save money. She was also awarded funding through the federal work-study program but found the process to get a job to be too complicated.

Nancy. Nancy is a first-generation, traditional college student. She initially applied to UNC-CH during high school but was not accepted. She decided CSTEP was her next best option and once accepted to the program chose to attend DTCC. She highly recommends the CSTEP program to other transfer students and spoke highly of the resources and staff. She lives at home with her family in Chapel Hill. She has a sister who is one year younger and also participated in the CSTEP program with DTCC and UNC-CH. Her parents are very supportive of her education and even strategically moved their family to Chapel Hill when Melody was elementary school age with the hopes that she and her sister would attend UNC-CH.

Nancy and her sister had to commute to DTCC via multiple buses which could take up to two hours sometimes. She did not seem to realize that most people would consider this a significant hardship or barrier. Her current commute to UNC-CH by bus is much easier and shorter. However, she does not have another form of transportation so she is bound by the bus schedule and cannot stay on campus for studying or other activities as long as she would like to. She feels that she has not integrated into the campus because she has not made friends or become involved in extracurricular activities. She usually gets home each evening for dinner and enjoys spending that time with her parents.

Nancy has learned to ask for help and advocate for herself due to her parents not speaking English well. She has had to translate for them and handle their business conversations while growing up. Nancy had to take a few ESL courses at DTCC even though she has lived in Chapel Hill all her life. She believes this is due to an error she made on her application, but she never

questioned it and completed the courses. Through DTCC, Nancy feels that she was better able to learn communication skills and to gain more confidence. She also feels that DTCC helped prepare her academically for UNC-CH.

Pell Grants have assisted Nancy with her education. She has not borrowed any student loans and is currently receiving aid through the Carolina Covenant program. However, she was not able to afford a $400 book recently and her professor was kind enough to lend it to her. She has a work-study job at UNC-CH that she enjoys and is loosely related to her major. This is her first job and she is glad to be able to get job skills and build her resume.

Case Summary

Students from UNC-CH had highly varied characteristics and experiences for the most part. A larger majority of these students were nontraditional and lived with their parents who were their support systems. A majority also received financial aid packages that included large amounts of grants and scholarships. Additionally, none of them worked while at UNC-CH except in federal work-study positions. Table 6 provides a summary of the risk factors and protective factors for each student.

Table 6

Risk and Protective Factors of Students at the UNC-CH

Name	Demographic Risk Factor	Other Risk Factors	Protective Factors
Charles	low-income nontraditional	swirl seeking employment and switching to part-time study lack of support from others	institutional agents use of resources at both DTCC and UNC-CH self-motivation
Erin	low-income nontraditional	ten-year break between high school and college lack of family support commuting from Durham	support system institutional agents CSTEP preparation at DTCC

Table 6 (continued).

			early intention of bachelor's degree Carolina Covenant
Fred	low-income nontraditional first-generation	ESL lack of parental emotional support	institutional agents CSTEP use of resources such as tutoring early intention of bachelor's degree and career plans transfer student capital from DTCC and CSTEP motivated by faith and age
Jasmine	low-income first generation	perception of poor academic preparation in high school lack of financial aid understanding	support system Honors Carolina with supports Carolina Covenant high expectations of self and motivation early intention of bachelor's degree and career plans
Mark	low-income	swirl A10300 from DTCC not transferable part-time enrollment does not use resources lack of campus involvement no transfer student capital	support system institutional agents college-educated parents living at home to mitigate cost of UNC-CH ability to self-advocate
Melody	low-income nontraditional first-generation	ESL working almost full-time while at DTCC	support system living at home while at UNC-CH early intentions of a bachelor's degree use of resources at both schools Carolina Covenant
Nancy	low-income first-generation	transportation by bus only lack of involvement at UNC	support system sibling at same school living at home while at UNC-CH to mitigate cost CSTEP Carolina Covenant early intentions of a bachelor's degree

University of North Carolina at Wilmington via Carteret Community College

A total of eight students were interviewed at the University of North Carolina at Wilmington (UNC-W). Six were interviewed on campus within a two-day period and two were interviewed online. Each interview lasted about an hour. Each student has been previously enrolled at Carteret Community College (CCC) and six out of eight had completed a degree at CCC. Table 7 shows the participant's demographic characteristics including age, first-generation status, nontraditional student status, enrollment status, degree completion, and Title IV funding at the community college and university. This section presents a summary of each interview, including quotations from students, so their experiences are explained in their own words when possible.

Table 7

UNC-W Participants' Demographic Characteristics

Assigned Name	Age	First-Generation	Nontraditional	Enrollment Status	Degree Awarded	Title IV Funding at CCC	Title IV Funding at UNC-W
Camille	19	First Gen	-	DE	-	-	Pell
Candace	24	-	Nontraditional	Degree	AA and AAS	FWS	Pell, Loans
Cindy	23	First Gen	-	Degree	AA	Pell	Pell, Loans
Hannah	22	-	-	Degree	AA	Pell	Pell, Loans
Harry	26	-	Nontraditional	Degree	AAS	Loans	Pell, Loans
Jane	19	First Gen	-	DE	-	-	Pell
Leah	26	First Gen	Nontraditional	Degree	AA	-	Pell, Loans
Maggie	29	First Gen	Nontraditional	Degree	AA	Pell	Pell

(AA = Associate in Arts; AAS = Associate in Applied Science; dual enrollment = DE; degree-seeking regular student = Degree)

Camille. Camille is a first-generation, traditional-aged student in her second year at UNC-W. She took courses at CCC through a dual enrollment program, which was mainly

online. She completed around 12 credit hours, all of which transferred to UNC-W. Camille speaks positively about her time at CCC and stated that experience helped prepare her for transferring to UNC-W. However, she also found her classes at CCC to be less rigorous than UNC-W. She is studying nursing at UNC-W and has done well so far evidenced by A grades in most of her classes which are STEM heavy.

Camille's parents handle her financial aid for her and do not discuss it with her in detail. She is aware that she is getting financial aid but unclear about types and amounts. She does not think she has borrowed any student loans but is not sure. Her parents chose to handle the financial aid and the cost of the university themselves in an effort to alleviate stress and allow Camille to focus on her academics.

Camille worked while she was at CCC in high school and continues to work while at UNC-W. She uses her earnings for her necessities like food and gas. Camille stated that she is very introverted and making friends on campus has been an issue. She is struggling with a lack of social connection and sense of belonging at UNC-W. Camille expressed significant concerns related to imposter syndrome: "I also kind of like doubt myself, and I'm like, is this realistic for me? Am I the kind of person that goes to college? … Am I outside of my realm? Am I going too far for what I'm capable of?"

Candace. Candace comes from a large family and is one of six children. Candace and her siblings were homeschooled by their mother, but she eventually decided to take the GED and passed at the age of 18. Candace enrolled at CCC and spent a total of four years there. She completed both an AAS and an AA degree. She was very involved at CCC in extracurricular activities, predominantly with the student government association. She did not work while she was at CCC and her parents paid her costs out of pocket. Through her family is large and her

mother did not work for most of her life, her father worked up to 60-70 hours per week which reflected on the FAFSA as a high income. The family did not qualify for any need-based financial aid which was bothersome and confusing to Candace. She remarked that her family was living in a small house and struggling so she did not know why they did not qualify for any aid. However, she did not mention following up with any staff member at either school for clarification or other options.

Candace knew upfront from her parents that she would be responsible for the cost of her education once she transferred. However, a savings account was established and Candace and both of her parents contributed regularly to the account throughout the summer prior to transfer. They were able to save enough to pay for the first semester at UNC-W. After that, they had to take out a private loan to cover the second semester.

Candace is now 24 and considered independent through FAFSA meaning that she no longer has to include her parents' income. She is eligible for a Pell Grant and other state and institutional grants this academic year. She is taking out federal student loans and working to help pay her expenses. Because she is working and taking a full course load, she has little time to participate in extracurricular activities on campus and that is a source of concern and sadness. "So that's probably the main struggle that I've had here is just knowing that there's a huge experience that I could be having."

Candace also has struggled with imposter syndrome throughout her education. Before even starting at CCC, she thought of herself as "super stupid." Stemming from homeschooling that she felt was not rigorous; she constantly worries if she belongs in college. However, academic successes, such as good grades at UNC-W, have helped her gain confidence and reinforce that she can complete a bachelor's degree.

Cindy. Cindy is a traditional, first-generation student who completed an AA degree at CCC and then transferred to UNC-W. She has five siblings and has lived in the eastern part of North Carolina her entire life. After high school, she took a seven-month break to work before she decided to start community college. While this did not seem to affect her education significantly, she does recognize a loss of information due to the break and would not recommend breaks in education for others.

Cindy reflected on her time at CCC positively and felt very supported by both her academic advisor and professors. She made many new friends who she studied with but was not involved on campus in any extracurricular activities. She did use services that CCC offered such as tutoring.

Cindy's parents were instrumental in her transfer to UNC-W. She described their involvement in her decision-making as a mix of support and pressure. Being a first-generation student and having done well at CCC, her parents encouraged her to continue on and get a bachelor's degree. Thoughts of leaving home were overwhelming to Cindy and made her wary of going away to college. Cindy had always wanted to be a teacher but felt that she could also work as a teacher's assistant with just an associate degree and be content. Potential earnings did not come up as a factor in this decision making. Moving away from home and being independent were sources of concern for Cindy in making the decision to go to UNC-W. She did not want to be away from her family; she was worried about living on her own, not having anyone she knew at UNC-W, and getting lost on campus. Cindy has lived on campus during her time at UNC-W and has not worked in an effort to concentrate on her academics. She is responsible for paying for her own food and everyday necessities. During school breaks, she

will work back at home to save money. Her parents or boyfriend also give her money frequently.

Cindy's parents, her father in particular, handle all of her financial aid processes and other administrative tasks of that nature. Cindy is aware that she got Pell Grants at CCC and knows she did not have to take out student loans. She is also aware that she is getting Pell Grants and student loans at UNC-W. However, she does not know if she is getting any other sources of funding or which type of loans she borrowed. Accepting the student loans was not optional and she would not have been able to attend without them. She stated that she tries to stay away from the financial side of everything due to the stress it causes, and, in our conversation, she was visibly stressed when talking about financial aid.

Hannah. Hannah is a traditional college student in her fifth year of postsecondary education with at least one more year to go. She attended CCC straight out of high school and completed an AA degree in three years. After completing the degree, she immediately transferred to UNC-W with junior status and is now in her second year at UNC-W.

Throughout her life, her mother stressed the importance of education. Hannah reflected: "Since I was little, my mom always said, the only thing that no could take away from you is your education." Because of this Hannah, knew from an early age that she wanted to get a bachelor's degree. Setting an example, Hannah's mother completed a bachelor's degree during Hannah's senior year of high school. The desire to "not have to worry or struggle" is her motivation to achieve her career goals.

Hannah speaks very highly of CCC and certain staff members in particular. She speaks highly of her student government advisor who was also a math teacher. Working with her advisor, she was informed of the Comprehensive Articulation Agreement (CAA) and the

importance of completing the AA degree for transferability. Hannah's advisor also took the time to help her select courses based on the schools she wanted to transfer to, specifically increasing her transfer student capital. Describing her journey as step-by-step, she reflected on how CCC prepared her for the transition to UNC-W and believes if she had gone to UNC-W straight from high school she would have quit or failed early on.

Hannah received Pell Grants to pay for her education at CCC. This covered all of her educational expenses and provided extra funds to help with transportation and food. At UNC-W, Hannah is receiving Pell Grants and she has also had to take out federal student loans to help pay her costs. This current semester she decided not to accept a student loan thinking that she could get a job and use those earnings to pay her rent. However, she was not able to find a job quickly enough and had to go to the financial aid office to request student loans immediately to cover her rent.

Harry. Harry is currently a second-year graduate student at UNC-W. He completed an AAS degree at CCC and transferred to UNC-W through a bilateral agreement. Harry changed his major numerous times while at CCC and spent four years enrolled at CCC. Harry then transferred to UNC-W through a bilateral agreement, but he believes all of his credits did not transfer. Due to the loss of credit and specific curriculum requirements at UNC-W, he spent three years at UNC-W obtaining the bachelor's degree and had to retake some classes he had already completed at CCC. The information provided by UNC-W and CCC is provided below in Table and shows conflicting information. It is clear how a student at CCC could get the impression the program will take four years and be efficient. However, when one reviews the information from UNC-W, it is clear that additional credits will be required.

Table 8

Conflicting Curriculum Information

Institution	Language from Institution's Website About Curriculum Requirements
CCC	"Graduates with the AAS in Aquaculture Technology from CCC can pursue Bachelor's degrees through 2+2 articulations with UNC-W and ECU" (CCC, n.d.).
UNC-W	"The AAS in Aquaculture Technology DOES NOT satisfy UNC-W's University Studies requirements and students must make sure they do so in order to fulfill UNC-W's graduation requirements" (UNC-W, n.d.)

Harry reflected positively on his time at CCC and believes it was beneficial for him to spend time at CCC exploring his interests at a lower cost. Harry took out federal student loans to pay for his first two years at CCC. At that point, CCC stopped participating in the federal student loan program due to its default rate. In the next few terms, Harry had to borrow a private loan from a bank to cover his education expenses. He thinks that CCC also offered a payment plan option at the time. When Harry transferred to UNC-W, he borrowed federal student loans. However, once he turned 24 and no longer had to include his parents' income on his FAFSA, he received grant aid. Harry also worked during his time at both schools to help with his living expenses.

During his first few semesters at UNC-W, Harry struggled to adjust to the academic demands of the university. He felt that he was well prepared for the applied aspects of the program, but not as well prepared for the increased academic expectations. Determined to be successful, Harry began trying to learn how to study, practicing different study and learning techniques as well as seeking out help from university resources. The time investment he had already committed to his education was a factor in his motivation to never give up. Harry attributes his persistence and success to a strong support system including parents, friends, and mentors in which he includes faculty and staff from both schools. He also strongly believes that

taking classes at a community college helped him find his passion and desire to be successful at a university.

Jane. Jane is a first-generation, traditional student who enrolled at CCC through dual enrollment and took a total of four online classes. Unfortunately, she believes that only two or three of her classes actually transferred to UNC-W and expressed frustration with the lack of course advising she received at CCC. Jane explained the course enrollment and advising process as: "she [advisor] didn't really look into the classes that we were taking. I chose them myself thinking that they would transfer and she just kind of went with it, and then the credits ended up not going anywhere."

Jane's tuition costs were waived at CCC and she only had to pay a small fee. However, she did have to buy a few expensive books that she paid for herself with money saved from a summer job. Jane's father passed away while she was in high school and she is eligible for Pell Grants because her mother only works an occasional part-time job. Jane has a very good understanding of the financial aid process and the grants and scholarships she is awarded at UNC-W. Jane was able to list the sources of funding by name and included the amount she is receiving annually. She receives a Pell Grant, another grant funded through the state of North Carolina, and two very large scholarships that are renewable for all four years of her undergraduate study. She has not borrowed any student loans and, with her mother's encouragement, plans not to until graduate school. Jane lives on campus and has a meal plan, so all expenses are covered by her financial aid package. She uses the money she has saved from summer jobs as spending money. Jane chose not to have a job initially so that she could prioritize her transition to UNC-W. She is considering getting a job while at UNC-W in the near future, though it is not an urgent need.

The primary source of frustration Jane has faced at UNC-W is her experience with advising. During orientation, advising was done in a computer lab with a large group of students. Jane expressed frustration and confusion with this, feeling as though she was left on her own to register. She has not found subsequent advising experiences to be any better and shared that her advisor told her she is only permitted to see her twice because she is so busy. She is using a course guide for the nursing program that her advisor gave her to plan her courses.

Because Jane is the first in her family to go to college, she has a lot of encouragement and support from her family members. She openly stated that she was a first-generation college student seeming to be proud of that status, possibly due to all of the encouragement she has received. She stated she has always had a good work ethic and has always been motivated, and even competitive when it comes to being successful in academics.

Leah. Leah is a first-generation, nontraditional student who enrolled at CCC right out of high school. Leah started at CCC pursuing an AA degree even though a bachelor's degree was not her initial intention, feeling that a university was not an option for her financially. She took classes in that program for a while, then switched to other majors that were more career-focused but did not enjoy them. Feeling frustrated, she took a year break from school to work. She then went back and finished the requirements for the AA degree. In total, this all occurred over a five-year period.

Leah reflects on her time at CCC mostly negatively and felt that CCC focused heavily on student transfer instead of career goals. However, it is unclear if her declared major, and changes to the major, affected her advising perceptions. For example, in her first semester at CCC and in the AA program, she expressed frustration with having to take a transfer success course knowing she had no intention of transferring at that point. A lack of communication early

on when applying, along with a lack of career counseling when picking a major, seems to be possible issues. She expressed a need for career counseling that was not provided or not sought out. The only positive reflection Leah has about CCC was the affordability of the classes which she appreciates now that she is pursuing a bachelor's degree.

Leah was out of school for another year before deciding to apply to UNC-W at the urging of her coworkers. Her employer and coworkers are a significant source of support and encouragement for Leah. She currently lives at home with her parents and commutes over an hour to UNC-W two days per week. She works full-time and her two days off work are Tuesdays and Thursdays which is when she takes classes on campus. Leah has been much more satisfied with her experience so far at UNC-W and her professors in particular. Initially, she was concerned she was not academically prepared for UNC-W and worried she would look stupid compared to native students. Talking with her professors and receiving their encouragement and validation has increased her confidence. She is not involved in any campus activities and has little to no social life due to her commuting and full-time work.

Leah is using financial aid to cover her costs and has a Pell Grant, a state grant, a small scholarship from the institution, and is borrowing student loans for the first time. She is very wary of taking out student loans and suggested more loan education and wished she would have had more in-depth loan counseling. Otherwise, Leah seems to have a good understanding of financial literacy including budgeting.

Maggie. Maggie is a first-generation, nontraditional student who is currently enrolled in an online, accelerated bachelor's degree program at UNC-W. Maggie enrolled at CCC right out of high school and completed an AA degree in 2012 after three years at CCC. She reflected on her time at CCC slightly negatively in the fact that she felt she was not properly advised and

swirled around multiple programs and multiple advisors which prolonged her time to completion. She received a Pell Grant at CCC and worked three part-time jobs during this time. After completing her AA, she thought about continuing to a bachelor's degree, but her degree taking three years instead of two frustrated her and the interactions she had with visitors to CCC from universities discouraged her.

Maggie then worked for a number of years before deciding to pursue a bachelor's degree in 2018. In order to move up in her current career field, she is required to have a bachelor's degree. This is the main reason she decided to return to school and attend UNC-W, but she is also proud to be setting an example for her elementary school-aged child. Maggie currently works full-time and fluctuates between part-time and full-time at UNC-W depending on the demand of the courses.

The experience with UNC-W has been positive thus far and Maggie has found their academic advising to be very helpful. Her application and admissions processes were easy and quicker than she expected and most importantly for Maggie, was geared towards nontraditional, working adults. She also reflected on the faculty positively and is encouraged by the flexibility that has been shown to her in regard to her being a mother, full-time worker, and student. She feels that she is progressing successfully in the program despite having to take some general education requirements. She is not clear on her graduation date and it will depend on the schedule of course offerings.

Case Summary

Students from UNC-W were also varied but most felt a high level of support and belonging to the campus. Many students at UNC-W worked to help fund their education and

chose UNC-W due to the proximity to their hometowns. Table 9 provides a summary of the risk factors and protective factors for each student.

Table 9

Risk and Protective Factors of Students at the UNC-W

Name	Demographic Risk Factor	Other Risk Factors	Protective Factors
Camille	low-income first-generation	working lack of social life and campus involvement imposter syndrome	support system parent financial support early intention of a bachelor's degree motivated by her career goals
Candace	low-income	commuted almost an hour to her CC homeschooled (lack of rigor) imposter syndrome working	support system institutional agents academic success at CCC increased confidence good social life at UNC-W
Cindy	low-income first-generation	reluctance to leave home lack of financial literacy educational break after high school	support system: "whole army behind me" institutional agents early career goals
Hannah	low-income	imposter syndrome, (work possibly but she works on campus and seemingly few hours)	support system institutional agents parent values of education from an early age transfer student capital and understanding of CAA parent financial support when needed
Harry	low-income	unclear major and swirl at CCC inability to take out student loans at CCC retaking classes at UNC-W	support system a major he is passionate about via a new professor being hired at CCC

Table 9 (continued).

Jane	low-income first-generation	poor advising experiences at both schools	support system early intentions of bachelor's degree, graduate school, and career path views herself as smart and a hard worker large scholarships contribute to totally covering the cost of attendance
Leah	low-income nontraditional first-generation	swirl at CCC working full time commuting to UNC-W deficit minded (negative perspective)	support system good understanding of budgeting
Maggie	low-income nontraditional first-generation	full-time employment breaks in education	financially literate program at UNC-W format for working adults setting an example for child self-motivated

Chapter Summary

Each participants' journey is unique, but all led to successful transfer to the university and a steady path to a bachelor's degree. Their experiences, summarized in this chapter, illustrate challenges, strengths, and support systems that shaped their journeys. Chapter Five will present findings in the form of themes from the data that are similar across all students and different groups of students.

CHAPTER 5: FINDINGS

This case study seeks to explore and understand the experiences of low-income transfer students who successfully transferred from a North Carolina community college to a UNC System university and are on the path to bachelor's degree completion. Twenty-five students who transferred from a NC community college were interviewed at three UNC System universities. The institutions the students attended represent three high-performing partnership pairs that were identified using analysis by Bartek (2020a). Each semi-structured interview lasted approximately one hour in which students described their educational experiences, including their time at both the community college and university. Each interview is summarized in Chapter Four and describes the participants' experiences in detail with quotations to highlight important details and illustrate experiences in participants' own words.

Using a data analysis spiral suggested by Creswell and Poth (2018), data were organized and analyzed using multiple memoing and coding techniques. Emerging from this process were central themes that were similar in the students' experiences. In this chapter, the themes are presented in detail and direct evidence in the form in quotations are used to demonstrate the theme.

Emergent Themes

Three main themes emerged from the data analysis process. The first two themes reflect common experiences that were shared in each case and subcase leading to successful transfer. The two themes common in all interviews were the importance of transfer preparation and readiness and the importance of a robust support system. The third theme relates to how students, particularly across cases, experienced finances and employment differently but have

built resilience still found academic success. Table 10 concisely presents the three themes and corresponding subthemes.

Table 10

Three Themes and Corresponding Subthemes

Theme	Subtheme
1. Importance of transfer readiness	A. Early intentions of bachelor's degree attainment a. Setting lofty goals B. Preparing for transfer while at the community college a. Academic preparation and rigor b. Expanding interpersonal skills c. Learning the practicalities of higher education d. Leaving home C. Building transfer student capital a. From family and peers b. From the community college c. From the university d. From a guaranteed admission program e. Inconsistent acquisition from academic advising D. Feelings of imposter syndrome a. Stigma and erosion of confidence b. Milestones help build confidence
2. Support systems are recognized and valued	A. A connection to faculty in the classroom B. The role and importance of institutional agents C. Necessity of emotional support D. Strength and drive from within E. Support systems factoring into application decisions

Table 10 (continued).

3. Employment experiences were different, but similar outcomes thus far	A. Necessity of work at ASU and UNC-W B. Federal work-study at UNC-CH C. Consequences of work D. Mitigating low-income status

Importance of Transfer Readiness

Across all the cases, students shared common educational goals and actively took steps to become ready for transfer. A vast majority of students had intentions of completing a bachelor's degree prior to entering the community college and the community college was then essential to their preparation for the university. Students experienced preparation in different forms, such as academic, interpersonal, and practical. A significant factor in transfer readiness was the acquisition of transfer student capital from different sources including family, peers, the community college, and the university. Despite significant preparation and readiness, a number of students reported feelings of imposter syndrome upon entering the university but reaching specific academic milestones helped alleviate those feelings and build confidence.

Early intentions of bachelor's degree attainment. Overwhelmingly, students in this study had early intentions of completing a bachelor's degree and a majority developed those intentions from a young age. Lisa emulated many students' experiences, explaining, "I think ever since I was young, I always knew what I wanted. My parents never really had a push me to go to college. I always knew I wanted to go to a four year [institution]." Parental influence and exposure to higher education also facilitated early intention for some students. Hannah discussed her mother's endorsement of education from a young age, stating, "Since I was little, my mom said that the only thing that no could take away from you is your education." Moreover, some parents' discussions of education included labor market considerations that instilled in students a

feeling of necessity in getting a bachelor's degree. Danni's explanation summarized this sentiment felt by a number of students:

> I feel like my parents have always been supportive of whatever decision, but they encouraged it [to get a bachelor's degree] just because to them, you pretty much have to have a bachelor's degree to get a good job. So, it's always kind of been in my brain that I have to have a bachelor's at least.

Other paths to the university included students who developed the goal of completing a bachelor's degree while at the community college, often citing the community college providing the inspiration, confidence, or preparation needed to take that next step. Some students, like Kim, experienced a combination of early exposure to the possibility of getting a bachelor's degree, along with a community college that made that tangible. She described her experience:

> That was something she [mother] also drilled into me growing up. She's always wanted us to go to a university and get a bachelor's at one point because she never got one herself, but community college is when it started to become more real and I had to start thinking more about my future.

Josh had a professor early in his time at the community college that instilled in him the passion to pursue a bachelor's degree. He explained when he knew he wanted to get a bachelor's degree:

> Probably during my first bio class with that professor because I switched from not thinking I wanted to go to college to, "Oh my gosh. If all the professors are like this crazy dude, then I want to go." A lot of professors do have interesting stories, but it was particularly this professor who changed my mind, who made me want to go to college and learn more about, not necessarily bio, but just learn more from people who have more knowledge than me. It kicked up my strive for knowledge and learning.

While still at the community college, Candace was gaining confidence academically but visiting the UNC-W campus was the final reassurance she needed to be able to see herself as a university student. She described the trip:

> Just for fun, before I was even finishing my associate of arts, before I even considered transferring, a group of my friends was going on a day trip to Wilmington to tour the campus. Some of them were considering transferring here, and I was like, "Oh, I want to go." So, I came and didn't want to leave. I really started heavily looking into how I could get here, what I could do, and how much it would cost. I was constantly trying to figure out how I can make it work … I decided I wanted it, so I was going after it.

Harry had a similar experience visiting a different UNC System campus not featured in this study. He had a similar academic experience to Josh in finding a professor at the community college that motivated him, but in this case, the faculty member led Harry toward a specific program and career goal in aquaculture. This, combined with exposure to a university campus, excited him and motivated him to pursue a bachelor's degree. He described his experience:

> It was just a bunch of people there that were my age and living on their own, having fun. I think having that exposure to that type of life, I was like, "Man, I don't know what I'm missing right now." And so that mixed with the aquaculture program, those things kind of all combined to, "Okay, yes, I definitely want to do the university transfer."

Overall, an early intention to complete a bachelor's degree was found in all cases and for a vast majority of students. For students who were less clear on their intentions, an experience that allowed the student to visualize themselves at a university, such as a campus visit, cemented their degree intent.

Setting lofty goals. Along with an overwhelming majority of students in this study intending to complete a bachelor's degree early in their lives, a majority described aspirations of graduate school in their interviews. When asked about long-term goals, Danni explained, "I would also love to get a master's and I would love to get a Ph.D. That's definitely like a long term 10-year goal." Josh also described goals of graduate school based on a specific career interest, "I've decided I want to try going into forensic psychology. And to do that, I probably need to get at least a master's degree. I'm looking at also getting a doctoral degree."

Interestingly, the vast majority of students at ASU (75%) mentioned pursuing graduate education, while slightly less than half of the students at UNC-CH and UNC-W described graduate school intentions. Charity, a graduate student at ASU, described an accelerated admission program that could be a possible factor:

> App State does this cool thing where they let you start grad school if you qualify, while you're in undergrad, so I started while I was in undergrad. I'd have to look back to see exactly what semester I started taking grad classes, but I only have one more semester left after this. So pretty excited about it.

Along with aspirations of graduate school, students shared other goals they have for their lives centered around wanting to do something "big" or "important," usually in contrast with what their parents do for a living. Jasmine shared about her future intentions, "I want to go to med school. And I want to do a lot with my life." Camille, a first-generation student, described similar lofty dreams, which she contrasted with her parents' careers, stating, "It was kind of different that I actually wanted to go to college and have a career, which they [parents] do have careers, but I wanted to go and do something big." Furthermore, Lisa's big dreams included

moving states which was uncommon in her experience, “I always knew I wanted to be big. I always dream big. I wanted to move to New York and do fashion.”

Additionally, numerous students’ goals reflected a desire to contribute to society and overall social consciousness. Melody, an immigrant from Iran and Turkey, shared her goal in a way that conveyed the urgency and deep desire. She said, “I want to be a really good, good person and contribute to society and have an effect on the world.” Candace described similar feelings when discussing why she persists, “I have a fear of not contributing, not producing something, not giving something back to the world to society. So, I feel like UNC-W is just a tool for me to know what to give back.”

With early intentions and substantial goals in place, students used their time at the community college to actively prepare for transfer in order to reach their goals.

Preparing for transfer while at the community college. While most students had early intentions of completing a bachelor’s degree, the bridge to the university that the community college provided was essential for preparation. Across all institutions, students felt the community college provided preparation in different areas that was necessary for their successful acceptance and transition to the university. They felt that academic preparation — acclimating to increased rigor and workload — at the community college was an essential factor in their ability to complete university coursework. Students also expanded their interpersonal skills, such as communication and social skills at the community college. Additionally, students credited learning how to navigate the practicalities of higher education, such as knowing how to read a class schedule or how to communicate with a professor, as an important factor in their transition to the university. Finally, preparing to leave their parents’ home while at the community college

was important for many students. Each type of preparation is discussed in detail in the following sections.

Academic preparation and rigor. Along with students' reflecting on their time at community college positively, they partially attributed their ability to be academically successful at the university to the academic preparation they received via community college classes. Specifically, community college classes prepared students for the rigor and workload of university classes. Students did not describe the rigor of community college and university classes as equal but described community college classes as a stepping stone to the rigor of the university. Hannah described the importance of community college as an intermediary between high school and university, explaining:

> I feel like going into community college first, and taking those classes, then transitioning here [UNC-W] really helped. I feel like if I had just transitioned here from high school, I probably would have flunked or gotten really overwhelmed. I really appreciate the experience. I think that going to community college before you go to university is such an essential thing. It's an easy step for you. So, it's not like you're in high school and you took a giant leap, and you don't understand anything and it's overwhelming. It's tiny steps in order to get there. It's really worth it.

The sentiment of community college being a natural step between high school and a university was repeated by several other students in this study. Many students also said they do not think they would have been as successful at the university if they had not attended the community college. Charles, who had attended UNC-CH prior to and after DTCC, reflected on the courses he took at DTCC. Now that he is back at UNC-CH, he feels more prepared. He said:

> I would just say that Durham Tech [DTCC] is a lot better at taking hard classes and breaking them down into easier to understand concepts. And more individual attention from the instructors makes it a lot easier to understand and do well at that. The culture at Durham Tech, I feel like it's efficient for students who want to study science. So, I honestly felt like the faculty and the classrooms were just geared towards success. After going through Durham Tech's math, calculus sequence I'd say I've gotten a lot better at doing math since leaving Durham Tech and coming back to UNC-CH.

Danni reflected on the expectations of the professors at the community college preparing her for the workload of the university. She explained, "The professors expect the same amount of work ethic and the [same] amount of work and, it was definitely a good thing, like a good transition." A vast majority of students in this study shared similar feelings, citing the academic preparation at the community college helped them transition to the expectations of a university classroom.

Expanding interpersonal skills. Students reported not only academic preparation, but growth in social, leadership, and communication skills that benefitted them at the university. Nancy shared the following reflection of DTCC:

> I like the environment and I do like the smaller college campus and the people there are really friendly and stuff. And it definitely did open me up, the friends I made, and the professors I had, opened me up with much better communication and social skills.

Kim shared similar growth when reflecting on her time at FTCC:

> I think going to a community college like FTCC really helped me figure out who I wanted to be and helped me grow more. So, really, in that time frame, I really started to grow up and be more outgoing. It really helped me a lot grow as a person.

Many students in the study like Nancy and Kim shared feelings of personal growth in areas that translated to the university and assisted them in acclimating.

Learning the practicalities of higher education. Finally, the practicalities of college that students learned at their community college, such as class schedules and locating classes, were cited as providing needed preparation for the university and also contributed to an increased sense of confidence in some cases. Additionally, understanding differences in teaching and communicating with professors were described as important skills learned at the community college. Hannah summed it up in her reflection:

> Carteret [CCC] … had a big help with that [transitioning to the university]. With their classes, and the way they taught us, and the way I got used to it, I feel like it transferred over, so I was more okay and accepted … how they did stuff here. I wasn't freaked out a lot or I wasn't scared that much.

Karen expressed the importance of learning how to communicate with professors and being responsible for your own experience while at the community college.

> When it came to FTCC, that helped because I got to see how a professor would interact. They interact with their students on a different level because they're [thinking], "You're adults, you're not children." They're not going to hold your hand. But I like the relationship and the respect that you can have with the professor because they recognize that you're not a child anymore. They're going to hold you accountable, but I feel like they get you more. I definitely enjoyed being able to see how a professor interacts, or how the classroom works, or how college schedules are so much different than high school, and so that was definitely a big thing. I'm so thankful for FTCC because if I would have come straight from [high school] to here, I would have been way worse off

> and not really understood much. The first week that we had classes here, I didn't find it difficult or overwhelming just because I had experience with professors before, and sort of how the college curriculum worked, and how their syllabus work.

Additionally, small things learned at the community college, like understanding a syllabus and reading a class schedule, gave the students an extra boost of confidence when starting at the university. Some students even felt a bit of friendly superiority to the incoming first-year students who were lost and confused. The ability to navigate the practicalities of the higher education system was an important aspect of preparation that increased student confidence and transfer success.

Leaving home. Though not an intentional type of preparation, similar to academic and interpersonal preparation, additional time spent at home while attending the community was necessary for many students to prepare themselves to leave. Many traditional-aged students in this study were disinclined to leave home immediately after high school. Along with other considerations such as finances, some students chose to attend a community college due to their desire to stay at home with their families. For example, Lisa had always intended on going to a university right out of high school, but her plans changed. She explained, "As the day got closer, I said, 'I'm not ready." So, I ended up just going to Forsyth Tech [FTCC]." After about a year or more at FTCC, she felt ready to transition to a university and decided to apply to ASU. She had mixed feelings once she got accepted. She explained:

> I was really happy that I got into the school but at the same time I was like, "Oh my god, I have to move away soon after, move away from my family." I was in between happy, but I have to leave now... I think it was just because I had never been away from my family like that. And then financially also, I think that was maybe the biggest reason

> financially, and then being away from my family. It was just going to be too much for me to handle being away by myself.

Like Lisa, Cindy did not want to leave home and chose to attend CCC for this reason. She was considering ending her education after the associate degree due to not wanting to move away. She described:

> I don't like being away from home. I'm very family-oriented. I knew there were no universities nearby. That's why I was okay with community colleges. I felt like because I have an associate degree, I'm sure I could find something, even an assistant teacher job, or just a job somewhere dealing with children.

Her parents deeply wanted her to go to a university since she was the first in her family to attend college, and during her last semester at CCC, she decided she was ready to apply and go to UNC-W. For this population of students, the community college played an important role as a bridge between high school and a university, preparing them for independence at a pace they were more comfortable with.

Building transfer student capital. Along with preparation, understanding the policies and processes of transfer through the acquisition of transfer student capital, are necessary for transfer success. Students in this study acquired transfer student capital in multiple ways, including getting information and advice from peers and family, agents at the community college, and agents at the university. However, one source of transfer student capital that would be assumed to be beneficial, academic advising, was inconsistent. This section discusses the numerous sources of transfer student capital and how students obtained it.

From family and peers. Many students used resources available to them outside of the higher education system and more readily available. Advice and information from peers and

family members were cited by many students for how they learned how to transfer and where to transfer. Harry used the classmates in his program as sources of transfer student capital before a new instructor and academic advisor were hired in his program, stating, “There were two other students in the same program that I was in that were transfers, so relying on those two other students who were really the only resources that I thought I had at the time.” Josh’s stepfather, who is a community college employee and has obtained a master’s degree, was a natural fit to guide Josh in the transfer process. Josh explained how even if his stepfather doesn’t know an answer, he understands how to navigate higher education and where to obtain the answers needed:

> My stepdad, he’s willing to help me out if I have any questions. He's always there. And if he doesn't know the answers, then he knows where I could probably find most answers. And he's really pushed my education and made me want to continue.

Other students cited more distant family members, such as cousins who had attended a university and provided advice and encouragement. For example, Melody’s cousins were instrumental in her moving to North Carolina for more educational opportunities. She explained, “My cousins were studying at UNC-CH at that time and they said it's a really good university, and in the Triangle area there are many good universities that you can attend.” When asked about factors in her success, she attributed it to their guidance, “My cousins and their support, they showed me what steps to take.”

Interestingly, many students had a sibling who had attended the same community college or was currently attending the same university. While they did not always talk about the sharing of transfer student capital, it can be assumed that it was a frequent occurrence as siblings are

usually a readily available resource. When asked to what she attributes her success in transferring, Kim explained:

> Part of it was having supportive friends and family and you know, people I can fall back on and ask questions…and my sister, she gets it because she goes here with me. So, she's always there to kind of give me pointers or just hear me out.

Kim also used resources she had cultivated at the community college where she had worked as a student orientation leader in the Student Success Center. She was still in contact with her co-workers, who were staff members at the community college. She explained, "The friends and co-workers that I have back at FTCC, I sometimes still talk to them. And because they work with education, they totally get it. They're always there to give me advice if I need it."

Leah also had coworkers who were instrumental in her decision to pursue a bachelor's degree and her entry into UNC-W. She explained:

> My boss used to work in the admissions office of her college, so I asked her some stuff and I had her look at my essay. I had a friend of mine look at my essay and then I think I asked her some stuff about the financial aid too.

Cindy also had co-workers from her hometown that assisted her and gave her advice for transferring, "They gave me tips like don't wait for the last minute, go to tutoring, ask for help, ask questions, go talk to your teacher and stuff."

Parents of first-generation students were no less likely to be instrumental in the acquisition of transfer student capital. Even though they did not have first-hand knowledge of transfer, parents were right beside students as they acquired information from other resources. Nancy explained how her mother helped her in the transfer process and then how she assisted her younger sister with transfer student capital when she also applied to UNC-CH:

> She's like repetitively asking me and making sure that I know what I'm doing and that I'm doing it correctly because she can't help me... I'm the oldest. I was first to go to college for my family and my parents haven't [gone to college] so they don't know what I need to do... she [mother] will always push me to ask people how to do it and to make sure you do it right and make sure you do everything you need to do... I am really grateful and thankful for her to push me and since I've done that, when it's time for my sister to do it, I will know and I can help her.

Cindy described a similar situation where her father helped her with all of the transfer processes and learned alongside her. She explained:

> I don't know if I would be able to go here without my dad because he does everything for me. He was there for me going through the applying stage, he always does my financial aid, and he [went to] orientation.

Family members and peers were a significant source of transfer student capital for the students in this study and those with siblings attending the same university had a particularly valuable resource. Additionally, parents who helped the student navigate, and in turn, acquired transfer student capital alongside the student, were especially advantageous.

From the community college. Fewer than half of students cited acquiring transfer student capital from the community college. Hannah found her student government advisor to be a great source of transfer student capital:

> I had my advisor on SGA, he was really helpful. He helped me keep check of my grades… he was also like, "if you need help, we got it, just let me know, I can help you out" … The main person I talked to was my student council advisor … I definitely talked

> to him about the process [of transferring] and figuring out where to go and where to live… They did a great job with me … just helping me transition. It was so great.

Few students mentioned a required academic skills class called ACA-122: Transfer Student Success as a place where they learned about transferring. The class is intended to help students learn about transfer processes, explore universities, and contemplate career goals. Hannah recalled, "ACA helped with just transferring and knowing how to transfer because it was completely different than I thought it was going to be." The majority of students did not mention this course when discussing the ways in which they learned how to transfer. It is possible that because community colleges try to encourage students to take this course in their first semester, the time gap between the course and the interview could have been a factor in their lack of recollection.

Other students recounted learning about the Comprehensive Articulation Agreement (CAA), but not mentioning it by name. They became familiar with the agreement and what advantages completing an AA or AS degree at a community college provided. Charity reflected on her experience at the community college:

> I relied heavily on my advising person at FTCC and they were a huge help with that. I was even considering not finishing my associates, and just getting a couple more classes and then transferring here after I decided what I wanted to do, and they said, "well, it would actually work in your benefit to go ahead and finish your associates" and explained the whole process and why that would be a good thing for me, moving to a university in the UNC System…and what could potentially happen if I did transfer without having it, which would have been like losing classes and having to retake some things and that didn't sound like a good idea to me… so they were super helpful, they laid

> it out, they looked at the class list that I would need my first couple of semesters coming here and how my classes would translate to what I would be expected to have here… I thought, "Well, I could spend an extra semester or whatever taking the classes that I need to finish this degree so that the whole thing will transfer as one and I won't lose classes that way." That was really, I think, the motivation behind me getting my associate.

Additionally, Mason reflected on the bachelor's degree plan, commonly called BDP, given to him by his advisor. He used this to self-advise throughout his time at the community college and was very proud to say that all of his credits transferred seamlessly to ASU. He reflected, "[It was] super specific and it was broken down, segmented into first semester fall, second semester spring, third semester and so on. So, you could literally just follow it, it's like a game plan."

While some students did acquire significant transfer student capital from the community college, the vast majority relied on other sources including the university where they wished to transfer.

From the university. More often, students were procuring transfer student capital from the universities they planned to attend. Mason explained, "I stayed in contact with this university more than FTCC." Staff from the universities would come to the community college campuses and students would use that time to secure transfer student capital by asking questions and seeking guidance. Candance described her interaction with UNC-W staff on CCC's campus, "There were a lot of resources here [UNC-W] that I was able to use and then there were a couple of times that they campus to the campus of CCC and I was able to take to transfer advisors." Other students contacted university staff via phone or email and corresponded with them that way for guidance.

All three universities have dedicated staff for transfer students and contact information was readily available on the institutions' websites. Leah explained, "I emailed someone that worked in the admissions office and worked specifically with the transfer [advisor] and I was asking her a couple of questions." Regardless of the mode of communication, students in this study especially sought out transfer student capital from the universities they wished to attend while still enrolled at the community college.

From a guaranteed admission program. Three of the seven students from UNC-CH participated in a guaranteed admissions program between DTCC and UNC-CH called Carolina Student Transfer Excellence Program (CSTEP). Students must apply to CSTEP via UNC-CH and if accepted, they choose one of 14 community colleges. Students must be high-performing, from low- to moderate-income families, and complete a degree at the community college with a GPA of at least 3.2. The CSTEP program provides significant support services and opportunities to their students while at both the community college and university. The three students in this study acquired most of their transfer student capital through the CSTEP program. Erin explained:

> I ended up transferring through the CSTEP program they have there [DTCC]. You get a large amount of individual attention and help in terms of how to handle the applications, what to expect from the four-year school … I felt like they did a really fantastic job of preparing you.

Nancy agreed that the individual attention was helpful, and she felt grateful for the extra support she received through the program. She reflected:

> At first, I just followed the general worksheet that Durham Tech [DTCC] had to complete the associate degree. I just followed that and tried to complete it as fast as possible. In

> CSTEP we had our own advisor and there are people at UNC-CH who can also reach out to … And they were very helpful telling us to do it and the deadline. We have a whole list of things to do. It was them that kept us on track… I can't say this for every person who transferred because everyone has a different way of transferring, but being in CSTEP and having people help you was good. You had a whole group of people help you, it made it simple.

Fred also attained most of his transfer student capital through CSTEP and was particularly glad to have had CSTEP support for his acclimation to the UNC-CH campus. He explained, "I always felt at home when I went to CSTEP meetings and I also would reach out to [advisors]. And that always made me feel like you have a spot … The CSTEP staff, they were so helpful." Fred also discussed financial advising from UNC-CH staff he received prior to transferring and the stress having that knowledge relieved. He explained:

> I heard about the Carolina Covenant, which is like a full ride scholarship at UNC-CH ... They have that available for low-income students. And I started questioning, actually, that's something I started doing while I was at Durham Tech [DTCC] as soon as I knew that I got accepted. I started just reaching out and the financial advisors would come to Durham Tech mainly for CSTEP students and I asked them [about it]. They [said], "We think you have a good shot to get that one," and I started feeling less stressed out.

CSTEP students were able to acquire large amounts of transfer student capital through the program and prioritized the contact with staff that is provided.

Inconsistent acquisition from academic advising. As previously discussed, students were able to acquire transfer student capital from many sources including friends, family members, faculty, and staff at both the community college and university, and even printed

resources such as BDPs. However, one assumed valuable source of transfer student capital, academic advising, was inconsistent within and across the students' experiences. Academic advisors and students' interactions with them were discussed throughout all of the interviews and each student's experiences were unique, even those within a single institution. Furthermore, the students' experiences were not only inconsistent across cases and individual institutions, but a single student's experience could be different when in different programs at the same institution. No institution was identified as being particularly effective or ineffective in reference to advising; however, the one commonality was the importance placed on advising by the students, the embedment of the interactions, and the effect the advisor had on a student's progress, regardless of how significant. The students remembered and recounted their advising experiences clearly and in detail, even those that were from numerous years ago. Overall, their recollections of their experiences with advising were more absolute than any other topic discussed. In order to effectively capture the students' experiences and provide a comprehensive illustration, Table 11 organizes numerous quotations from students describing their experiences with academic advising. Due to their experiences being significantly varied but equally vivid, they are expressed in the students' own words without generalizations.

Table 11

Advising Experiences in the Words of Students

Participant	Advising Experience
Cindy	The advisor I had. She was amazing. She was always there for me.
Danni	She would meet with students one-on-one and she would ask your career goals, where you want to go, your major, and she would print it off. She gave everyone a sheet and she would mark off the classes that you've already taken and what you would end up having to take here [university]. So that was really nice, having that help.

Table 11 (continued).

Harry	There are definitely times when it was frustrating. About half, maybe three semesters in here, I found an advisor that was really, really good for me. And so that really helped out a lot in choosing classes, choosing what to do after school or after graduation. But there were a few confusions with the coursework … I was planning to graduate that fall and found out that you can only double count one class, you can't do it with the other two. So, the option was to take 21 credit hours in the fall and graduate or split it up into 12 that semester and then take an extra class that I don't need in the spring. So that's what I ended up doing.
Jamie	[Course planning] was the challenging part because my teacher for my [major at the community college] was also my advisor. I wasn't comfortable talking to him and was always intimidated. So, I was just clueless as to what classes to take.
Josh	I really didn't have a guarantee that my classes would transfer. I was just told, "should, probably will. Good luck. No one knows." I was talking to my advisor at FTCC and she said, "If you don't complete your degree, we can't guarantee all of it does [transfer to university], but if you do complete your degree, it should transfer." So, I never really had confirmation by either end.
Maggie	If I had taken at least chemistry and anatomy and physiology, and if I had someone saying, "Okay, these are going to be important, you're probably going to need these regardless of what degree you go in," I could have taken those then and not been stuck where I'm at now. It actually took me three years to get my two-year degree because I kept getting different advisors and kept getting switched from this program to that program, and it took longer than I had anticipated.
Mark	I went to an advisor for this semester, and he was just said, "Yeah, as long as you don't have a hold, you don't need to come to talk to us." I thought, "All right." Yeah, UNC-CH is a very do-it-yourself kind of place.
Melody	At Durham Tech [DTCC], the only problem was sometimes I heard paradoxical information regarding my courses and plan they gave me. They told me you have to pass all these courses. Some of them, my advisor at UNC-CH said I was not supposed to take them, and I needed some other courses that I didn't take. It was a discrepancy in courses.

While overall, advising experiences widely varied, one common experience bounded by a particular point in time was shared amongst students at UNC-CH and UNC-W. Many students at

both universities discussed registering for their first semester classes and the lack of advising during transfer student orientation. Students described a computer lab environment with a group of other students and a lack of one-on-one counseling. Jane shared:

> I remember talking to the girl next to me. We were just trying to help each other. My AP scores also hadn't come in yet, so, I didn't know what credit I had for AP. I didn't know what transferred from my community college and I didn't know what classes to take in general. I didn't know where to look to find that. They just said, "Here's where you find all the classes, pick some."

Erin had a very similar experience, recounting:

> The only problem is that the advisors sort of saw us in groups of 20 or so. I understand that logistically it's a challenge to have an individual conversation with every incoming transfer student, but even still. It would have been nice to be able to sit down with someone [to] have a more in-depth conversation. For the first semester, you have a relatively limited amount of classes you can take and you're kind of thrown into the deep end and just pick stuff. So, I think that they could probably stand to have a little more access to advising help for transfers.

Though experiences varied, the acquisition of transfer student capital was inconsistent across students, across partnerships, and across all institutions. However, the importance of advising was clear and the weight students placed on those experiences is long-lasting.

Feelings of imposter syndrome. Despite significant preparation and the acquisition of the tools needed to successfully transfer, many students, particularly at UNC-W, cited having feelings of "imposter syndrome" at some point in their educational journeys with most experiencing it when they were applying to, or attending, the university. Imposter syndrome is

commonly defined as feelings of doubt in one's accomplishments and belongingness in a particular situation, particularly academia (Parkman, 2016). A person experiencing imposter syndrome often worries about being exposed as a fraud (Parkman, 2016). Students from low-income families can experiences these feelings due to internal cognitive dissonance, where conforming to their new surroundings with higher-income peers is in conflict with their past identity (Jensen, 2004).

Though no student named the phenomenon by name, their descriptions of doubt and inadequacy clearly reflected imposter syndrome. were clear. Candace felt imposter syndrome as she was applying to UNC-W and described her feelings while waiting for acceptance into the school:

> I had convinced myself for so long that I couldn't do it, and even in the back of my head, even though I had all the extracurriculars, even though I had the grades, I convinced myself that still, they were going to see right through me or something. I've come up with this off the wall theory that everybody just thinks that they're fake whatever they're doing because it's just our own insecurities that make us think that no matter who you are, no matter what you're doing, you kind of feel, "Am I doing this right?"

She had similar feelings even after she got accepted and was preparing for the transition stating, "Regardless of how much I did there [CCC], I felt like it wasn't going to be enough. I wouldn't be able to stay in the classes here [UNC-W]." Despite these feelings and with encouragement from an institutional agent, Candace persisted in her goals. She had successfully transitioned to UNC-W and was close to graduation at the time of the interview. With her support system in place and achieving As and Bs in her first semester, she began to overcome some of these imposter feelings building self-efficacy and resilience.

Camille expressed similar feelings of not thinking she was good enough while at UNC-W, describing:

> I always doubt myself. I always think that others are kind of smarter than me, better than me, all that. And so, I think it's also kind of just a mental thing. Like I said, I did this, I did this because I never think that I can do things and I do. So, I kind of doubt myself … [thinking], "Is this realistic for me," "Am I the kind of person that goes to college," "Am I outside of my realm," "Am I going too far for what I'm capable of?"

She recognized her lack of self-confidence and stated that insecurity was something she was trying to work on but something she had struggled with most of her life. Along with a strong familial support system, Camille received all As and Bs in her first semester which helped her also build confidence and persist.

Interestingly, other students at UNC-W shared similar feelings, along with two students at UNC-CH, but none of the students from ASU mentioned feelings that could be interpreted as imposter syndrome. Despite all of their preparation and their readiness to transfer, some students still felt like imposters and doubted their abilities. Even with these feelings, they all persisted and each is on the path to a bachelor's degree with support systems and the achievement of milestones serving as encouragement. One possible factor for the presence of imposter syndrome is the perceived stigma of the community college which could have eroded the students'

confidence.

Stigma and the erosion of confidence. An overwhelming majority (over 90%) highly praised the community college and were extremely grateful for the experience and preparation gained by attending. Students described their experiences at the community college using

distinctions such as great, amazing, phenomenal, welcoming, and many stated feelings of it feeling like home.

Melody reflected on her time at DTCC and wishing she could go back, "I always wish to go back to [DTCC], because it was really nice and it wasn't just a school for me, it was like home. I was really comfortable." Similarly, Mason reflected on FTCC stating:

> They're a good community college and the staff, the professors I've had, I can't say enough good stuff. I actually bumped into a girl that was in one of my classes at [FTCC] and we're like, "Oh, man, that'd be awesome if this professor was here [at ASU]." So, they leave good impressions on you and you learn from them.

Cindy expressed very similar sentiments about CCC, using phrases including: "It ended up being a great experience. I loved it there" and "The advisor I had, she was amazing, and she was always there for me. All my teachers and professors were great."

However, throughout the interviews, students unintentionally insulted or disparaged the community college with stigmas of "less than." Community colleges are frequently stigmatized as sub-par when compared to universities for many reasons, including historical roots based in skilled trades or junior colleges, low-cost thought of as low-quality, and lack of traditional residential college experience (Shelly, 2019). To fight the stigma, many community college leaders and advocates across the country have taken actions such as sharing important data, starting a #EndCCStigma Twitter campaign and podcast, and having celebrities share stories of their community college experiences (Shelly, 2019). Because the stigma of the community college is widely discussed and measures to correct the stigma are ever-present, it was still surprising that successful community college students who sang the praises of the system were still worried about how attending a community college would be perceived at the university.

Nancy referred to her attending the community college as a "last option" and views the two years spent there as a "gap" before she started at UNC-CH. Many students referred to the community college as not "real college" or "actual college" and, similarly, the associate degree was often referred to as "just" an associate degree with little feeling of value attached. Leah described adding her associate degree to her resume: "I could put college on my resume. I have a degree. It's a two-year, but it's a degree." Candace described a sort of shame she felt for having attended a community college once she got to UNC-W, explaining:

> I went into it thinking that I was settling and it's the best I could do. People are going to label me as stupid and "you just went to community college" and all those stereotypical things like "You went there [CCC] because you couldn't go there [university]."

Students in this study were highly prepared and had the tools needed to be successful at the universities; however, many lacked confidence and entered the university feeling like an imposter. Using subtle phrases in the interviews such as "real college" and "actual college" gives the perception that students did not equate community colleges with universities. Many also worried about how they would be judged for attending a community college which eroded their confidence and preparation.

Milestones help build confidence. Students commonly mentioned the achievement of milestones that increased their confidence and fueled their determination. In the early stages of community college attendance, students mentioned that earning good grades on assignments helped reinforce their ability to be successful at the community college; however, at the university-level, students only expressed the same sentiment in reference to overall course grades, rather than individual assignments. Additional milestones, such as completion of the

associate degree as “half of the process,” and entering major classes at the university, were also cited as propelling them forward.

Another milestone students discussed was their assigned status, such as sophomore or junior, at entry into the university. As discussed earlier, entry into the university as a junior has been found to increase the likelihood of bachelor’s degree completion (D’Amico & Chapman, 2018; Ivins et al., 2017). Community colleges use this and the possible perks that come with junior status as incentives for students to complete their associate degree. Hannah experienced this practice at CCC and explained what motivated her:

> I talked to my student council advisor. And the one thing that I remember him saying was that if you get an associates in North Carolina and you go to any school in North Carolina, they can't touch your classes that you've already taken. So, you're going to be considered a junior automatically.

The achievement of milestones in a student’s journey helped build confidence and assuage feelings of imposter syndrome at the university.

Being transfer ready through early intentions of earning a bachelor’s degree, preparation through community college attendance, and the accumulation of transfer student capital, were common among all students in this study and were cited as factors leading to their successful transfer.

Support Systems are Recognized and Valued

Along with transfer readiness and preparation, support systems were imperative for all students in their transfer planning and acclimation to the university. Connection to faculty in the classroom and support from institutional agents were the primary sources of institutional support.

Emotional support from various sources, as well as strength and drive from within, were also common factors leading to persistence.

A connection to faculty in the classroom. Feelings of connecting to and receiving support from professors were common across all institutions in this study at both the community colleges and universities. Students felt that the support they received from faculty in the form of encouragement helped them persist. Candace reflected, "I definitely had teachers who cared about my growth. And it showed and helped me." When Erin was going through a personal struggle her professors at DTCC were the ones who got her back into class. She shared:

> The professors noticed that I wasn't going to class and they followed up and I got myself back into it thanks to them… I will say every professor I had at Durham Tech [DTCC], every single professor, was pretty much fantastic. They were all very dedicated and just really good people.

Charity discussed similar feelings about the professors at ASU when she was struggling financially and balancing school and work. She explained:

> That's one praise I'll give to App state [ASU] professors is that when situations have come up or arose for me specifically, I've been able to go to them and explain what was going on. And nine out of 10 times, they'll extend the deadline or whatever it is that I need. Even if I'm having a really bad day and I need to talk. They really do build relationships with their students and that's something that's really cool to experience, especially coming here with no support system knowing that your professors are on your side.

The support and care shown by faculty resonated within all student interviews and across all intuitions. In almost every case, the main source of support from the institution came from

faculty and they really encouraged students, especially at times of struggle. While the students spoke highly of the support they received by faculty, it was primarily confined to the classroom and the time period of the course. The relationships rarely existed outside of the student enrolled in classes with the professor. Relationships that developed into the formation of advocates for the student are classified as institutional agents, as they require significant investment from the agent.

The role and importance of institutional agents. The impact of institutional agents was clear and poignant within students' journeys. The agents were found across all institutions, but interestingly, more agents from the community colleges were discussed by the students. This could have been due to the context of the participants' interviews and the students' knowledge that the study focused on their transfer experience from a specific community college. Additionally, students were at different points on the path to a bachelor's degree with some not having spent as much time at the universities as others; however, it is still important to note the majority of institutional agents mentioned by students came from the community college. Community college agents were a mixture of faculty and staff members, while university agents were predominantly faculty members. Nonetheless, the support, direction, and encouragement provided by the institutional agents were important to students' sense of belonging, confidence, and ability to stay on track. To illustrate this finding, a selection of quotations from students is provided in Table 12.

Table 12

Experience with an Institutional Agent in the Words of Students

Participant	Experience with an Institutional Agent
Candace	My English teacher, it's so funny because he ended up being my advisor for SGA, so we got into a little bit closer relationship than just teacher-student. It's more like an advisor-advisee kind of thing. He really encouraged me to go out for SGA. He talked about events, he talked about his life experience... So, it was really great just discovering that teacher-student experience and the relationship that can be had and that is positive … And then I had another teacher, he's actually not necessarily a teacher. He was just doing the college skills class because it's something he could teach with his background. And I still [talk to him], I talked to him on the phone on Friday for an hour … He's one of my biggest mentors. And he constantly tells me, "Candace, you're great. You're going to do great things," and he's always pushing me to be my best version of myself.
Charity	That's one praise I'll give to App state [ASU] professors… if I'm having a really bad day and I need to talk, they really do build relationships with their students. And that's something that's really cool to experience, especially coming here with no support system knowing that your professors are on your side… having that relationship and that rapport is important.
Devan	My advisor is one of my professors and last time I met with her I literally met with her for a solid hour and she helped me try to figure out my life, my life goals, and what I want to do in the future, and figuring out what degree specifically … making sure what degree plan works for me because I was considering jumping around. So yeah, she's super helpful.
Harry	[I would attribute my perseverance to] mentors. Definitely a lot on my undergraduate advisor … and my boss [faculty member] at the shellfish hatchery, too.
Kim	I got a job there [FTCC] that I regularly go back to every summer now. It's over at the Student Success Center. I like to work as a student orientation leader and made lots of friends. I love my co-workers so much. They're amazing people. The friends and co-workers that I have back at FTCC, I still talk to them. And because they work with education, they totally get it. They're always there to give me advice if I need it.
Mark	I have a feeling the only reason that I was able to really even get into UNC-CH on some level was I went in for a meeting with the Dean of my school and for whatever reason he likes me, he's helped me … He's been very helpful and he's been working with me to help me actually get into the program and everything.

Necessity of emotional support. Along with support from faculty and institutional agents, emotional support from multiple sources was present for all students. Overall, students had fairly robust support systems with parent emotional support being the most common and present for a majority of the students. Many discussed their parents' excitement and encouragement for them to transfer, particularly those who are first-generation and will be the first in their families with a bachelor's degree. Camille shared who her biggest supporter is:

> Definitely my dad because on his side of the family I'm the first one that's going to college … and his side of the family is super supportive and my mom as well, but my dad's always been super proud of me because I'm much different than he was when he was my age.

Similarly, Devan expressed gratitude for her parents' support which manifests in their frequent visits to campus:

> They put a lot of effort into coming to see me. I mean, I'm 24 and they still want to come to see me and they want me to walk them around the classrooms where I'm taking classes right now, which I think is so flattering and sweet.

Mark also shared how his mother supports and encourages him by celebrating milestones and achievements with him. He explained, "She's the kind of person that when you have an achievement, she wants to celebrate it. And so, I got my A in math and she says, 'We're going to take you out to eat.' I'm like, 'Yay!'"

Family members other than parents were also important actors in students' support systems. Jane shared how important her brother's emotional support and encouragement has been for her:

> My family's always pushed me like, “Hey, we know you're smart, you need to keep going” … [My biggest supporter is] probably my brother. He calls me just about every day to make sure that I'm doing good and to check up on me. Sometimes he drives up here, two hours, just to come to see me. We'll go somewhere to hang out… But he calls me, checks up on my stress… But he said he thinks about me every day.

Many students, particularly at ASU, had siblings who were also students there which provided another layer of emotional support. Kim shared her support system that was robust and included a sister on campus:

> Supportive friends and family, people I can fall back on and ask questions. I mean obviously family is always going to be there. They're always there to support me and hear me out if I'm having a rough day or venting about something. My sister, she gets it, because she goes here with me. She's always there to give me pointers or just hear me out.

Along with her parents, Hannah finds emotional support through her peers. She shared her experience, “Honestly, I don't think I could get here if it wasn't for my friends that were helping me out and always supporting me.” Support was also found on occasion with employers or co-workers. Leah shared that her supervisor at her full-time job was very knowledgeable about higher education and quite supportive. She shared, “My boss is really great. She's a very big proponent of education… She says, ‘If you can go get your bachelor's, go do it.’” Overall, students described robust support systems from various sources which they relied on and found comfort in.

At worst, a few students experienced indifference from their parents in regard to their education. This described Fred’s experience, which he attributed to the fact that he and his

family were immigrants and that he was the first in his family to attend college. He reflected on their typical interactions in regard to his education, "My parents had no idea for things like my school. No clue, because they don't understand the educational system here, so every time … they only ask me 'Oh how's your semester?' and I say 'Great.' That's it." Fred is extremely connected to the campus at UNC-CH and involved in the most extracurricular activities of any of the participants, including the CSTEP program, which has provided him with ample supports. Other students who had parents who were indifferent to their educations also found support systems through friends and other relationships.

Emotional support comes in many forms and was very important for students in this study. Parents provided the main source of emotional support for students in this study, but siblings, friends, and coworkers were also common. Students who lacked parent emotional support compensated in another way, acquiring support from others around them.

Strength and drive from within. Students in this study drew most of their drive from within and were motivated internally. Devan explained, "I'd say part of its nature. I definitely am very headstrong. So, when I want to do something I get really motivated, and I focus on it." Lisa reiterated this point, stating:

> I think it's my self-motivation where it was always my dreams, what I want to do, what I want to accomplish. I think for me, it's always been having a job where I'm happy, that doesn't feel like going to work. Instead of going after the money more. So, I really want to have a job where I feel happy and I love doing it, my passion.

Josh discussed a similar sentiment stating willpower kept him going. He stated, "Willpower, I don't want to give up. I'm just going to keep going."

First-generation students were also internally motivated, but in addition, they felt a sense of responsibility being the first in their family to attend college. When asked about her determination and motivation, Cindy stated, "Knowing that I am the first one in my family to go to college and get a degree, that really helps too." Lisa expressed similar motivations, "Another motivator was my parents, that they did so much for me, and sacrificed so much for me. It's like a way to give it back to them in a way and that was another motivation I had."

Other students expressed more insular expressions of motivation or self-reliance. When discussing his support system, Charles shared that he has some familial support, but overall, he felt the responsibility within himself. He shared, "When it comes down to it, at the end of the day, I'm the one who has to write the answers down. So, I've got to be my biggest supporter." Similarly, Fred shared an internal responsibility along with a lack of other options. When discussing his motivation to meet the requirements of the CSTEP program and get accepted to UNC-CH, he shared, "I didn't have a backup plan, which means I just focused on that one thing."

Students in this study had an internal strength and drive that propelled them forward. In times of struggle, students drew on their sources of emotional support to recharge their drive and motivation to persist.

Support systems factoring into application decisions. Students sometimes made academic decisions based on the support available around them. Interestingly, nontraditional students were highly likely to have applied to only one university for transfer. Furthermore, students who are considered traditional but are 22-23 years of age, were also more likely to have only applied to one university.

One reason cited by students for only applying to one school had to do with living situations and the ability to live with their parents while enrolled. Melody explained she only

applied to UNC-CH because she had to stay in the area with her mother and only applying to one school caused "a lot of anxiety for me." Similarly, Leah intended to continue to live at home with her parents to mitigate cost and only applied to UNC-W. She said, "It was a little bit like UNC-W or bust kind of thing." While the decision to live at home was predominantly a financial one, parent emotional support was also important to these students.

Robust support systems were prevalent for students in this study and factored into their ability to build resilience. Students received support from faculty while in the classroom and some developed deeper supportive relationships with institutional agents. Emotional support systems, mainly headed by parents, were also very important and valued by the students. Finally, students in this study had an internal strength and drive that when depleted could be invigorated through their emotional support systems.

Employment Experiences Were Different, but Similar Outcomes Thus Far

Nearly all students in this study discussed their employment activities while enrolled in college. A vast majority of students (76%) worked while attending community college and a slightly smaller majority of students (64%) are working while attending a university. In all 25 interviews combined, there were over 100 mentions of employment, jobs, work, earnings, etc.; however, there were significant differences between the partnership pairs. Figure 6 provides a visualization of the different types and frequencies of references to employment in the interviews separated by partnership pairs. It is apparent that students from the FTCC—ASU and CCC—UNC-W pairs worked far more frequently than those from the DTCC—UNC-CH pair. Furthermore, this distinction in employment frequency was even greater once the students moved to the universities, with no students working while at UNC-CH. However, employment through federal work-study was the exception with students in the DTCC—UNC-CH pair

discussing federal work-study far more frequently, along with receiving funding and positions through federal work-study more frequently than other schools.

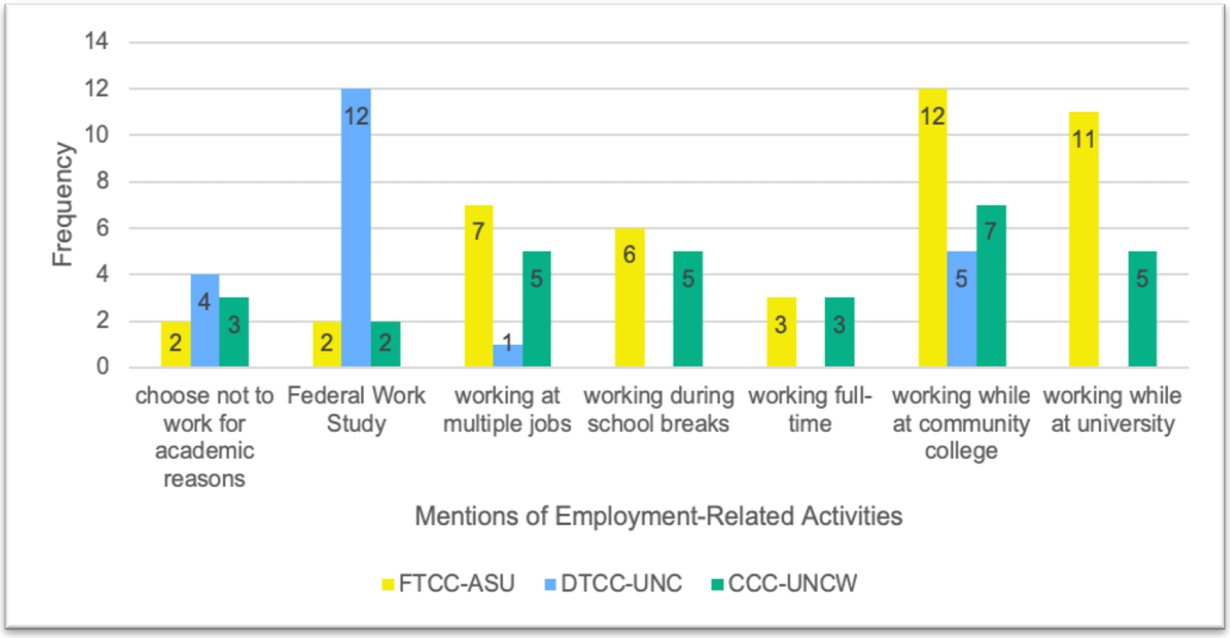

Figure 6. Student mention of employment-related activities.

Note: Mentions of federal work-study by students are included under the corresponding label only and are not counted in other categories.

Necessity of work at ASU and UNC-W. In the participants' interviews, students at ASU and UNC-W discussed employment frequently and it was a salient topic within their experiences. Most of the students from these pairs worked at both the community college and university. However, the effect of employment on their academic experiences was much more significant at the university-level. Most students in this group lived at home with their parents while attending community college, which mitigated their costs. They discussed not having to pay for room and board which decreased their financial stress significantly. Charity reflected:

> I felt pretty set at that level because my mom let me live with her. I would commute back and forth to campus. I wasn't paying rent. I was just paying my phone bill and my car payment and my insurance and stuff. So, what I was making from working, paid for that and then I was able to even save a little bit before moving … What I was making could pay for the bills that I had at the time and I didn't have to worry.

Like Charity, many students saw working while attending community college as a simple part of their day to earn spending money or to pay some of their bills. No significant hardships related to finances or working were discussed from their time at the community colleges.

Seventy percent of the students interviewed at ASU are currently working while enrolled and felt that it was necessary to work to afford the cost of living expenses. Students at ASU who were not currently working had usually saved significant amounts of money through working multiple jobs prior to transferring. Of the students who are not currently employed, two had worked relentlessly prior to attending ASU to secure substantial savings as their source of funds, and the other was down to $3 in her bank account, resolved to work at her former job in her hometown over an upcoming school break. Overall, students found employment to be necessary while attending ASU and many work numerous hours or have multiple jobs. Some students also discussed worries and financial struggles they experienced to varying degrees. Experiences related to employment and finances can be very personal and, in this case, significantly affected some of the students' college experiences which they expressed with emotion. For this reason, Table 13 includes a selection of passages from the interviews to demonstrate the experiences of the students in their own words.

Table 13

A Selection of Passages Related to Employment and Finances at ASU

Name	Quotation
Charity	I worked full-time whenever I was at community college, and I work full-time now and through undergrad … Two semesters ago, I was working five part-time jobs and trying to do full-time undergrad and I still wasn't making enough money to pay my bills. I got in the hole really bad with credit cards and started relying on those. The financial aid I received that semester didn't supplement enough that I needed to pay for, what my rent and my cost of living was here. I started waiting tables and was working another job. I don't know, there's been so many [jobs] … It got to a point where I couldn't buy groceries for myself. My power got cut off. I mean, it's been a struggle, it really has.
Josh	That first semester I was using money that I had saved up from working [before transferring] so that was rough … I work with University Housing in their night safety program, I assist the RAs by keeping the dorms safe at ungodly hours. That's how we like to joke, it's from 11:00 to 2:30 a.m.
Karen	There have definitely been financial struggles … I just count change a lot … I'm going to work over hopefully break and I contemplated getting a job up here. But when I found out my schedule for the second semester, and how that's just not going to be possible with seven classes plus a lab, all this other stuff. So, that's not going to work. So, I plan on working quite a bit over the break to try and like save up money
Lisa	The path my first two years here, I used to go [to Winston-Salem] every single weekend because I had a job over there. I was working my max hours because that was the only time I could work, during the week…I never got educated in personal finance. And they did give me a credit card when I opened my bank account. So then after a while, I would use it, but I would pay immediately. But then I got into the bad habit of using it because I didn't have much money, so I had to use it and it started accumulating and I was struggling because I wasn't making enough and couldn't balance out my school and work time… I've still been struggling more because there was one semester, I think I had six courses. But I was stressing with that much [school] work, and I couldn't work as much. And then a lot just happened, things started accumulating. It's kind of been downhill ever since then and I haven't been able to recuperate. And now, I'm working 40 hours a week, but I only have four classes. So, it's not a lot of work and I can balance it. But still, I'm trying to pay all my debt off.
Mason	I'll work one or two days, scorekeeping for recreations and then I'll work at a bar on the weekends.

Similar to ASU, students at UNC-W frequently discussed the necessity of working with 64% of students working while attending UNC-W. Overall, their financial stress was subjectively lower than students at ASU but many worked multiple jobs and some still experienced significant financial hardships. Many also used savings accounts in combination with work. Candace discussed how she and both of her parents worked at a home improvement store the summer before transferring. They each put a certain percentage of their paychecks into a savings account which paid for her first semester at UNC-W. Many students also worked during breaks in the academic calendar and over the summer in their hometowns at previous employers. In order to present the students' experiences in their own words without interpretation, their experiences are demonstrated through their quotes in Table 14.

Table 14

A Selection of Passages Related to Employment and Finances at UNC-W

Name	Quotation
Camille	I babysit a lot and nanny pretty often. I'd say about three times a week I babysit. It's normally Monday, Wednesday, and Friday. So, on Tuesdays and Thursdays, I have class and then I work.
Candace	I was at work at <home improvement store>, because I kept my job there. I went home on weekends to work. Actually, I got two other jobs in Wilmington. I got a job at <retail store>, and I got a job at a daycare … I was doing whatever I could to make it happen.
Cindy	I have thought about getting a job a bunch of times. I really need to find a job here, but I don't have a car. So, I'd have to find an on-campus job … Sometimes I feel like I can handle it and sometimes I feel like I'm glad I don't have a job because there's just no way I can balance. When I go home, I'll work, and I'll save.
Hannah	Through the whole process, I was working at <grocery store> and now, I just go back in the summers and I'll work there in the summertime. I'll work [when I am] back in Morehead and I'll work two jobs. I am working <service job on-campus> here in Wilmington.

Table 14 (continued).

Harry	The second semester I got a directed independent study and at the end of that, the director offered me a position saying, "You're really helpful. Would you like a paid position? We have some grant money that we can pay you." and I worked there for almost three years.
Jane	I worked over the summer at two jobs. I saved up about $6,000 into my savings for that … I applied to a bunch of places, but I think I did it too late because I was trying to focus on more of the transition, like getting everything situated, and then was like, "Okay, I'm ready to get a job."
Leah	This is the first time where I've worked full-time and then taken a full course load. So that's been definitely, really hard between trying to make the time to catch up on or do the reading or do the homework.

Federal work-study at UNC-CH. While the majority of students at ASU and UNC-W were employed, not a single student in this study from UNC-CH was employed, outside of federal work-study, while attending UNC-CH. Students fell into two categories, either choosing not to work for academic reasons or working on-campus through funding from the federal work-study program. Overall, five of the seven students at UNC-CH were offered work-study funds and three of those five had been placed in a job at the time of the interviews. Erin and Nancy were both working in work-study positions that were loosely related to their intended careers and were gaining useful skills and connections for the future. Table 15 organizes passages from UNC-CH students to convey their experiences in their own words.

Consequences of work. Most students at ASU and UNC-W had to work, unlike those at UNC-CH, and shared frustrations highlighting the consequences of work. The consequences expressed included an inability to use support services or participate in extracurricular activities due to the necessity of working. Charity explained, "[ASU] offers services that I can't really utilize because I have to work enough to pay my bills, even with receiving financial aid. So that's been difficult." Jamie felt similarly, wanting to be involved on campus but not being able

to. She explained: “I've tried getting involved with clubs and everything … I guess I just don't have time to go to the actual meetings.”

Table 15

A Selection of Passages Related to Employment and Finances at UNC-CH

Participant	Quotation
Charles	I couldn't work. There was no time to work. So, I had to just bite the bullet basically. I knew the rigor was too intense to try to sufficiently manage both a job and full-time engineering.
Erin	The work-study job is a research assistantship … So helping with transcribing old hospital records. It's a little monotonous, but it's fairly interesting as well. It's to put together sort of a digital history of the Dorothea Dix Hospital in Raleigh now that it's closed.
Fred	I worked in the library at UNC-CH … And now I'm currently working with [non-profit organization]. But I can only work for them because they have funds from Pell* Grant, so only Pell* Grants makes that possible.
Mark	I'm not working because I wanted to be able to focus on college.
Melody	My mom had to work much harder, to look for a more than full-time job, because I couldn't work since my study schedule is so tight.
Nancy	I have work-study and I made sure to find jobs for that too. So, I was really helpful and also gave me working experience because I've never had it before.

*Fred means federal work-study, which is also part of federal student aid via FAFSA like Pell Grants.

Directly stemming from the inability to integrate on-campus was a disappointment and dejection that they were not getting the full college experience. Lisa explained:

> I think maybe going to school and working is hard because I had to go home every weekend … Throughout the week, I was doing my work, going to class, doing my work, trying to accomplish everything before I had to go home for the weekend and just do my job. I didn’t have much time to mingle and socialize and I really wanted to go to this club organization, to Hispanic Students Association, and I always wanted to be involved

> in it, but I couldn't because I had to go home and work. The days they met were the days I was going home. So, I was telling my friends back home that I literally have no friends here because all I do is go to school and work. Now graduating, my biggest regret was maybe not getting involved as much. Making more friends was always something I wanted to do, but I just couldn't.

Candace, who was very involved on-campus at CCC, felt similarly once she transferred to UNC-W where she was working multiple jobs. She explained:

> Other than my small work-studies which were on campus or part of my internship, I didn't work at [CCC]. Here [UNC-W] I've had to work. Balancing work now and school, it's definitely taken away from me doing all the extracurriculars, which I do want to do, but I just don't have the time anymore. That's a little bit of a struggle…So that's probably the main struggle that I've had here is just knowing that there's a huge experience that I could be having.

The necessity of working for many of the students in the study affected their feelings about their university experience, particularly for more traditional-aged students, who were more likely to want a typical college experience.

Mitigating low-income status. Along with working and financial aid, students found peculiar ways to earn extra money. Interestingly, a few students saved all of their financial aid disbursements from the community college and kept it, for months or years, to have savings for the university. Kim explained how she saved her disbursements:

> I actually have a neat little stash of money that I've saved up from FTCC and the leftover money they've given me. I keep that for tuition or groceries and stuff like that. It's just my backup stash in case something really unexpected happens.

Students and their parents also had other ways to earn money that were inventive. Candace and Hannah both discussed selling their clothing or a parent selling her clothing to earn money. Scarlet discussed a ride share group through social media that was popular on her campus:

> It's basically a student Uber but it's a lot cheaper. We have this big Facebook page, like 27,000 people on it. And you basically just post, "Hey, I'm available, if you need a ride, call me." And that's how I sort of make money… You can make $200 a night because of all the drunk people. You can go to parties and pick up people.

The most enterprising way to earn extra money was negotiated at the community college by Candance in regard to her required internship. She explained:

> It worked out to where part of it counted towards my internship, part of it counted towards federal work-study…And I was able to finagle the system and get it qualified as a work-study through the college. So, I was able to get paid for the internship I had to do … I talked to the coordinator of the program, I talked to the financial aid person at [CCC] … Basically, it worked out to where part of it counted towards my internship, part of it counted towards federal work-study.

When asked how she thought of the idea, she simply stated that she was "strapped for cash" and had to find a way.

Students in this study experienced employment differently and expressed different struggles and consequences from the necessity of working. However, thus far all students successfully transferred and are on track to bachelor's degree completion. The implications for their different experiences with employment will be discussed in the next chapter.

Chapter Summary

Twenty-five students participated in this study and shared their experiences related to transfer. While all of their journeys have been different, many commonalities emerged including those that contributed to their success thus far. Findings in three categories were discussed in this chapter: 1) the importance of transfer readiness; 2) support systems are recognized and valued; and 3) employment experiences were different but similar outcomes thus far. In the final chapter, I will discuss conclusions made from these findings and provide implications for theory, research, practice, and policy.

CHAPTER 6: DISCUSSION AND IMPLICATIONS

The purpose of this study was to explore the experiences of low-income students who transferred from a community college to a public university in North Carolina to understand how and why these students are defying the odds. Successful partnerships between community colleges and public universities in North Carolina that resulted in higher-than-expected bachelor's degree completion rates were identified by Bartek (2020a) and were the foundation of the case selection methods. The partnership pairs examined were: 1) Appalachian State University via Forsyth Technical Community College; 2) the University of North Carolina at Chapel Hill via Durham Technical Community College; and 3) the University of North Carolina at Wilmington via Carteret Community College. Site visits were conducted at six institutions within three pairs and 25 students total were interviewed during one-hour in-person or online interviews. Through these interviews, experiences that contributed to the formation of resilience and academic success were explored through the theoretical lens of academic resilience. An anti-deficit approach was also utilized to guide the investigation, focusing on factors that contributed to success rather than focusing on the unlikelihood of low-income student academic success.

In the following chapter, an overview of the study and emergent themes will be provided. I will then discuss significant conclusions positioned within the relevant literature. The conclusions suggest that successful transfer students actively prepare for transfer in numerous ways, have ample support systems through various sources, and, even though students had different financial experiences and resources, learn to adjust and persist. The chapter concludes with implications for theory, future research, practice, and policy.

Consistencies on the Path to Success

Several conclusions drawn from the students' common and divergent experiences and the themes that emerged in the data are discussed in this section and situated within the relevant literature. These conclusions directly address the research questions for the study, which involve the experiences of low-income transfer students and the transfer practices of community colleges and their university partners. Emerging from the analysis of the student experiences were three main themes: 1) importance of transfer readiness; 2) essentiality of support systems; and 3) the role of employment. The first theme describes the importance of a student's readiness to transfer and the common components that produced readiness for students in this study. The second theme is that resilient students had various emotional support systems in place from different areas of their lives, including parents, family members, peers, faculty members, and institutional agents. The third theme relates to the differing experiences students had across cases with employment, and therefore, finances. Despite varied employment and financial experiences, all of the students achieved academic success by transferring to a university and staying on the path to bachelor's degree completion.

Drawn from the students' common and divergent experiences, and the themes that emerged in the data, the following conclusions were drawn to directly address the research questions:

1. Students who successfully transfer to a university position themselves to do so through transfer preparation and the attainment of transfer student capital.
2. Students who navigate transfer and acclimation to universities successfully have multi-faceted support systems and internal motivation that function as protective factors, assisting in the development of academic resilience.

3. Students have significantly varied experiences as related to finances and employment at universities, but they seek out compensatory strategies and develop resilience to maintain academic progression and success. However, the ways in which they mitigate their low-income status result in significantly different collegiate experiences.

The findings, particularly one and two, worked together to lead to successful outcomes for students including successful transfer to a university and progression toward a bachelor's degree. The third finding demonstrates that even though students had significantly different experiences and resources related to work and finances, all students were able to overcome the odds through intentional strategies, encouragement from their support systems, and resilience. The remainder of this section discusses each conclusion in alignment with relevant research and situated within the theory of academic resilience.

Positioned for Success Through Transfer Student Capital and Transfer Preparation

The accumulation of transfer student capital and transfer preparation was common among all participants in this study and worked as protective factors to aid in their successful transfer and entrance into the university. Participants in this study positioned themselves for successful transfer through: 1) early intentions of bachelor's degree attainment; 2) multiple forms of preparation received at the community college; and 3) the acquisition of transfer student capital from different sources. This discernment is significant because it illuminates fundamental factors and experiences that aided students in achieving successful transfer that are potentially actionable for other students and institutions.

The intention and goals of transfer students in community colleges have been found to be an important factor in their ability to successful transfer (Bers & Smith, 1991; Horn, 2009; LaSota & Zumeta, 2016). Students who begin at a community college with the intention of

transferring are more likely to transfer than those who later develop that objective (LaSota & Zumeta, 2016). A large majority of students described a desire to obtain a bachelor's degree from a young age, regardless of the education level of their parents. Lisa explained, "I think ever since I was young, I always knew what I wanted. My parents never really had to push me to go to college. I always knew I wanted to go to a four year [institution]." Students who wavered in their intention while attending the community college were eventually swayed and became determined once they had an experience that allowed them to visualize themselves as part of a university campus. A visit to the UNC-W campus was the final reassurance Candace needed to be able to see herself as a university student. She described her feelings:

> So, I came and didn't want to leave. I really started heavily looking into how I could get here, what I could do, and how much it would cost. I was constantly trying to figure out how I can make it work ... I decided I wanted it, so I was going after it.

Participants in this study either knew early on they wanted to attend a university or discovered and cemented that intention while at the community college. For those who initially wavered, the ability to visualize themselves as part of a university campus was paramount in not only making the decision to transfer but also in fueling their drive and determination.

Along with intention, action is required for successful transfer and bachelor's degree completion. Students who actively prepare to transfer and research their options are likely to get better grades and to be satisfied at their four-year institution (Berger & Malaney, 2003). Participants in this study experienced numerous types of preparation — a protective factor — at the community college they attributed to assisting them in their successful transfer and university acclimation: the most salient being academic preparation. The importance of academic

preparation was prevalent throughout students' community college experiences, particularly in preparing students for the rigor and workload of the university. Hannah shared:

> If I had just transitioned here from high school, I probably would have flunked or gotten really overwhelmed. I really appreciate the experience. I think that going to community college before you go to university is such an essential thing.

The sentiment of community college being a natural step between high school and a university was often discussed, and many students said they do not think they would have been as academically successful at the university if they had not attended the community college. It is important to note that no student compared the rigor and workload of the community college as equal to that of the university; they all felt that rigor at the community college was intermediary and a stepping-stone to preparation for the increased rigor at the university.

Along with intentions and academic preparation, the accumulation of transfer student capital was a significant part of preparation for students, contributing to successful transfer. Transfer student capital refers to "how community college students accumulate knowledge in order to negotiate the transfer process, such as understanding credit-transfer agreements between colleges, grade requirements for admission into a desired major, and course prerequisites" (Laanan et al., 2010, p. 177).

Students accumulated transfer student capital from multiple sources, including family, peers, employers, and community college and university employees. However, their acquisition of transfer student capital from academic advisors was inconsistent. Most students rely on academic or faculty advisors for course selection, major choice, and transfer advice, and the frequency of these interactions has been found to increase persistence, particularly for low-income students (Mamiseishvili & Deggs, 2013). Unfortunately, students in this study reported

inconsistent experiences with their advisors; therefore, an uneven distribution of transfer student capital was acquired. In line with current literature, participants in this study bypassed the community college advisor completely and relied on advisors at their intended university (Allen et al., 2013; Nuñez & Yoshimi, 2017). In a display of their increasing resiliency, students generally sought out further guidance if they did not feel they were getting the help they needed, and they drew on multiple sources of transfer student capital, leading to successful outcomes.

Transfer readiness, through early intentions, transfer preparation, and transfer student capital, was common among all participants in this study. It was fundamental to a student's transfer success, and a vital protective factor. Participants at all institutions actively positioned themselves for successful transfer in similar ways and were able to transfer and maintain their progress toward a bachelor's degree.

Persistence Through Multi-Faceted Support Systems and Internal Motivation

Support systems were imperative for all students in this study and support was received from numerous sources. A connection to faculty in the classroom and support from institutional agents were the primary sources of support through the colleges. Students received emotional support from various sources, including family, friends, and coworkers, with parental emotional support being the most common. Additionally, students in this study all derived strength and drive from within, but in times of struggle, their emotional support systems, working as protective factors, reinforced and rejuvenated their internal drive, allowing the student to push forward and build resilience.

Support and encouragement from faculty were essential in the successes of the students at all institutions examined in this study. Students felt that the encouragement they received from faculty influenced their persistence. Candace reflected, "I definitely had teachers who cared

about my growth. And it showed and helped me." Faculty engagement has been found to improve student outcomes at both community colleges and universities (Schudde, 2019), and positive interactions with faculty members at the university have been found to assist in students' adjustment (Laanan et al., 2010). When a relationship is established that could be characterized as more than support and closer to investment, an agent emerges. An institutional agent is someone who uses their power, authority, or resources to assist and elevate someone from a lower social status or at-risk population (Stanton-Salazar, 2011). Mark described an institutional agent at UNC-CH that was instrumental in his transfer success. He stated, "I have a feeling the only reason that I was able to really even get into UNC-CH was the Dean of my school. He's been very helpful, and he's been working with me to get into the program." Other students also described agents at both the community colleges and universities that supported them, provided encouragement, and invested time in the students' success. Research has shown that students who have formed supportive relationships with institutional agents are more likely to be integrated and retained at an institution (Deil-Amen, 2011). The faculty and staff at the colleges provided the protective factor of support and encouragement to students aiding them in building resilience and continuing in their academic goals.

Along with support from faculty and institutional agents, emotional support from multiple sources was present for all students, with parents being the most common source. Charity expressed the support she received from her parents as essential to her persistence. She stated, "My mom and my dad have been huge helps in reinforcing 'This is what you're supposed to be doing' … While they can't support me financially, they're definitely there emotionally, especially when I'm in the midst of wanting to quit." A vast majority of students expressed similar support from their parents, and they were often the first source of support a student

sought out in times of stress. Support from parents has been found to positively influence a student's adjustment, GPA, credit accumulation, and persistence, and to also decrease depression and stress (Roksa & Kinsley, 2019; Wintre & Yaffe, 2000). While a small number of students had parents that could be considered disengaged, they compensated by seeking support from other sources and were similarly resilient. Emotional support was important to each student in this study and was a significant factor in their ability to develop resilience and push forward, along with an inherent internal motivation.

Students in this study had an internal strength and drive that fueled motivation and propelled them forward. When asked about what kept him going when he felt like giving up, Josh discussed his willpower. He answered, "Willpower, I don't want to give up. I'm just going to keep going." The students were primarily motivated internally, but in times of stress or struggle, they had to draw on their sources of emotional support to reinforce their own drive and motivation in order to persist. Some students were partially driven to succeed by an internal desire to give back to their parents and to show appreciation for the sacrifices parents made in order to give students the opportunity to attend college. The students drew on multiple sources of support and motivation, protective factors, in order to overcome their risk-factors, build resilience to move forward, and be successful.

Support systems were imperative for all students in their transfer planning and acclimation to the university. Connection to faculty in the classroom and support from institutional agents were the primary sources of institutional support. Emotional support from various sources, as well as strength and drive from within, were also common factors leading to persistence. Students were able to develop resiliency through robust and multi-faceted support systems that acted as protective factors.

Different Financial Paths All Leading to Persistence

The literature on student employment is extensive, usually quantitative, and a common finding is that working more than 20 hours per week has a negative effect on integration, retention, and transfer (Bean & Metzner, 1985; Dougherty & Kienzl, 2006; LaSota & Zumeta, 2016). Participants in this study experienced the necessity of employment differently across the cases with some students not working, some working part-time, some working full-time, and some even working multiple jobs. Their experiences with work and finances were similar while at the community college, but they diverged once they transferred to the university. A significant contributing factor to the need to work was due to varying amounts of financial aid offered to the students, particularly institutional aid at the universities. However, the students have all successfully transferred, and are on the path to bachelor's degree completion, through the use of protective factors and compensatory strategies to overcome a low family income and increase resilience.

Financial struggles while at the community college were almost nonexistent in this study. Students reflected on their financial situations while at the community college as "set," "didn't have anything to worry about," and "smooth." The only student who discussed mild difficulty was Harry who was paying for CCC with federal student loans. During his enrollment, the college decided to end participation in the federal loan program, forcing him to pay his tuition out of pocket. The majority of students in this study, even nontraditional students, were living at home with their parents while attending the community college, often working part-time, and their financial aid packages were covering all of their direct community college expenses. Living at home with their parents and receiving financial aid to cover the direct costs of the community college mitigated their low-income statuses and spared them from financial worry.

The financial and employment experiences of the students in this study significantly diverged once they transferred to the university. While all students were considered low-income and received a Pell Grant at the university, other forms of financial aid and the amounts awarded to the students substantially differed, leading to a wide range of unmet costs. At the onset of the Pell Grant program in the 1970s, the grant covered about 80% of the cost of attendance at a four-year public university (Dortch, 2018). However, by the 2015-16 school year, only about 30% of a student's cost of attendance was covered by a Pell Grant (Dortch, 2018). The purchasing power of the Pell Grant has been in decline since the program's inception, as the cost of higher education has risen significantly and state contributions to need-based aid for higher education have dwindled (Dortch, 2018). Considering the Pell Grant covers so little, the remaining cost can be a challenge and a burden for many students.

Across the US, 46% of dependent students, and only 32% of independent students at four-year public institutions, received enough aid to meet their "need" as determined by FAFSA (Urban Institute, 2017). For example, if the total cost of attendance (tuition, fees, books and supplies, room and board, transportation, and personal expenses) for a university is $20,000 annually, and the FAFSA determines that a family should be able to contribute $2,000 of their annual income, the student's need is $18,000. The student in this example would receive about $4,000 in Pell Grant funding, leaving $14,000 in unmet need. From there, other types of financial aid, including state grants, institutional aid, federal work-study, and federal student loans, could be awarded. These awards and amounts varied significantly for the participants in this study.

The participants who were enrolled at UNC-CH were more frequently awarded large amounts of institutional aid, which worked as their most significant protective factor mitigating

their low-income status. Their financial aid needs were met through a program called Carolina Covenant. This program awards low-income, first-year, and transfer students financial aid in the form of Pell Grants, state grants, institutional need-based aid, and federal work-study to meet the student's full need. The number of students qualified for this program has steadily increased since the program's inception in 2004, with about 14% of the total undergraduate student body currently qualified (Fiske, 2016). Of the seven students interviewed from UNC-CH in this study, five were receiving financial aid through the Carolina Covenant program. Due to this substantial protective factor, the students at UNC-CH either chose not to work or to work part-time through the federal work-study program. As a result of not working, students at UNC-CH were more involved on campus and integrated into the culture and social life.

The participants at ASU and UNC-W rarely received enough financial aid to cover their full need. A small number of the traditional-aged participants had large scholarships, but this was the exception. Most participants who discussed scholarships explained that they completed numerous applications but ended up only receiving $500 to $1,000. Therefore, most of the students had to figure out ways to supplement their financial aid to cover all of their expenses. Students worked to accomplish this. Nontraditional students, in particular, at these two institutions worked significant hours and faced the most financial struggle.

Spending all of their time on either academics or at work was burdensome, and students at ASU and UNC-W consistently stated feelings of sadness or disappointment that they could not have a typical college experience. Poignantly, Lisa explained her feelings that were similar to many others at these institutions, "All I do is go to school and work. Now graduating, my biggest regret was maybe not getting involved as much. Making more friends was always something I wanted to do, but I just couldn't." Additionally, Candace was very involved at her

community college but did not have the time at the university, stating, “Balancing work now and school, it's definitely taken away from me doing all the extracurriculars, which I do want to do, but I just don't have the time anymore.” Because of work, she felt she was missing out on the traditional college experience, which was difficult for her since she was home-schooled and never had a typical educational experience. Many students at ASU and UNC-W spent all of their time between work and classes and felt that having to work affected their college experience after they had worked so hard to transfer.

Despite these circumstances, participants have found ways to overcome their challenges and find academic success. In order to mitigate their lack of finances, — a risk factor —students have acquired protective factors in many forms. Though most parents were not able to provide significant financial support, efforts to make even a small difference were important to the students. In some cases, parents would send the student small amounts of money for an activity or specific purpose, such as Karen’s parents, who would send her $10 every few weeks so she could eat off-campus or get gas to visit home. Other parents, particularly those of students living off-campus, would send food back with the student. While these gestures helped the student financially, they also showed support, which was encouraging for the students.

Additionally, students found creative ways to earn money, outside of traditional hourly-wage jobs. A number of the students, or the students’ parents, sold their clothing to a second-hand retailer to earn money. Another student who had a car on campus drove other students around through an unofficial social media ride-share program. These strategies helped students earn what they needed to be able to stay in school. Students across the board worked while at home, during school breaks or over summers, to save money to help with their college expenses. One student even drove two hours home every weekend during her first two years at the

university to work at her hometown job. The process of determining and using these strategies helped the students continue by building resilience.

Students in this study had significantly different financial and employment experiences at the universities, but they were all able to navigate their circumstances, build protective factors where needed, and develop resilience. This finding adds additional perspective to the body of literature on student employment to include transfer specific experiences in balancing work and academics. Specifically, when transfer students spend most of their time between school and work, feelings of missing out on the true college experience occurred. This could be exponentially disappointing to a transfer student, who has a small window of time in which to have a traditional university experience.

Academic Resilience Cycle Fits, but Magnitude Varies

This study used a theoretical framework of academic resilience to structure the interpretation of the students' experiences and to explore the ways in which they have been successful. Academic resilience theory is described as "the process and outcomes of students who, despite coming from statistically 'at-risk' backgrounds, do succeed academically ... They are the ones who succeed where educational achievement gap data insist they should fail" (Morales & Trotman, 2010, p. 4). In order to build resilience, students must first identify their risk factors, areas where they may experience needs and challenges. Next, students must acquire protective factors and actively use those to mitigate their risk factors. Students must then recognize and assess the effectiveness of their use of protective factors and be able to refine their use strategically to make forward progress. Once a student has mastered this, momentum is built and sustained, leading to positive outcomes. These elements are identified, developed, and reinforced in a cycle that develops and builds their resilience. At the center of the cyclical

process is emotional intelligence. Students must be able to effectively manage stress, control their emotions, make decisions under stress, and adapt in social environments (Morales & Trotman, 2010).

Students in this study navigated numerous risk factors, most commonly, statuses of low-income, first-generation, and nontraditional. Other risk factors included poor high school preparation, lengthy commutes, and completion of an AAS, to name a few. However, each student was able to acquire protective factors of varying forms and magnitudes to mitigate risk, develop resilience, and achieve academic success. The first two findings in this study, transfer readiness and robust support systems, describe extensive networks of protective factors, such as institutional agents, transfer student capital, and emotional support, functioning to mitigate risk and facilitate the development of resilience. Protective factors were acquired both actively and passively. Transfer student capital, for example, was a significant protective factor in this study that was sometimes actively acquired such as a student who sought out assistance from a university advisor for transfer-related questions and sometimes passively acquired such as a student who applied for a part-time job and was placed in the student success center where a wealth of transfer student capital was readily accessible. Finally, students in this study exhibited emotional intelligence as they were able to balance their workload and manage their stress, with the help of their support systems, which is imperative for the development of resilience.

A significant amount of resiliency was needed in the area of finances and employment for students who had less financial aid and fewer resources. The financial aid packages of students, operating as protective factors, significantly varied, resulting in varying degrees of protection from risk. Students at UNC-CH were often awarded large grants and scholarships through the Carolina Covenant program, while students at ASU and UNC-W rarely had enough financial aid

to cover their expenses and were responsible for seeking other protective factors and compensatory strategies themselves. Students had to develop compensatory strategies, such as employment, in order to overcome their low-income status and inability to cover expenses. Working while enrolled was used as a strategy to overcome the low-income risk factor, but it is also a risk factor in itself, as students who try to balance school and work are often less successful (Bean & Metzner, 1985; Dougherty & Kienzl, 2006). While all students were able to mitigate the risk associated with low-income backgrounds through different forms of protective factors, the magnitude of the resiliency needed to overcome obstacles was significantly different across the schools, as well as individually.

Students in this study developed academic resilience through the acquisition of protective factors in order to overcome risk factors, which aided in their transfer to a university and facilitated their progress toward bachelor's degree completion. Protective factors, such as transfer readiness, preparation, and significant support systems, were common throughout all experiences and worked together to facilitate the students' resilience. However, their protective factors related to finances and employment significantly varied, thus diverging their experiences. Due to varied protective factors in terms of finances, students developed different strategies to overcome the risk associated with being a low-income student, leading to different magnitudes of resilience being required. This aspect of academic resilience theory is important to understand how students build resilience differently when protective factors are either plentiful or scarce.

Implications

This study has useful implications for the understanding of academic resilience theory and for future research into additional populations and over expanded time periods. Implications for practice and policy are valuable for institutions and agencies interested in transfer and

bachelor's degree attainment for low-income students. The remainder of this chapter outlines implications for academic resilience theory, future research, practices, and policy.

Implications for Theory

As previously discussed, this study used academic resilience theory as a framework to examine experiences of students from low-income backgrounds, who, despite statistical odds, have successfully transferred from a community college to a university and are on track to bachelor's degree completion. Students in this study demonstrated the theoretical cycle of building academic resilience, following the spokes of Morales's model, and were able to achieve success through the use of protective factors to mitigate risks. However, varying magnitudes of their protective factors led to students developing resiliency differently, and in differing degrees. Additionally, protective factors were acquired both actively and passively, implicating the need to expand how resilience-building is affected by the ways in which protective factors are acquired. For example, receiving a large institutional grant with no extra application is a protective factor against low-income status that is passively acquired, while working 20-30 hours per week to pay tuition is a protective factor against low-income status that is actively acquired.

In this study, the financial aid packages –a protective factor– awarded to students were significantly different, which led to disproportionate mitigation of their low-income status risk factor. Students who were awarded smaller amounts of financial aid and had greater unmet need and had to use compensatory strategies, mainly employment, to mitigate their risk and cover their expenses. Once a student decided to work while enrolled, they added an additional risk factor, starting the resilience-building cycle over again. In contrast, students who were awarded large amounts of financial aid and had little unmet need did not need compensatory strategies, and little resilience building was required.

Therefore, a model of academic resilience that explores the varying experiences of acquiring protective factors of different magnitudes is needed. Figure 7 presents an updated academic resilience model, which illustrates different resilience-building paths depending on the magnitude of protective factors. Students who acquire protective factors that completely mitigate their risk, as in the case of students with their financial need fully met, may cease building resilience at that point until another need or challenge arises. This is represented by the dotted line.

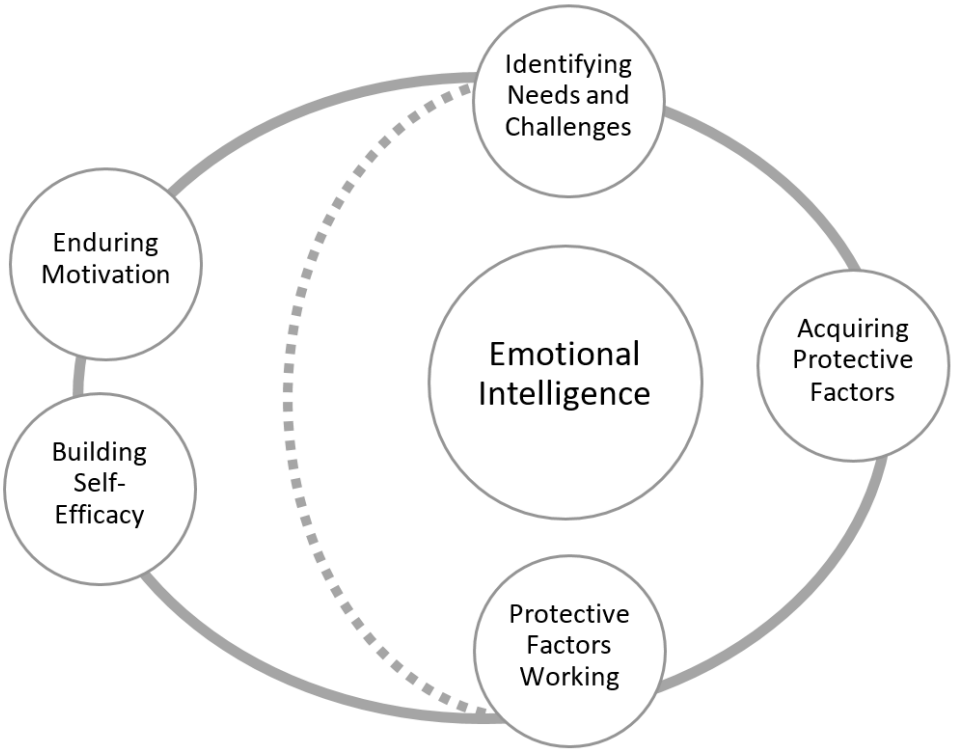

Figure 7. Model of academic resilience as updated to reflect varying resilience paths based on the magnitude of protective factors. Adapted from *A Focus on Hope: Fifty Resilient Students Speak* by E. E. Morales and F. K. Trotman, 2010, Lanham, MD: Rowman-Littlefield/University Press of America Press.

This updated academic resilience model incorporates the components of Morales and Trotman's (2010) Resilience Cycle but adds a postulation that students who acquire significant protective factors that mitigate a majority, if not all of their risk, do not build as much resilience as those who do not. Furthermore, students who passively acquire significant protective factors may be the least likely to develop resilience. The inclusion of these possibilities is important for future considerations for the development of the theory.

Implications for Future Research

The findings and limitations of this study point to several directions for future inquiry. Limitations of this study illuminate additional populations that warrant exploration, including students who live on their own while attending a community college and students who are parents. The findings of this study add to the current body of literature but also suggest the need for future research to fully explore students' experiences and outcomes longitudinally.

Additional populations needed. This study was not entirely representative of the student populations of both community colleges and universities. Three populations of students with specific characteristics were not well represented in the participant pool for this study and require further research.

The first group is traditional-aged students who lived outside of their parents' homes while in the community college. Traditional-aged students living on their own while attending a community college are likely to have different experiences than those in this study, all of whom lived with their parents while at the community college. The students in this study all felt financially secure while attending the community college, which likely contributed to their ability to successfully transfer. Additionally, students in this study overwhelmingly had parental emotional support during their educational journeys, impacting their ability to persist and build

resistance. Traditional-aged transfer students living on their own likely have different financial and emotional support systems that are important to explore and understand.

The second population that warrants further research is students who are parents. Only one participant in this study was a parent, and she was not a parent at the time of her community college enrollment. These students are likely to have a distinctive transfer experience due to their increased responsibility, financial obligations, and demands on their time. Because 39% of community college students are parents, and 70% of those students are low-income, this population is important to research as it has implications for the supports and structures at community colleges, and for economic mobility in the US (Gault et al., 2016).

Finally, the third population of students that needs further exploration is those without strong emotional support systems, particularly those without parent emotional support. Each student in this study had a robust emotional support system with the majority of students relying primarily on their parents for that support. Because this emotional support worked as a protective factor for the students in this study and helped them develop resilience and persist, additional research for populations without that support is needed to understand how their outcomes may vary and to explore potential strategies used to fill the gap in emotional support.

Longitudinal research on meeting the financial need of transfer students at the university. Interviews with students in this study took place only once and captured their experiences up to that point in time in their educational journeys. Further research could be conducted with the same group of students to examine how their experiences at the university changed over time. It could be beneficial to explore how their finances and financial aid packages changed over time and how that effected their resilience. Additionally, using

longitudinal data, such as the number of semesters spent at the university or credit hours attempted to obtain the bachelor's degree, could provide useful insights.

Even though students had different financial experiences and resources, they all learned to adjust as needed and persisted. However, those provided with more financial resources in the form of scholarships, grants, and federal work-study, had significantly different college experiences than those who were not. Students at UNC-CH who were awarded financial aid to meet their need, and did not hold employment outside of the university, had more time to be involved on campus and have a full college experience. These students not only persisted, but they also thrived. Unlike students at UNC-CH, students at ASU and UNC-W did not benefit from similar integration experiences, such as forming substantial friend groups, participating in extracurricular activities, and employment through work-study or internships in fields related to their majors. Despite these significant differences, all of the participants successfully transferred and were on track to complete a bachelor's degree, meaning they will all likely be considered successes based on the traditional outcomes for completion when they complete a bachelor's degree.

The vast majority of current research around employment and financial aid stops at examining outcomes of persistence and completion (Bean & Metzner, 1985; Dougherty & Kienzl, 2006; LaSota & Zumeta, 2016). When considering financial aid policy and allocations, we need more information on the long-term impact of financial aid for low-income students, specifically low-income transfer students, post-graduation. Furthermore, research is needed on how the university experiences of low-income transfer students, often shaped by financial aid and employment, affect their long-term success. Because students with limited financial aid divided their time solely between work and classes, they did not have opportunities to engage in

activities such as internships, study abroad, or networking activities through clubs or student organizations. These kinds of activities could have a significant impact on post-graduation outcomes, such as ability to find work and earnings. Hu and Wolniak (2010) found that students who were more socially engaged in areas such as residence halls, cultural events, and community service during college had higher earnings in their early careers. Aspects of social integration while at the university could play a role in post-graduation experiences and outcomes, such as friendships that develop into business networks, extracurricular activities that provide leadership opportunities, and work-study or internship experiences that can provide initial entry into a career field. Longitudinal effects of campus and social integration, facilitated by fully met financial need, on transfer student's post-graduation earnings, and labor market outcomes, could help illuminate how the different experiences the students had at the universities impact them later in life. To best meet students' financial needs, a combination of federal, state, and institutional funds will likely be needed. To inform those policies and garner support, future research needs to look at the effects of financial aid, employment, and involvement, longitudinally, on labor market outcomes for all students, but specifically transfer students whose experiences are unique.

Implications for Practice

The experiences of the students and the findings of this study have several implications for practice at both the community college and university. The following sections outline those practices and how to best support low-income transfer students.

A missed population for community college recruitment. Most people, including higher education professionals, assume students typically attend community colleges for two main reasons: lower cost and open enrollment. These assumptions influence marketing, support

services, and even interactions with the students. Based on the students in this study, there is a group we are missing: those that are attending the community college because they were not ready or did not want to leave home. Many traditional-aged students in this study were disinclined to leave home immediately after high school and discussed feelings of apprehension and sadness at the prospect of living away from their parents.

Across the country, about 56% of young people age 18-24 live with their parents, and in North Carolina, the percentage of young adults living with their parents has increased by almost 10% in the last 10 years (Vespa, 2017). Some students in this study, including those accepted to universities, chose to attend the community college because they were not ready to leave their families.

It is important for community colleges to recognize this motivation for enrollment and tailor marketing and support services for these students. Transfer supports would also need to be tailored to this population, focusing on their preparation for independence and readiness to transition to a university. Learning independence, not only in an academic sense but also personal independence, will be necessary for the student to be able to transfer successfully. Based on the data from students in this study, programming should include frequent and lengthy campus visits for students to be able to envision themselves at the university but also allow time to focus on details not typically covered, such as bus schedules, laundry rooms, meal plans, and the surrounding town. The details that might seem minute to some can be very important to transfer students in preparing themselves for the intricacies and challenges that might come from living on their own for the first time. Workshops on topics such as financial literacy, emotional intelligence, and self-advocacy would also be beneficial for most transfer students, but particularly beneficial for preparing this population.

Tailored transfer advising. In North Carolina, the number of transfer students entering UNC System universities through the state's community colleges has risen significantly in recent years and over half of all transfer students at UNC System institutions enter through a North Carolina community college (UNC System Office, n.d.). Because this population is growing, it is critical to assess and improve current advising structures at both the community colleges and universities, with an understanding of the student experience, in order to provide the most efficient paths to completion. Students in this study had varied experiences with advising, and many sought guidance from multiple sources, including the university instead of the community college, in an effort to validate the information they received. Often, students feel these efforts are necessary because mistakes prolong graduation, lead to wasted time and money, and can cause missed opportunities for graduate school or employment (Allen et al., 2013). In their study of high-performing transfer partnerships, Fink and Jenkins (2017) examined transfer partnerships between community colleges and universities in a mixed methods study. They identified practices that set high-performing partnership institutions apart and led to better than expected outcomes for students, one of which was the practice of tailored transfer advising. In this study, students' experiences with advising significantly varied and rarely were tailored to their intended major or transfer destination. Additionally, there was little to no coordination in advising practices between the community colleges and universities to facilitate seamless transfer.

For community colleges. Providing tailored transfer advising to students at the community college was essential for the transfer success of students in the high-performing partnership pairs (Fink & Jenkins, 2017). Fink and Jenkins (2017) found that effective community colleges assisted students in exploring and selecting a major, and choosing possible transfer destinations, as early as possible. This ensured that courses students took at the

community college would be applicable to a bachelor's degree in their desired field of study at their intended transfer destination (Fink & Jenkins, 2017, p. 304). Staff at the community colleges worked with students to develop and implement a transfer plan, but most importantly, staff monitored their progress in accordance with the plan and intervened quickly if students got off track (Fink & Jenkins, 2017).

This study highlights the need for community colleges to develop more intentional methods of advising and tracking students' progress. An individualized transfer plan should be created for each student at their entry into the community college that includes information on their desired major and transfer destination. If students are unsure, it is important to still discuss possibilities, prompting students to start exploring options and making decisions. Tracking students' progress in alignment with their plans and intervening early will be novel and challenging for many community colleges. Realignment of resources, including personnel, may be required or the addition of new technology to track progress. However, intentional effort to guide transfer students and early interventions when there are signs of struggle are essential to increase transfer rates and the attainment of bachelor's degrees.

Furthermore, the findings of this study underscore the importance of multiple forms of transfer preparedness. Students in this study not only experienced academic preparation at the community college, but also growth in social, leadership, and communication skills, while also learning to be more independent. These types of preparation and skill development were important for students to be able to adapt to the university environment successfully.

Community colleges should work to integrate social, leadership, and communication skill building into transfer advising and student activities. For example, advisors should urge more transfer students to join student clubs and explore innovative ways to encourage and increase

student participation. Mentor programs, where community college students are paired with a faculty or staff mentor, can provide opportunities for skill building while also fostering the development of institutional agents. Community colleges should establish and expand mentoring programs, and require all faculty and staff to participate, regardless of their role. In order to do so, colleges would need to include mentoring as part of the job duties of all positions and provide time during the workday for this to occur. Small amounts of funding should be provided to each mentor in order to allow them to expose students to new experiences, such as dining at a high-end restaurant or going to a university athletic event.

It is also important for students to be able to experience the university environment and be able to picture themselves as part of that environment. Students in this study who were unsure about transferring, especially those who were hesitant to leave home, and were able to visit a university campus were able to visualize themselves as a student at the university. This boosted confidence and excitement, while also reinforcing their transfer and bachelor's degree goals. Student services departments at community colleges should provide students, particularly low-income student who may not have the resources needed, with opportunities to visit university campuses and stay the night in a dorm at the university, if possible.

Advising partnerships. Advising partnerships between community college advisors and university advisors are paramount to the success of transfer students. Advisors from both community colleges and universities need to be given time and a platform to connect and build relationships with each other in order to share information and better serve students. Community colleges should examine the top transfer destinations in their geographic area and make intentional efforts to connect advisors, such in-person networking events or online videoconference sessions. Leadership at the institutions should support these activities by

allowing advisors to devote work time to this and providing financial support for the events. When information is shared, the student is better advised specific to their transfer destination, and their transfer process may be more seamless. Additionally, establishing networks of advisors can assist in handing off students from community college advisors to university advisors in a more unified way that also gives the student the reassurance of a personal contact. Establishing networks of advising points of contact at partner institutions benefits advisors both at the community college and university and most importantly, benefits the student.

For universities. Practices at the universities that were most effective included transfer student onboarding that included regular meetings with advisors, bridge advisors who were located on the campuses of the community colleges and worked to make sure students were transfer-ready, and duplication of the traditional first-year experience including transfer specific orientations with leaders who were current transfer students (Fink & Jenkins, 2017). Additionally, some universities moved their transfer orientation sessions earlier in the summer so that transfer students were able to register earlier (Fink & Jenkins, 2017). Not only does this show a commitment to transfer students, but it also allows more selection of courses for transfer students.

Course selection and availability were important to students in this study, who typically registered for their first semester at the university late in the summer. Many students had completed most, if not all, of their general education requirements prior to transferring, leaving them with fewer general courses needed for their degree. Additionally, if courses were not available by the time the students were allowed to register, their graduation could be delayed. Therefore, universities need to consider moving transfer student orientations to earlier in the summer, allowing transfer students to register prior to new first-year students. As advising and

course selection are important factors for successful transfer for all students, it is important that students have the necessary guidance from knowledgeable staff and intentional efforts of the institutions throughout their education.

For financial aid. Part of the tailored transfer advising recommended by Fink and Jenkins (2017) includes financial aid advising and planning for the entirety of students' undergraduate educations. The Pell Grant, federal student loans, and need-based state aid in North Carolina all have limits that a student cannot exceed. While each limit is calculated differently, the underlying expectation of each is for students to complete a bachelor's degree within approximately six years, or 150%. In this study, only the few students, who were involved in the CSTEP program, received advising on long-term financial aid planning. When designing students' transfer pathways, it is imperative for financial aid advising to be included so that students are aware of their funding and can plan its use. In order to provide tailored transfer advising, a collaboration between community colleges and universities, as well as advising and financial aid staff, will be required to lay the groundwork for the robust design needed.

Implications for Policy

In this study, participants experienced the necessity of employment differently across the cases. A significant contributing factor to the need to work was the varying amounts of financial aid offered to the students, particularly institutional aid at the universities. While all students were considered low-income and received a Pell Grant at their university, other forms of financial aid and the amounts awarded to the students substantially differed, leading to a wide range of unmet costs. Students at UNC were often awarded institutional aid through a financial aid program specifically designed to meet the need of low-income students, while students at

ASU and UNC-W were typically awarded little aid aside from the Pell grant and federal student loans. Unfortunately, the inability of universities to meet a student need is not atypical.

Even though low-income students receive more federal grants than middle-income students, they tend to have higher unmet need (Choy & Carroll, 2003). Across the US, 46% of dependent students, and only 32% of independent students at four-year public institutions, receive enough aid to meet their "need" as determined by FAFSA (Urban Institute, 2017). When students are not awarded enough financial aid to cover the cost of attendance, it is up to the student and the family to cover the difference with limited resources already determined by the FAFSA. Therefore, two policy changes at the national and institutional level are recommended to help low-income students afford postsecondary education. First, the Pell Grant purchasing power of the Pell Grant needs to be increased, and, second, universities need to commit to meeting the need of low-income students and adjust their institutional aid policies as such.

At the onset of the Pell Grant program in the 1970s, the grant covered about 80% of the cost of attendance at a four-year public university (Dortch, 2018). However, by the 2015-16 school year, only about 30% of a student's cost of attendance was covered by a Pell Grant (Dortch, 2018). The purchasing power of the Pell Grant has been in decline since the program's inception, as the cost of higher education has risen significantly, and state contributions to need-based aid for higher education have dwindled (Dortch, 2018). Considering the Pell Grant covers so little, the remaining cost can be a burden for many students.

The importance of increasing the purchasing power of the Pell Grant is emphasized by numerous higher education organizations and researchers. The Center on Budget and Policy Priorities calls for the continuation of Pell increases based on inflation and the creation of incentives for institutions that enroll and graduate low-income students (Protopsaltis & Parrott,

2017). The Upjohn Institute for Employment Research examined Pell Grant amounts for university seniors and found that increases in federal grants reduced employment and increased credit attainment, leading to accelerated graduation (Denning, 2019). Organizations, including The Institute of Higher Education Policy and the National Association of Financial Aid Administrators, have lobbied for increased Pell Grant allocations for many years. The National College Access Network calls for the restoration of Pell Grants to cover 50% of the cost of attendance by 2029, and their plan to do so includes increasing the Pell Grant amount by 9% each year over the next decade (National College Attainment Network, n.d.). Increasing the purchasing power of the Pell Grant is paramount to ensure inclusive universities and diversity in the future workforce.

State and institutional funds are intended to supplement the Pell Grant and to decrease a student's unmet need. However, the eligibility and awarding structures of both types of funds vary across states and institutions, often with eligibility expanded to students with higher family incomes that exceed the threshold for Pell Grant eligibility (Alon, 2011). Alon (2011) found that about 25% of university students from middle- and higher-income families receive some form of need-based financial aid. However, the addition of increased financial aid had no impact on persistence for middle- and high-income groups, while having a significant impact on persistence for the lowest income students (Alon, 2011). This suggests that state and institutional funds should be directed to the lowest-income group, instead of attempting to grow the pool of recipients to the largest number of students or using the funds as a recruitment tool for middle- and higher-income students (Alon, 2011). Furthermore, public four-year institutions have consistently increased institutional funding for merit-based aid, with a majority doubling the amount spent from 2001 to 2017 (Burd, 2020). This practice directly affects both cost and

access for low-income students. Burd (2020) found that public universities that were directing institutional aid to merit-based scholarships had larger unmet need gaps for low-income students. Additionally, as merit-based aid increased, the enrollment of affluent students increased and the enrollment of low-income students decreased (Burd, 2020). Institutions should examine their policies for awarding institutional funds and direct more funding to low-income students, where more impact can be made.

To diversify their student populations, elite universities began to address unmet need through programs to award low-income students aid up to their full financial need, without the inclusion of student loans (Hillman, 2013). A count in 2013 found that 69 universities follow this practice (Hillman, 2013). The Carolina Covenant is such a program at UNC-CH, as it awards low-income students (those with family income less than 200% of the federal poverty guideline) financial aid in the form of Pell Grants, state grants, institutional need-based aid, and federal work-study to meet the student's full need. This program is open to first-year and transfer students, and inclusion in this program is guaranteed for up to three years for transfer students regardless of any changes in income. The program also provides holistic support for students, including mentors, programming, and events, and has been successful in increasing the graduation rate for this population from 56.7% to 80.2% over the course of the program (Fiske, 2016).

Through website research, I found that ASU and UNC-W both have philosophically similar programs that were not mentioned by participants in this study. ASU's program is called ACCESS, and it awards financial aid in the form of grants, scholarships, and federal work-study to cover the full cost of attendance for those with family incomes less than 100% of the federal poverty level (ASU, 2020). UNC-W also has a program called the SOAR Ambassador

Scholarship that awards financial aid, including loans, up to the cost of attendance (UNC-W, 2020). However, the program is only for high achieving students with family incomes below 200% of the federal poverty level, and it involves an application and selection process. Unfortunately, both programs are only for first-time freshman students, explaining why no student in this study mentioned either. Additionally, unlike the Carolina Covenant, the student is not guaranteed funding year-to-year and slight changes in income could affect eligibility.

While the creation of these programs is the first step, the inclusion of transfer students is necessary due to the fact that a majority of low-income students begin at community colleges (Bastedo & Jacquette, 2011). Additionally, considerations should include expanding programs through the examination and rerouting of existing non-need-based funds and ensuring stability to the students through a guarantee of funding from year-to-year.

Policy changes in these two areas are the first steps to ensure low-income students are awarded enough financial aid to succeed at universities. Expansion of the Pell Grant purchasing power and institutional review and commitment to meeting the financial need of low-income students are ways in which our society can begin to provide more equal educational opportunities for low-income students.

Conclusion

Given that low-income community college students are transferring to universities and earning bachelor's degrees at disproportionately low rates (Adelman, 2006; D'Amico & Chapman, 2018; Jenkins & Fink, 2016; LaSota & Zumeta, 2016; Long & Kurlaender, 2009), research is needed to examine barriers and discover strategies to support low-income students in transferring and obtaining bachelor's degrees. The purpose of this study was to explore the experiences of low-income students who have successfully transferred from a North Carolina

community college to a UNC System university identified as a high-performing partnership pair and the institutional practices and policies that affected their experiences. The partnership pairs examined were: 1) Appalachian State University via Forsyth Technical Community College; 2) the University of North Carolina at Chapel Hill via Durham Technical Community College; and 3) the University of North Carolina at Wilmington via Carteret Community College. A total of 25 students enrolled at the three universities were interviewed and their experiences were analyzed for commonalities while also examining across-case differences. This study provides important information about how low-income community college students successfully transferred to universities in North Carolina and maintain the path toward bachelor's degree completion.

Drawn from the students' common and divergent experiences and the themes that emerged in the data, the results of the study suggest the following:

4. Students who successfully transfer to a university position themselves to do so through transfer preparation and the attainment of transfer student capital.
5. Students who navigate transfer and acclimation to universities successfully have multi-faceted support systems and internal motivation that function as protective factors, assisting in the development of academic resilience.
6. Students have significantly varied experiences as related to finances and employment at universities, but they seek out compensatory strategies and develop resilience to maintain success. However, the ways in which they mitigate their low-income status result in significantly different collegiate experiences.

These conclusions are meaningful in that they help us to build a better understanding of the experiences of low-income transfer students and how their experiences are shaped by

institutional practices and policies. The study's findings also provide substantiation for the use of Academic Resiliency Theory in understanding the development of resilience in at-risk students (Morales & Trotman, 2010). Exploring and understanding the experiences of low-income transfer students who have successfully transferred and are on the path to bachelor's degree completion underscores valuable ways in which students excel, despite risk factors, and can inform future practices and policies to create additional pathways to success for other students from disadvantaged backgrounds.

Several implications that can be helpful in understanding how we can create additional paths to transfer were discussed, including tailored transfer advising that is a collaborative effort between the community college and university, increasing the purchasing power of the Pell Grant, and examining policies for the allocation of institutional aid to merit-based and need-based programs. These strategies can contribute to increased numbers of low-income students successfully transferring, completing a bachelor's degree, and entering the workforce.

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APPENDICES

Appendix A: Adult Informed Consent Form

Title of Study:	The Experiences of Low-Income Transfer Students and their Paths to Bachelor's Degree Completion (eIRB # 11984)
Principal Investigator:	Ashley N. Swing, answing@ncsu.edu, 336-971-0878
Funding Source:	None
Faculty Point of Contact:	Dr. Audrey J. Jaeger, ajjaeger@ncsu.edu, 919-515-6240

What are some general things you should know about research studies?
You are invited to take part in a research study. Your participation in this study is voluntary. You have the right to be a part of this study, to choose not to participate, and to stop participating at any time without penalty. The purpose of this research study is to gain a better understanding of the experiences of Pell-eligible students who transferred to a UNC system university. We will do this through asking you to participate in an interview.

You are not guaranteed any personal benefits from being in this study. Research studies also may pose risks to those who participate. You may want to participate in this research because you may find the discussion interesting and insightful about your transfer experiences. You may not want to participate in this research if you do not wish to share any information about your transfer experiences.

Specific details about the research in which you are invited to participate are contained below. If you do not understand something in this form, please ask the researcher for clarification or more information. A copy of this consent form will be provided to you. If, at any time, you have questions about your participation in this research, do not hesitate to contact the researcher(s) named above or the NC State IRB office. The IRB office's contact information is listed in the What if you have questions about your rights as a research participant? section of this form.

What is the purpose of this study?
The purpose of the study, which is a dissertation in partial fulfillment of the Ed.D. program at NC State in the Adult and Community College Education program, is to investigate the experiences of Pell-eligible students who transferred to a UNC system university.

Am I eligible to be a participant in this study?
There will be approximately 18-24 participants in this study.

In order to be a participant in this study, you must agree to be in the study and be a current student at a UNC system university or have graduated an undergraduate program in 2018 or 2019, transferred from a specific community college, receive(d) Pell grant at the university, and be at least 18 years of age or older.

You cannot participate in this study if you do not want to be in the study, if you are not a current student at a UNC system university or recent graduate, did not attend a North Carolina community college, did/do not receive Pell grant, or are younger than 18 years of age.

What will happen if you take part in the study?
If you agree to participate in this study, you will be asked to do all of the following:

1. Participate in a single 60-minute interview during the 2019-2020 academic year, which I will audio or video record in order to produce a transcript for later use.
2. Review the transcript and provide the researcher any clarification, if needed

The total amount of time that you will be participating in this study is 60 minutes.

Recording and images
If you want to participate in this research, you must agree to be audio recorded and/or video recorded (video conference interviews). If you do not agree to be audio recorded or video recorded, you cannot participate in this research.

Risks and benefits
There are minimal risks associated with participation in this research. The risks to you as a result of this research include anxiety or feeling uncomfortable answering questions about sensitive topics such as experiences while enrolled in a dual enrollment program in high school and your experiences with the transfer process to a UNC system school. The steps taken to minimize these risks include allowing you to take your time with responses during interviews. You can also skip a question or stop participation at any point.

There are no direct benefits to your participation in the research. The indirect benefits are helping inform recommendations and future research for community colleges and universities.

Right to withdraw your participation
You can stop participating in this study at any time for any reason. In order to stop your participation, please tell me to stop the interview and that you are no longer interested in participating. If you choose to withdraw your consent and to stop participating in this research, you can expect me to thank you for your time and reiterate the confidentiality procedures described below. No one on your campus will be told about your participation withdrawal. If you decide to revoke your consent after the interview has been completed, we will attempt to remove your data from the data set. This is possible in some but not all cases.

Confidentiality, personal privacy, and data management
Trust is the foundation of the participant/researcher relationship. Much of that principle of trust is tied to keeping your information private and in the manner that we have described to you in this form. The information that you share with me will be held in confidence to the fullest extent allowed by law. Protecting your privacy as related to this research is of utmost importance to me.

How we manage, protect, and share your data are the principal ways that I protect your personal privacy. Data generated about you in this study will be de-identified.

De-identified. De-identified data is information that at one time could directly identify you, but that I have recorded this data so that your identity is separated from the data. I have a master list with your code and real name that connects your information to the research data. While I might be able to link your identity to your data at earlier stages in the research, when the research

concludes, there will be no way your real identity will be linked to the data I publish. The master list will be destroyed along with all recordings at the conclusion of my research. The transcript which will not contain any identifiable data will be kept for future research.

Data that will be shared with others about you will be de-identified because it will be aggregated with other interviews and cannot be linked to your identity. If any direct quotes are used, a pseudonym will be assigned.

To help maximize the benefits of your participation in this project, by further contributing to science and our community, de-identified information will be stored for future research and may be shared with other people without additional consent from you.

Compensation
For your participation in this study, you will receive a $25 Amazon gift card. If you withdraw from the study prior to its completion, you will receive a $10 Amazon gift card.

What if you are a UNC System student?
Your participation in this study is not a course requirement and your participation or lack thereof, will not affect your class standing or grades.

What if you have questions about this study?
If you have questions at any time about the study itself or the procedures implemented in this study, you may contact the researcher, Ashley Swing via email answing@ncsu.edu, or by phone at 336-971-0878. You may also contact the faculty advisor, Dr. Audrey J. Jaeger, ajjaeger@ncsu.edu, 919-515-6240.

What if you have questions about your rights as a research participant?
If you feel you have not been treated according to the descriptions in this form, or your rights as a participant in research have been violated during the course of this project, you may contact the NC State IRB (Institutional Review Board) Office. An IRB office helps participants if they have any issues regarding research activities. You can contact the NC State IRB Office via email at irb-director@ncsu.edu or via phone at (919) 515-8754.

Consent to Participate
By signing this consent form, I am affirming that I have read and understand the above information. All of the questions that I had about this research have been answered. I have chosen to participate in this study with the understanding that I may stop participating at any time without penalty or loss of benefits to which I am otherwise entitled. I am aware that I may revoke my consent at any time.

Participant's printed name _____
Participant's signature _____ Date _____
Investigator's signature _____ Date _____

Appendix B: Focus Group Protocol

Participants: _____ **Date:** _____
_____ **Scheduled Time:** _____
_____ **Start Time:** _____ **End Time:** _____
Interviewer: _____ **Location:** _____

Research Questions:

1. Qualitative [All Collaborators]: How and why were these pairs effective for transfer students?
2. Qualitative [Bartek and Swing]: What transfer practices (structures, processes, and behaviors) were common among the top three pairs identified in Research Question 2?
3. Qualitative [Bartek]: What partnership practices (structures, processes, and behaviors) were common among the top three pairs identified in Research Question 2?

Warm Up

Optional: Have all participants introduce themselves: name, title, and job duties as related to transfer. (Depending on the familiarity of the group this may not be necessary but may increase the comfort of participants and foster better discussion.)

Thank you for taking the time from your day for this focus group. We have asked to hold this group with people who are involved in transfer from many different perspectives in the college.

1. Can you each tell me about your work as it relates to transfer students?

Questions About Transfer Practices

1. [MAKE TRANSFER PRIORITY: MISSION] Do your leaders communicate the importance of student transfer? If so, how?
2. [MAKE TRANSFER A PRIORITY: PRESIDENT] Which leaders communicate the importance of student transfer?
3. [MAKE TRANSFER A PRIORITY: DATA] Do you regularly review data on transfer students at your college? How is this done at your college?
4. [MAKE TRANSFER A PRIORITY: RESOURCES] How does your college invest in its transfer function? For example, does your college provide release time to faculty and staff to work on student transfer, provide a transfer resource center, etc..?
5. [CLEAR PATHWAYS: COLLABORATE] Help us understand how your students find their way to a bachelor's degree:
    a. When is a student identified as a transfer in the enrollment process?
    b. How do you help students understand the steps they should take to attain bachelor's degrees? To what extent do you work with [partner] to do this?
    c. What do you do to help students in programs whose course requirements cannot always be completed at a community college?
    d. What transfer advising model do you use?
    e. How, and how often, are program maps between your college and [partner] updated and improved?

6. [CLEAR PATHWAYS: PREPARATION-NCCCS COLLEGES]: How do faculty at your college design and deliver their courses to "prepare students to meet the expectations at the [4-year partner] college"?
7. [TAILORED TRANSFER ADVISING: NCCCS COLLEGES] How and when do you help students at your college "explore and select a field of study and potential transfer destination"?
8. [TAILORED TRANSFER ADVISING: UNC COLLEGES] How do you help students
    a. transfer to your college,
    b. move through their programs, and
    c. attain bachelor's degrees?
9. [PELL STUDENTS] Are any practices or interventions tailored or targeted to low-income, Pell-eligible students?

Questions About Transfer Partnership Practices

1. [Warm-up] Describe how you interact with [partner] college, and what your relationship is like regarding the transfer functions at your college.
2. [COMMON AGENDA]: How do you and [partner] agree on what needs to be done for transfer students at your colleges?
3. [SHARED MEASUREMENT]: How do you know whether or not your work with [partner] is working for transfer students?
4. [MUTUALLY REINFORCING ACTIVITIES]: How do you implement activities on your campus that are both unique to your campus but also coordinate with what [partner] is doing?.
5. [COMMUNICATION] How do you communicate with [partner]? Who communicates? How often do you communicate? What is communicated?
6. [BACKBONE]: How are the transfer functions and activities coordinated and managed between you and [partner]?

Additional Probing Questions

Can you elaborate?
What do you mean?
I am not sure that I am following you. Would you explain that?
Give me an example.
Tell me about it.
Who else was involved?

Interviewer notes

Appendix C: Research Interest Questionnaire

Thank you for your interest in participating in the transfer student research study. This research is being conducted by a doctoral candidate at North Carolina State University in order to learn more about the experiences of community college students who participated in dual-enrollment or are Pell-eligible and transferred to a UNC college or university. Participation in the study includes taking part in one 60-minute interview with the researcher at your college in a mutually convenient space. The following questionnaire will be used to determine your eligibility for this study. You will be notified about your status as a study participant via email. You will also receive a $25 Amazon gift card as a thank you if you complete the interview. Thank you for responding to the questions below.

1. Email Address
2. Name
3. Name of university where you are currently enrolled or graduated
4. What is/was your major(s) or specific program of study?
5. What is/was your expected graduation date?
6. What is your current enrollment status at this institution?
    a. Full-time
    b. Part-time
    c. Not currently enrolled
7. Did you transfer from a community college to your university?
    a. Yes
    b. No
8. What community college did you attend?
9. Did you complete a degree at the community college?
    a. Yes
    b. No
10. Are you receiving or did you receive financial aid?
    a. Yes
    b. No
11. Are you receiving or did you receive a Pell grant as part of your financial aid award package?
    a. Yes
    b. No
12. Did you enroll in college courses as a high school student?
    a. Yes
    b. No
13. What high school did you attend?
14. What is your birth year?

Appendix D: Interview Protocol for Low-Income Students

Participant: _____ **Date:** _____
Location: _____ **Scheduled Time:** _____
Interviewer: _____ **Start Time:** _____ **End Time:** _____

Research Questions:
Qualitative [Swing]: What are the transfer-related experiences of low-income students at the community college and four-year university?

Warm Up
Tell me about yourself.

Community College Experiences
1. I understand you started at a community college? Can you tell me about that?
2. When did you know you wanted to transfer?
3. How did you learn about how to transfer? What resources did you use? Who did you talk to?
4. What were your biggest struggles at the community college?
5. Looking back now, what do you attribute your perseverance to?

University Experiences
1. How did you feel when you got accepted? Did you have any worries or fears?
2. Tell me about your time here. What came naturally and where have you struggled?
3. Did you ever feel like you wanted to give up? Why?
    a. Why did you decide to continue on?
4. What do you think the biggest factor(s) are that got you this far and almost to graduation?
5. What do you want to do next?

Additional Probing Questions
Can you elaborate?
What do you mean?
I am not sure that I am following you. Would you explain that?
Give me an example.
Tell me about it.
Who else was involved?

Interviewer notes

Appendix E: Code Book

Used in Finding	Initial Code (Attribute, Descriptive, In Vevo)	Definition
Academic Intention	aspirations of graduate school	The student has future aspirations or plans to attend graduate school.
Academic Intention	bach degree only wanted for job requirement	The student's primary motivation to obtain a bachelor's degree is a requirement or necessity for current or desired job.
Academic Intention	early intention of college/bachelors	The student discusses having early goals and intentions of either attending college or getting a bachelor's degree.
Academic Intention	started to enjoy learning in CC	The student expresses a transformation at the community college where she began to enjoy learning for the first time.
Advising	course advising good	The student reflects on advising being positive and beneficial.
Advising	not all credits transferred	The student states that not all of her credits from the community college transferred to the university.
Advising	poor advising experience CC	The student reflects on an advising experience that was negative at the community college.
Advising	poor advising experience Uni	The student reflects on an advising experience that was negative at the university.
Attribute	AA	The student's major was Associate in Arts at the community college.
Attribute	AAS	The student's major was Associate in Applied Science at the community college.
Attribute	AE	The student's major was Associate in Engineering at the community college.
Attribute	AGE	The student's major was Associate in General

		Education at the community college.
Attribute	all credits transferred	The student believes that all credits from the community college transferred to the university.
Attribute	AS	The student's major was Associate in Science at the community college.
Attribute	commute to CC	The student commutes an above average distance to the community college.
Attribute	commute to Uni	The student commutes an above average distance to the university.
Attribute	completed associates degree	The student completed a degree at the community college.
Attribute	educational breaks	The student has been out of school, secondary or postsecondary, for a period of time, if even just a semester.
Attribute	first generation	Neither of the student's parents has completed a bachelor's degree.
Attribute	instate tuition and Pell due to refugee	The student is eligible for Pell grant and/or in-state tuition due to refugee status. In NC, refugees are granted in-state tuition rates at community colleges without having to reside in the state for a year.
Attribute	no CC tuition cost due to CCP	The student did not have to pay tuition at the community college because they were enrolled via dual enrollment, CCP, early college, etc.
Attribute	no degree at CC	The student did not complete a degree at the community college.
Attribute	nontraditional student	The student is nontraditional and reflecting on the specifics of that or experiences related to that status.
Attribute	STEM	The student discusses classes or majors in the STEM areas.

Attribute	student took CC in HS	The student was enrolled in the community college as a high school student usually through dual enrollment, CCP, early college, etc.
Attribute	swirl	The student's academic path is not linear and reflects more of a swirl, attending multiple institutions with a less than clear path to completion and a career.
Attribute	unclear graduation date	The student is not clear about when they plan to graduate.
Attribute	unclear on credits transferring	The student is not sure about the number of credit hours that transferred from the community college to the university.
Big Goals	goal to do something big	The student discusses having big dreams or goals, wanting to make a difference or change, and is often in contrast with parents' current or past careers.
Consequences of work	lack of full experience due to work	The student expresses feelings of missing out on a full college experience due to having to work.
Consequences of work	unable to do extracurriculars because of work	The student is unable to participate in extracurricular activities due to having to work or the timing of work and activities.
Consequences of work	unable to use services due to work	The student is unable to use academic resources at the school due to having to work or the timing of work and services.
Employment	choose not to work for academic focus	The student has intentionally chosen not to work to be able to focus on academics or their transition to the university.
Employment	full time working	The student is working full-time.
Employment	FWS	The student discusses Federal Work-Study.

Employment	multiple jobs	The student discusses working multiple jobs at the same time.
Employment	paid internship	The student is employed in a paid internship.
Employment	unpaid internship	The student worked at an internship that was unpaid.
Employment	work while at CC	The student worked while attending a community college.
Employment	work while at university	Student is employed while attending the university.
Employment	working during school breaks	The student worked or works during school breaks such as winter break and summers to save money and usually at home while living with parents.
Financial	aversion to student loans-parent	The student discusses how parents are averse to student loans or student debt. The parent may advise the student not to take out student loans or give the student money so she did not have to supplement grants with loans.
Financial	aversion to student loans-student	The student expresses feelings of aversion to student loans or student debt.
Financial	Dep to Indep at 24 for Pell	The student discusses how around age 24 she is considered independent on the FAFSA and no longer has to report parent income.
Financial	FA consistency	The student discusses consistency or lack of consistency in the financial aid award package from year to year or school to school.
Financial	financial struggle	The student discusses struggles related to finances or money in general.
Financial	good understanding of FA	The student demonstrates a clear understanding of financial aid. This could be related to financial aid

		policies, the student's award package, or how aid pays their bill.
Financial	lack of family financial support	The student's family is unable to provide financial assistance for educational expenses.
Financial	lack of financial literacy	The student expresses a direct or inferred lack of financial literacy.
Financial	little financial worry at CC level	The student feels financially secure while attending the community college with no significant financial issues.
Financial	little financial worry at UNI level	The student feels financially secure while attending the university with no significant financial issues.
Financial	live at home while at UNI	The student lives with a parent while attending the university.
Financial	necessity of student loans	The student discusses the necessity of borrowing student loans in order to continue education.
Financial	parent financial support	The student discusses how her parents help support her financially.
Financial	parent handles FAFSA	Student discusses how parents complete and handle most of the FAFSA and administrative work for the student.
Financial	parent teaching financial literacy	The student's parents discuss financial literacy (saving, budgeting, etc.) with the student or have in the past. Also, the parents could model financially literate behaviors such as financial planning to get out of debt.
Financial	private loan	The student discusses apply for or taking out a private loan for education.
Financial	responsible for own educational costs	The student is responsible for her own educational costs and parents have indicated they

		cannot support the student financially.
Financial	Savings accounts	The student discusses the use of a savings account in their finances or paying for college. This could be either a student or a parent account.
Financial	scholarships	The student discusses applying for or receiving scholarship funds.
Financial	started at CC for lower cost/financial reasons	The student states that she started taking classes at the community college for the lower cost or other financial reasons.
Financial	unclear of CC aid	When discussing how the student paid for the community college in terms of the financial aid package, the student is unclear about their aid and finances.
Financial	unclear of UNI aid	When discussing how the student is paying for the university in terms of the financial aid package, the student is unclear about their aid and finances.
Financial	UNI decision based on finances	The student chose to attend one university over another primarily due to financial reasons.
Financial	would not have been able to attend without aid	The students reflects that she would not be able to attend college at all without the benefit of financial aid.
Financial- Mitigating low-income status	budgeting of FA money	The student discusses intentional budgeting practices with current or past financial aid funds.
Financial- Mitigating low-income status	industrious ways to earn money	The student describes an unconventional or creative way to earn money for college. This could be done by either the student or parent.

General Education requirements after transfer	had to do GenEds at UNI	The student discusses having to complete general education requirements at the university.
Imposter Syndrome	impostor syndrome	The student conveys feelings of being an impostor in academia. This could be feelings of not belonging, not feeling that they should be in college, or not feeling smart enough.
Institutional Agents	faculty having flexibility with students	Faculty having an understanding of the many roles a student may have (employee, parent, caregiver, etc.) and providing understanding and flexibility for the student.
Institutional Agents	feeling of support	The student discusses feeling supported by an institutional agent.
Institutional Agents	positive reflection on CC faculty	The student reflects positively on the faculty encountered at the community college level.
Institutional Agents	positive reflection on CC staff	The student reflects positively on the staff encountered at the community college level.
Institutional Agents	positive reflection on UNI faculty	The student reflects positively on the faculty encountered at the university level.
Integration	CC extracurricular involvement	The student is involved at the community college in activities such as clubs.
Integration	good social life	The student has made friends and feels a sense of belonging on campus due to those social connections.
Integration	lack of social life	The student discusses a lack of social life and making friends.
Integration	No campus involvement	The student is not involved in any extracurricular activities on campus such as clubs and organizations.
Integration	PCP at UNI	The student goes from parking lot to class and back

		to the parking lot at the university. Indicative of no involvement or integration on campus.
Integration	sense of belonging	The student expresses feelings of belonging on campus or to a school.
Integration	UNI extracurricular involvement	The student is involved in extracurricular activities at the university.
Junior Status	junior status	The student was categorized as a junior when entering the university.
Junior Status	very few perks for junior status	The student entered the university with junior status but discusses no significant benefit from having that status.
Motivation	CC for exploration's sake	The student discusses attending community college to explore different subjects or career paths.
Motivation	inspiration from family educational journeys	The student draws inspiration from a family member's pursuit of higher education.
Motivation	parent forced to CC	The parent forced the student to attend community college.
Motivation	parental pressure	The student feels academic pressure from their parents.
Motivation	parents forced to Uni	The parent forced the student to attend the university.
Motivation	self-motivation	Student discusses self-motivation that keeps them from giving up. This is in response to a specific interview question.
Preparation- Academic	preparing academic expectations	The student describes an instance where an experience helped prepare them academically for the next step in their educational journey.
Preparation- Interpersonal and Practical	CC classes preparing for University	The student believes and discusses how colleges at the community college prepared them for classes at the university.

Preparation- Leaving home	learning independence	The student discusses the need or action of learning independence either academically or personally.
Preparation- Leaving home	not want to leave home	The student expresses feelings of not wanting to leave home in order to pursue an education or as a reason to start at the community college.
Preparation- Leaving home	university close proximity to home	The student discusses how close the university is to home as a deciding factor in their school selection.
Preparation- Leaving home	worry	The student discusses worries they have or had around education.
Progress and Confidence	academic success	The student discusses an instance where they experienced academic success.
Progress and Confidence	feeling of progress	The student reaches a milestone or accomplishment that gives the feeling of progress toward a bachelor's degree.
Resources	did not use resources CC	The student did not use academic resources at the community college such as tutoring or advising.
Resources	feeling stupid in front of people	The student discusses a fear of feeling stupid in from of others.
Resources	use/availability of CC resources	The student discusses resources that were available at the community college and her use of those resources.
Resources	use/availability of Uni resources	The student discusses resources that are available at the university and her use of those resources.
Stigma of the community college	unintentional insult to CC	Student unintentionally talks down about community college in terms of it being "less than" going to a university.

Support System	interpersonal agent	Friend or family member who supports the student and assists in reaching goals.
Support System	lack of support	The student expresses feeling a lack of support for education from family or friends.
Support System	parental emotional support	The student discusses support received by family in the form of emotional support and encouragement.
Throughout	great quote	This is used to identify quotes that are meaningful and are used in conjunction with another code. The purpose is to distinguish the quote for easy access during the writing process.
Throughout	negative experience CC	The student discusses or reflects on a negative experience that occurred at the community college.
Throughout	negative experience UNI	The student discusses or reflects on a negative experience that occurred at the university.
Throughout	positive reflection of time at CC	The student reflects positively on their time at the community college overall. [non-specific]
Throughout	positive reflection of time at Uni	The student reflects positively on their time at the university overall. [non-specific]
Transfer Student Capital	transfer capital	Instances where the student is accumulating transfer student capital through accessing services, learning more about transfer policy, meeting with staff or faculty, etc.
Transfer Student Capital-CSTEP	CSTEP	The student mentions the CSTEP program between DTCC and UNC.
Transfer Student Capital-CSTEP	transfer specific programs	Programming that is targeted specifically to transfer students.

Transfer Student Capital-From the community college	BDP	The student discusses bachelor's degree plans.
Transfer Student Capital-From the community college	bilateral agreement	The student discusses a bilateral agreement between their community college and university.
Transfer Student Capital-From the community college	contact with CC after transfer	The student still has contact with faculty or staff from the community college after transferring to the university.
Transfer Student Capital-From the community college	understanding of CAA	The student demonstrates an understanding of the Comprehensive Articulation Agreement.
Transfer Student Capital-From the university	contact with UNI for transfer	While planning to transfer from the community college, the student-initiated contact with staff or faculty at the university for guidance.
Transfer Student Capital-From the university	delay in transferring credits	The student discusses delays or issues with the transfer of credits from the community college to the university.
Transfer Student Capital-Peer and Family	advice from employer/coworkers	The student discusses the support she receives from her place of employment including supervisors and coworkers.
Transfer Student Capital-Peer and Family	Outside TSC	Students are acquiring transfer student capital from peers such as friends, coworkers, or family; anyone outside of the colleges.
Transfer Student Capital-Peer and Family	sibling or family member at the same school	The student has a sibling or other family member attending the same institution.
Used in Discussion	Use of counseling services	The student sought out counseling services for assistance.
Used in Recommendations	strategizing	The student has a specific strategy to help her overcome an obstacle or improve her circumstances that is creative and unlike other students.
Used in Recommendations-Further research	extra requirements of UNI curriculum	The student discusses requirements set forth by the

		university for a bachelor's degree that she considers extraneous.
Used in Recommendations-Further research	Rigor at CC low	The student found the community college classes to be less rigorous than expected or "easy."
Used in Recommendations-Further research	time management	The student discusses experiences or issues with time management particularly balancing school and other responsibilities.
Used in Recommendations-Practice	application fees	The student discusses the fees associated with applying for admission to a school.
Used in Recommendations-Practice	books are expensive	The student discusses books in general or the cost of books.
	academic struggle	The student talks about struggling academically.
	CC Mission	The student has an understanding of the mission of the community college system in North Carolina.
	gave up because of poor experience	A negative experience led to a student giving up on education for a time period.
	give up feelings	The student discusses times she has felt like giving up on her education and the circumstances behind those feelings. This is in response to a specific interview question.
	housing issues	The student discusses issues related to finding or keeping housing.
	partnership	This is to indicate data that reflects on partnership practices between the community college and university.
	self-advocacy	The student demonstrates the ability to advocate for herself in a particular situation described.

	transportation	The student discusses any circumstances related to transportation.
	year-round Pell	The student discusses financial aid for summer and is unknowingly discussing the federal policy of year-around Pell which has changed frequently during the time period examined in this study.