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Tennessee Promise: Impact on College Choice in Upper Northeast Tennessee

A dissertation

presented to

the faculty of the Department of Educational Leadership and Policy Analysis

East Tennessee State University

In partial fulfillment

of the requirements for the degree

Doctor of Education in Educational Leadership

by

Jennifer Barber

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Committee Chair, Dr. Bethany Flora

Dr. William Flora

Dr. James Lampley

Dr. Brian Noland

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ABSTRACT

Tennessee Promise: Impact on College Choice in Upper Northeast Tennessee

by

Jennifer Barber

The purpose of this correlational study was to explore the relationship between the new statewide two-year financial aid program, Tennessee Promise, and college choice among high school seniors in four counties in upper Northeast Tennessee. Independent variables included GPA, concern about ability to pay for college, and plans to attend a two-year or four-year institution. The dependent variables were scored on three dimensions: cost factors, social factors, and academic factors relating to college choice. Additionally, respondents reported perceptions of Tennessee Promise related to college choice. A 22-item survey was administered to high school seniors from four counties in upper Northeast Tennessee in Spring 2017. There were 294 completed surveys, resulting in a 33% response rate. The financial nexus concept was used as the conceptual framework for the study to explore how perceived affordability influenced college choice.

Descriptive statistics, independent-samples *t*-tests, crosstabulations and one-sample chi-square tests were applied to determine whether a relationship exists between Tennessee Promise and college choice and choice of institution for students concerned with the cost of higher education. Tennessee Promise significantly impacted the decision to attend college and what type of institution to attend. Respondents' level of concern about ability to pay was shown to have a

significant relationship to the type of institution they planned to attend. Additionally, there was a significant relationship between level of concern about ability to pay and the choice to accept Tennessee Promise.

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CHAPTER 1

INTRODUCTION

College choice has been the subject of many studies in the field of education. Scholars have studied various factors that impact college choice including cost, academic preferences, parental influence, location and predicted cost of living expenses, particularly for high school seniors (Astin, 1975; Cox, 2016; Pascarella & Terenzini, 1991; 2005; Paulsen & St. John, 2002). This research will contribute to the scholarly knowledge of how a last-dollar statewide scholarship may impact college choice. The focus of this study was Tennessee Promise and the variables that influence college choice for high school seniors in upper Northeast Tennessee. Tennessee Promise is a state-funded scholarship program for students seeking a two-year degree. In Tennessee, two-year degree programs are offered at community colleges, colleges of applied technology, and, in certain cases, approved two-year programs.

Tennessee Promise is a scholarship program that was unveiled in 2014 and implemented in 2015 (Drive to 55 Alliance, n.d.). The last-dollar scholarship covers in-state tuition and fees not covered by the Pell Grant, HOPE (lottery) scholarship, or other state-offered student assistant funds, for students to attend any of the 13 community colleges, 27 colleges of applied technology, or other eligible institutions offering two-year programs in Tennessee (Tennessee Promise, n.d.b., para. 1). Tennessee Promise was awarded to 16,291 freshmen in the Fall 2015 semester and 16,790 in the Fall 2016 semester, with a total of 23,295 students participating in Fall 2016 (Tennessee Higher Education Commission, 2017). Tennessee Promise is part of Gov. Bill Haslam's Drive to 55 campaign, which has a central goal that 55% of Tennesseans will have earned a postsecondary credential by 2025. Tennessee Promise covers last-dollar tuition and fees for any Tennessee high school graduate who files a Free Application for Federal Student Aid

(FAFSA), attends a mandatory meeting with an assigned mentor, completes eight hours of approved community service each semester funding is received, submits application forms by deadlines, and enrolls in an eligible two-year program. Although any student who initially meets the requirements qualifies upon high school graduation, students must maintain at least a 2.0 grade point average (GPA) each semester to avoid disqualification (Tennessee Promise, n.d.c.).

When Tennessee Promise was announced, concern was expressed that the program may result in decreased enrollment at state universities that did not offer approved two-year programs (Watson, 2014), which can affect both institutions and students. Research has been conducted on the impact of beginning a college career at a community college. Research in this area includes topics such as college persistence and lifetime career earnings (Handel, 2011; Hurwitz, 2012; Oreopoulos & Petronijevic, 2013; Reynolds, 2012) and whether attending a two-year institution versus a four-year university has an impact on career prospects and earning potential.

Tennessee Promise was developed as a result of Knox Achieves, which was localized to students in Knoxville, Tennessee, and began with the high school class of 2009 (Carruthers & Fox, 2016). The program served Knox County students with mentoring opportunities and last-dollar scholarships for two-year programs. The Knox County program continued for three years, at which time it was expanded to include 20 counties and was renamed TnAchieves. In 2015 the program across the state and named Tennessee Promise. Knox Achieves was viewed as a successful program; 23% of the Knox County high school class of 2011 met with an assigned mentor and out of those, 56% remained with the program through their entry into a two-year program (Carruthers & Fox, 2016). In Knox County schools applications and enrollment for two-year programs increased, while application to four-year universities decreased (2016). However,

some Knoxville students matriculated to college without participating in Knox Achieves (Carruthers & Fox, 2016).

Another precursor to Tennessee Promise was the Educate and Grow scholarship program. Northeast State Community College partnered with Sullivan County and Kingsport City governments, private companies, and donors (City of Kingsport, 2010) to provide scholarships for students living in Sullivan, Carter, Johnson, Unicoi, and Washington counties in Tennessee. The Educate and Grow program is the oldest last-dollar program in the state, beginning in 2001 with over 1,400 students and awarding \$2.2 million (Northeast State Community College, n.d.). Educate and Grow suspended its application process when Tennessee Promise went statewide; plans to transition into a new program were announced in 2016 contingent upon funding (Northeast State Community College, n.d.).

The purpose of this study was to explore the relationship between Tennessee Promise and college choice among high school seniors in four counties in upper Northeast Tennessee. Findings will contribute to the scholarly research related to college choice and factors that influence the college choice decision, such as knowledge of the Tennessee Promise program, parental influence, scholarships, perception of living costs, planned housing arrangements, and planned employment status during enrollment. High school seniors were surveyed to understand their perceptions of college choice and the Tennessee Promise scholarship. It was also important to understand whether Tennessee Promise impacted the perception of college affordability. Tennessee Promise funding was first distributed to students who entered college in 2015; no data about program impact on college choice and affordability existed at the time of proposal for this study.

At the time of this study there was no published empirical research on Tennessee Promise, but scholars have reported findings on other financial aid programs. Dynarski and Scott-Clayton (2013) indicate that enrollment rates increase with the availability of financial aid, but some of those increases can be undermined if the program is particularly complex, such as a lengthy application process or excessive eligibility requirements (Bettinger, Long, Oreopoulos, & Sanbonmatsu, 2012; Carruthers & Fox, 2016; Litten, 1982). Other financial aid programs were associated with increased enrollment and retention through programmatic performance requirements to maintain eligibility. Some programs dispersed aid and stipends incrementally and provided frequent communication (Patel & Richburg-Hayes, 2012). Programs with similarities to Tennessee Promise have been implemented in other locales such as Kalamazoo (Michigan) Promise, Pittsburgh Promise, and Chicago Stars among others. Kalamazoo Promise is donor-funded and applies only to a single district in Michigan; the Chicago Stars program is limited to Chicago school district students with a 3.0 or above grade point average. Pittsburgh Promise is limited to students who have lived in Pittsburgh for four years. Tennessee Promise is the first statewide program funded by the Tennessee Lottery available to all Tennessee residents who graduate from an eligible high school, home school or earn a GED before turning 19 years old. Participants must enroll full-time, attend mandatory meetings, participate in a mentor program, and complete community service per term enrolled (Tennessee Higher Education Commission, n.d.; Tennessee Promise, n.d.b).

Scholars have explored other scholarships that have similarities to the Tennessee new program (Bartik, 2014; Bozick, Gonzalez, & Engberg, 2015; Pierce, 2015a). The Tennessee HOPE scholarship was not associated with increased enrollment across the state due to the perceived time and difficulty in completing required paperwork such as the FAFSA (Bruce &

Carruthers, 2014). However, the scholarship impacted the type of institution students chose to attend, particularly for lower-income students. Lower income individuals receiving HOPE chose institutions with more selectivity because the costs were offset by the scholarship (Bruce & Carruthers, 2014). These findings have been reported for programs across the country. Lillis and Tian (2008) and Hurwitz (2012) indicate that there are class-related behavior patterns of college choice that have an impact on the institutions students attend. Middle- and low-income students are more likely to limit their applications to affordable institutions which limits their opportunities in higher education (Lillis & Tian, 2008).

Financial aid programs are created and administered with the intention of providing opportunity for students from all socioeconomic backgrounds to attend college as well as to encourage persistence (Dynarski & Scott-Clayton, 2013). There are a variety of financial aid and scholarship opportunities available to students ranging from student loans to Pell Grants to lottery scholarships. Federal and state aid increased from \$39.8 million in 1990 to \$189.6 million in 2010 (Dynarski & Scott-Clayton, 2013).

Statement of the Problem

Various scholarships and programs are available to college students to increase enrollment and encourage more students to persist toward graduation. Scholarships and programs are offered as an effort boost local economies (Drive to 55 Alliance, n.d.; Strickland, 2009). In 2016 Tennessee Promise was established as part of the Drive to 55 initiative by Gov. Haslam. The program was the first last-dollar funding statewide community and technical college scholarship program in existence in the country (Tamburin, 2015). The present study is an early effort to gain understanding from the student perspective. As Tennessee Promise enrolls more students over time, researchers may conduct comprehensive longitudinal studies to understand

the long-term impacts of Tennessee Promise on college choice and high school students' perceptions of affordability.

Purpose Statement

The purpose of this correlational study was to explore the relationship between the statewide financial aid program Tennessee Promise and college choice among high school seniors in four county districts and the city districts within upper Northeast Tennessee. The financial nexus concept was used for the conceptual framework to analyze how perceived affordability influenced college choice.

Significance of the Study

This study is one of the first scholarly works about Tennessee Promise and its impact on college choice. The results were intended to provide early insight into the statewide financial program Tennessee Promise. Specifically, study participants were asked about the program's impact on the decision to attend college as well as choice of institution. The literature review provides an overview of previous studies on district or statewide scholarship programs such as lottery scholarships to serve as a basis of comparison for Tennessee Promise. Results of this study will contribute to the increased understanding about statewide financial aid for two-year programs and college choice.

Research Questions

The research questions were intended to guide the study toward gaining an understanding of any relationship between college choice and the financial nexus model among students in four upper Northeast Tennessee counties. The following questions define this study.

1. Do costs, social factors, and academic characteristics have a significant relationship with college choice?

2. How well do cost factors, social factors, and academic factors predict college choice?
3. Is there a significant relationship between familiarity with different types of financial aid and college choice?
4. Is there a significant relationship between Tennessee Promise and where students decide to attend college?
5. Is there a significant difference in academic preparedness for students who will not attend college without Tennessee Promise?
6. Is there a significant relationship between self-reported academic performance and college choice?
7. Is there a significant relationship between concern about ability to pay for college and Tennessee Promise choice?
8. Are students equally likely to show a concern about their ability to pay for college (none, some, or major) as a function of receiving Tennessee Promise?

Limitations and Delimitations

Limitations are defined as characteristics of the study inherent within the methodology and research design (Simon & Goes, 2013). The data collection instrument selected for the study was an online survey administered to high school seniors in the Spring 2017 semester. As a survey, time constraint was a limitation; time constraints can prevent respondents from participating or completing the survey in its entirety (2013). The survey took approximately 20 minutes to complete and care was taken in developing the survey so that respondents would be able to complete it without taking an excessive time away from instruction time in the classroom. Limitations also arise from self-reporting bias, which is the notion that participants respond to survey questions in a way that is socially desirable (Miller, 2012). The survey employed for this

study is also limited by the lack of interaction with participants. The researcher relied on classroom teachers to relay the link to the online survey. Information about the survey was communicated to participants through a parental consent form and a student assent page at the beginning of the survey (Appendix A).

Delimitations are defined as characteristics of the study that result from the limitations as well as measures defined by choice of the researcher (Simon & Goes, 2013). This study was delimited to high school seniors in four counties within upper Northeast Tennessee. Students residing in those counties were selected because they have comparable access to a community college, Northeast State Community College (NSCC), and a Tennessee College of Applied Technology (TCAT), both of which are eligible for Tennessee Promise funds. NSCC enrolled 6,086 students in 2016 (Tennessee Higher Education Commission, 2016) and the TCAT enrolled 478 students in 2016 (Tennessee College of Applied Technology, Elizabethton, 2015).

This study included a sample of 900 high school seniors from nine schools. The sample was delimited to nine high schools located within the NESCC and TCAT service area; therefore, results may not be generalizable to all high schools and may not represent the experiences of all high school seniors living in other locations. The methodology for analysis was delimited to a one-way ANOVA, crosstabulations, and a series chi-square test to understand whether a significant relationship existed between Tennessee Promise and college choice. Other types of statistical tests may have generated different results. The study was delimited to the perceptions of Tennessee Promise and other statewide financial aid programs. Because Tennessee Promise is a two-year program, caution should be taken when transferring findings to other financial aid programs.

Definition of Terms

Last-dollar scholarship – A scholarship that pays the remaining balance after all other scholarships, grants, and aid are applied to the student account (Tennessee Promise, n.d., para. 1; Carruthers & Fox, 2016).

Lottery scholarship – A statewide scholarship that is funded by state lottery ticket sales. Lottery scholarships pay a portion of student tuition and fees (Tennessee Higher Education Commission, 2012, 2014; Menifield, 2012).

Two-year program – For the purpose of this study a two-year program refers to associate's degree programs (Barreno & Traut, 2012; Handel, 2011) or certificate awards. Students are required to enroll in a two-year program to be eligible for Tennessee Promise (Tennessee Promise, 2016).

Parental influence – For the purpose of this study, parental influence will refer to encouragement to attend a specific institution offered by parents based on parental college choice, geographic location, or finance (Rocca, 2013; Workman, 2015).

Financial nexus - The relationship between college choice and persistence based on financial aid, cost of living, and perceived affordability.

Overview of the Study

This study is divided into five chapters. The first chapter includes the introduction, context of the issue, problem statement, research questions, the significance of the study, limitations and delimitations, and definitions of terms. Chapter 2 is a review of the relevant literature with a specific focus on scholarship programs such as lottery scholarships and community college initiatives. Research on factors in college choice is also reviewed. Chapter 3 includes explanations and procedures for the study such as the research questions, a detailed

method of data collection, analyses, ethical considerations, reliability, and validity. Chapter 4 is an overview of the results from data analyses. Chapter 5 includes the discussion of results, implications for policy and practice, and suggestions for future research.

CHAPTER 2

LITERATURE REVIEW

Introduction

Literature reviewed for this study is presented thematically and includes an overview of the Tennessee Promise program, a brief history of federal government-sponsored financial aid in the United States, programs from other states and cities that are similar to Tennessee Promise, the America's Promise initiative, and an overview of the purpose of community colleges and what impacts students' choice to attend two-year institutions. The literature was analyzed through the lens of the financial nexus model and the college choice model.

Tennessee Promise

The goal of Tennessee Gov. Bill Haslam's Drive to 55 initiative is for 55% of Tennesseans to possess a college degree or certificate by 2025; over 33% of Tennesseans held degrees in 2013 (Drive to 55 Alliance, n.d.; Office of the Governor Bill Haslam, 2015; Tennessee Higher Education Commission, 2015a). Drive to 55 was created with the intention of making college more affordable and accessible to families in Tennessee as well as to enhance graduate earning potential and attract employers who need an educated workforce (Office of the Governor Bill Haslam, 2015). As part of Drive to 55, Tennessee Promise was developed to provide students with a cost-effective way to obtain postsecondary education. Tennessee Promise is a last-dollar scholarship awarded after all other aid including federal Pell Grants (Pierce 2015b) and money awarded through the Tennessee HOPE lottery scholarship (Tennessee Promise, 2016). Tennessee Promise funds are available to students who enroll in one of the in-state 13 community colleges, 27 applied colleges of technology, or at the two public universities and 19 private colleges that offer approved two-year programs (Tennessee Promise, 2016).

Tennessee policymakers created the Drive to 55 initiative, as well as Tennessee Promise, with the intention to bring economic benefit to Tennessee by attracting businesses to a state with an educated workforce (Drive to 55, n.d.). Tennessee Promise is not need- or merit-based, so it is available to all high school graduates who meet the following requirements: file a FAFSA by the given deadline, attend two mandatory meetings, meet with an assigned mentor, and complete eight hours of approved community service (Tennessee Promise, 2015). Students must maintain at least a 2.0 GPA while enrolled in college courses to maintain eligibility (Tennessee Promise, n.d.a).

This study was designed to understand whether a significant relationship existed between Tennessee Promise and college choice by using the Tennessee Higher Education Commission Senior Choice Survey. Because Tennessee Promise is a vanguard program (Pierce, 2015b; The White House, Office of the Press Secretary, 2015a), contributing to the understanding of student perspectives regarding the program is important so educational leaders can continually create more effective policies. High school counselors and higher education administrators can more effectively inform students about programs like Tennessee Promise with a better understanding about how the program impacts college choice in relation to student GPA, social preferences, and financial concern.

Conceptual Framework

The financial nexus model is the conceptual framework for this study. Scholars have applied the financial nexus model to explore the relationship between college choice and persistence as a result of fiscal advantages such as financial aid and perceived affordability (Astin, 1975; Paulsen & St. John, 2002; Pascarella & Terenzini, 1991; 2005). The cost of housing, transportation, meals, and books is often considered in the college choice process (Cox,

2016). Students engage in decision-making based on financial expectations that emerge before matriculation (Paulsen & St. John, 2002). Paulsen and St. John (1996) used the financial nexus model to explore differences between groups of students such as those who attended public and private universities. Students attending private schools chose to attend those schools as a result of generous aid packages; however, those students were less concerned with living expenses than students who attended a public university (1996). Some students chose their institution based on living costs alone, such as the ability to live with a parent or family member (St. John, Paulsen, & Starkey, 1996). Low-income students who based their college decision on tuition cost rather than living costs have been shown to be less likely to persist than low-income students who based their college choice on living costs (Paulsen & St. John, 2002). Upper- and middle-income students who based their college decision on lower living costs were less likely to persist because they were more likely to underestimate the amount of money needed while they attended more expensive and prestigious schools (2002).

The college choice model also informs this study. Various college choice theories have been applied to analyze how student choice is impacted by outside influences such as aptitude, college-going expectations, and parental influence. Several scholars who have proposed college choice models suggest student characteristics combined with external influence impact college choice (Chapman, 1981; Hossler, Braxton, & Coopersmith, 1989). Student characteristics such as academic aptitude and college aspiration influence the decision in tandem with external influences such as significant people including parents or high school teachers. Institutional characteristics such as tuition, academic offerings, location and college recruitment efforts also influence college choice (Chapman, 1981). College choice models have been analyzed through the lens of personal characteristics of the student combined with institutional characteristics such

as affordability, location, housing opportunities, and policy intervention (Bishop, 1977; Kohn, Manski, & Mundel, 1976).

Chapman (1981) claimed that three external categories of influence generally impact college choice, including the influence of significant people in the student's life, characteristics of the institution, and the college's communication efforts, while intrinsic characteristics such as aspiration and high school performance combine to impact college decisions. Financial aid programs are included in characteristics of the college in Chapman's model and were found to expand student choice (1981).

Hossler et al. (1989) described college choice in terms of the decision-making process, which is comprised of predisposition, search, and choice (Hossler & Gallagher, 1987; Jackson, 1982). Predisposition is the step when students decide whether or not to attend college. Variables within predisposition include aspirations, socioeconomic status, parental support, and academic achievement. The search phase of the college choice process has been described as the timing and constraints of the search. Students often begin seriously searching for institutions during the junior year of high school and continuing through the senior year (Hossler et al., 1989). This is also a time when students typically narrow the search based on location and cost (1989). The third step in the decision-making process is choice, which includes the institutions to where a student chooses to apply as well as the institution where the student chooses to enroll. College choice is influenced by variables similar to predisposition, but higher education policies and institutional marketing can have an impact on the final choice (1989).

Precursors to Tennessee Promise

Knox Achieves

To understand the impact of Tennessee Promise on college choice it is necessary to understand the historical background of the program. Although Tennessee Promise is unique in that it is a statewide government-funded last-dollar program, educational programs existed previously both in and out of the state. Tennessee Promise is an expansion of Knox Achieves, although Knox achieves was privately funded. The program launched in 2008 and began its operation in 2009. Knox Achieves was a last-dollar scholarship program funded by local business and civic leaders and private donors for students graduating from a Knox County high school to attend community college (Carruthers & Fox, 2016; DeAlejandro, 2016). Knox Achieves required students to complete a FAFSA, attend meetings, meet with an assigned mentor and complete community service hours. The program was deemed successful by educators and lawmakers in Tennessee after over 50% of the students in Knox County who met with a mentor maintained eligibility through their entry into a two-year program (Carruthers & Fox, 2016). The program was eventually expanded into TnAchieves, which was privately funded (DeAlejandro, 2016) TnAchieves included 20 counties in Tennessee (2016) and maintained the same requirements as Knox Achieves. TnAchieves is currently one of three organizations that administers Tennessee Promise with service to 85 of state's 95 counties (DeAlejandro, 2016). The Ayers Foundation administers Tennessee Promise in four counties in Western Tennessee, and Regional Economic Development Initiative (REDI) oversees the program in eight counties, primarily in Southeastern Tennessee, while the state agency of Tennessee Student Assistance Corporation (TSAC) oversees all Promise programs (Tennessee Promise, 2016). Representatives from each administrative agency work with students to ensure they understand how to maintain

eligibility for the program. In the first six years over 10,000 Knox Achieves and TnAchieves students enrolled in a two-year program. The overall retention rate for public Tennessee higher education institutions for the 2014-2015 academic year was 73%. The retention rate for community colleges was 59% (Tennessee Higher Education Commission, 2015b). Tennessee Promise had an 81% retention rate for the 2015-2016 class for the Spring 2016 semester, Tennessee community college enrollment increased by over 24% and TCAT enrollment increased by 30% (Office of the Governor, 2016).

Educate and Grow

An earlier forerunner to Tennessee Promise and Knox Achieves was the Educate and Grow initiative, for which Northeast State Community College administrators partnered with local legislators and private company representatives to provide scholarships to students in four counties in Northeast Tennessee (City of Kingsport, 2010). The program was launched in 2001 and more than \$2 million was awarded to over 1,400 students. Educate and Grow was suspended in 2015 because the implementation of Tennessee Promise resulted in a duplication of program services (Northeast State Community College, n.d.).

Tennessee Promise Funding

Tennessee Promise was estimated to cost \$34 million annually and is funded through an endowment of \$300 million in lottery ticket sales reserves as well as a one-time expenditure of \$47 million from the state general fund (Pierce, 2015b; Tennessee Promise, n.d.a). The fund is overseen by a Board of Trustees and State Treasurer (Tennessee Promise, 2014). The Tennessee Education Lottery Scholarship (TELS) fund is comprised of statewide lottery ticket sales and is used to provide funding for the following: HOPE Scholarship, General Assembly Merit Scholarship, ASPIRE award, HOPE Access Grant, Wilder-Naifeh Technical Skills Grant,

Nontraditional Student Grant, Dual Enrollment Grant, Helping Heroes Grant, Foster Child Tuition Grant, STEP UP Scholarship, and the Math & Science Teacher Loan Forgiveness Program (Tennessee Student Assistance Corporation, 2015).

Although the TELS fund financially supports many programs, the HOPE scholarship is the most prevalently offered and is available to most high-achieving students who participate in Tennessee Promise. More than 60% of first-time freshmen qualified for the HOPE Scholarship in 2014 (Tennessee Higher Education Commission, 2014). The HOPE Scholarship was signed into law in 2003 with the first student awards in 2004 (Bruce & Carruthers, 2014). The purpose of the HOPE Scholarship program was to offer scholarship incentives and improve high school achievement (Tennessee Higher Education Commission, 2014). To qualify for the HOPE Scholarship students must have resided in Tennessee for at least one year, earn a minimum of a 21 on the ACT or have at least a 3.0 final high school GPA, and enroll at an in-state public or private institution (Tennessee Student Assistance Corporation, n.d.). For the 2014-2015 academic year, the HOPE Scholarship resulted in \$122,716,247 distributed to students enrolled in public institutions in Tennessee, with \$14,548,632, or 12%, of the total distributed to students enrolled in community colleges (Tennessee Student Assistance Corporation, 2015). The retention rate for students who lost the HOPE scholarship eligibility was 62% in 2013 (Tennessee Higher Education Commission, 2014). Although the HOPE scholarship program did not significantly increase college attendance, the program significantly impacted college choice. Students who scored 21 on their ACT were more likely to use the HOPE scholarship to attend four-year institutions rather than community colleges, particularly for low-income students (Bruce & Carruthers, 2014).

Motivation for Promise Initiatives

For the past 50 years national education policy has been influenced by economic benefits and by providing access to segments of underserved student populations such as minorities, students from low socioeconomic backgrounds and first-generation college students (Astin, 1977; Dynarski & Scott-Clayton, 2013; Pascarella & Terenzini, 1991). Possessing a degree has often been linked with economic return as well as other future outcomes (Hurwitz, 2012; Oreopoulos & Petronijevic, 2013), especially in areas of increased cognitive growth, psychosocial perception, and self-esteem (Pascarella & Terenzini, 1991). Students improve skills in areas such as verbal communication, written communication, and critical thinking while attending college, and college graduates experience improvement in social skills, increased self-esteem, as well as an increased involvement in altruistic efforts, such as community service and volunteer efforts (Pascarella & Terenzini, 1991; Pryor, Hurtado, Saenz, Santos, & Korn, 2007).

Policymakers must continuously determine if the cost of providing scholarships and grants is worth the benefit to students and to society at large (Hossler et al., 1989). According to Astin (1993), students who attend college show an increase in leadership abilities, develop a more positive self-image, and feel more confident and competent in social and intellectual situations. The relationship between education, economic development, and quality of life is multifaceted, but an increase in educational levels is commonly believed to improve quality of life and attract businesses, which produces more jobs and an enhanced opportunity for members of the community (Hossler et al., 1989).

Increasing Human Capital

On the individual scale bachelor's degree recipients earn more than associate's degree recipients, who earn more than those without any college experience. Research has also shown

that higher level educational attainment correlates with lower rates for unemployment (U.S. Bureau of Labor Statistics, 2015). Scholars have explained these phenomena with the theory of human capital (Becker, 1964, 1993; Nespoli, 1991; Youn, 1989). Human capital theory is defined as investment into the education, health, skills, or experience of an individual at the cost of an individual, business, or government (Becker, 1993, 1964; Hlavna, 1992). Investments in human capital are intangible and cannot be removed from the person who benefits from the capital in the same way that other capital such as financial resources can be repossessed (Becker, 1993). Human capital, as applied in this paper, refers to the investment in education and skills within the labor force. Individuals who gain skills through education increase their earnings throughout their lifetimes, increase productivity, and influence economic growth, which encourages more investment into human capital (Becker, 1964; Tian, 2014; Youn, 1989). Educational attainment influences and adjusts to the demands of the current economic system (Becker, 1964).

Scholars have asserted that community colleges increase human capital through teaching technical, specialized skills that employers require and for providing services to traditionally disadvantaged populations such as low-income students, women, and minorities (Nespoli, 1991). According to Hlavna (1992) human capital is a complex issue because it consists of general training, which benefits current and future employers, and firm-specific training that benefits the current employer. Because economic resources such as government subsidies are limited, increased funding should result in a greater benefit than cost to taxpayers. In economic downturn employers are less likely to discharge skilled employees, which benefits society through lower rates of unemployment (Hlavna, 1992).

Tennessee Promise is limited to two-year programs that are mostly offered at community colleges. Some scholars have claimed that community colleges are better equipped to serve disadvantaged populations whose human capital can best serve and impact the economy because working-class and traditionally disadvantaged students have been among the most likely populations to enroll in community colleges due to the historically lower selectivity and less expensive tuition (Dougherty, 1987; Nespoli, 1991).

Low-Income Students and Social Capital

Students from low socioeconomic backgrounds and first-generation students often lack the same level of social capital, which refers to the intangible social and informational resources available to the student, as compared to middle- and high-income students (Bergerson, 2009). Social capital availability or growth is important to the creation of human capital (Coleman, 1988). Student social capital is comprised of many factors but can be described in three constructs that include obligations or expectations within a community, availability of information from parents or other sources, and social norms within the community (Coleman, 1988). The availability of social capital can be impacted by the extent of high school involvement and degree of parental encouragement (Fuller, 2014) as well as access to guidance counselors or other institutional agents (O'Connor, Hammack, & Scott, 2010). Resources available at community colleges address the lack of social capital that students may face. According to Rosenbaum, Deil-Amen, and Person (2006) community colleges are structured to help students transition to the world of higher education, and faculty and staff have a unique opportunity to encourage students to pursue four-year degrees (Kane & Rouse, 1999). Community colleges have remedial programs available that help underprepared students. In the 1990s, more than 40% of community college students were enrolled in a remedial course (Kane

& Rouse, 1999) and in the 2000s between 19 and 20% required remediation (National Center for Education Statistics, 2013).

Tennessee Promise program participants are assigned to a mentor who provides application deadline reminders and support as necessary regarding the program's requirements (Tennessee Promise, n.d.b). More research is needed to explore the impact of Tennessee Promise mentors on college choice and enrollment and whether the mentors' assistance reduces perceived complications related to application and enrollment. Scholars have found that disadvantaged students' college choice is impacted by the difficulty level of the enrollment process (Cox, 2016). Simple application and registration processes encourage enrollment and complicated procedures are a deterrent (Cox, 2016). Efficient enrollment processes and scholarship applications and easily accessible institutional information (Bergerson, 2009) may have an impact on college choice. In addition, college recruiting staff can use social media accounts to assist incoming first-generation students by providing easy access to information and a clear explanation of application and enrollment processes (Bergerson, 2009; Donghee, Ellison, Khan, Fewins-Bliss, Gray, 2013).

Students from all socioeconomic levels may be impacted by habitus, a concept developed by social theorists. Habitus highlights the internalized expectation for an individual based on the immediate environment such as familial position, class, and societal position (Bourdieu, 1996); habitus impacts the expectation of college or college choice (Lee & Kramer, 2013; McDonough, 1994). The notion of habitus is relevant because it has the potential to prevent students from gaining the social capital needed to succeed in a higher education environment. An individual's habitus can evolve and higher education has been found to impact students' self-expectations (Lee & Kramer, 2013). Low socioeconomic status and lack of social support has a negative

impact on college degree attainment; many students from disadvantaged backgrounds believe they are unprepared or unable to attend college (Lee & Kramer, 2013).

Economic Impact

Scholars have found that higher levels of educational attainment have a positive economic impact. Possession of a bachelor's degree has a more positive impact on earnings than an associate's degree because students may not continue to complete a four-year degree (Dougherty, 1987; Pascarella & Terenzini, 1991).

Individuals can increase their socioeconomic standing, which is not limited to income level, through degree attainment (Pascarella & Terenzini, 1991; Tian, 2014; Youn, 1989). An increase in earnings and a lower level of unemployment not only leads to increased economic advantage but also allows the individual to maintain better medical care, travel, engage in increased social interaction, and obtain additional education, resulting in a lifetime of cognitive, economic, and social benefits for the individual and society at large (Pascarella & Terenzini, 1991). College graduates often influence the next generation to obtain higher education, resulting in a cycle of positive change.

Financial Aid and Low-Income Students

Disadvantaged student populations need encouragement through the matriculation process, but tuition is also a concern. Many students must make college decisions related to financial aid packages that are offered by each college; these decisions can cause anxiety about student debt due to the complex nature of financial aid packages (Renn & Reason, 2013). Low-income students, minorities, and first-generation students are often more sensitive to college costs than other students and students attending community colleges tend to be more cost-conscious than their peers at four-year institutions (Bergerson, 2009; Hearn, 1991; Heller, 1997;

McDonough, 1994; Paulsen & St. John, 2002). Tuition increases of \$100 led to a .5% average drop in enrollment and decreases in aid also resulted in lower enrollment especially among low-income and minority students and students enrolled in community colleges (Heller, 1997). The number of Tennessee Promise students who received a full Pell grant was similar to all first-time freshmen in fall 2015 at 33% but was substantially lower than the total amount of fall 2014 students at 40% (Tennessee Higher Education Commission, 2017).

Since the inception of the Higher Education Act of 1965 there has been a substantial investment in higher education with the intention of removing barriers and increasing access to a greater number of institutions while encouraging persistence among low-income students (Cabrera, Stampen, & Hansen, 1990). In response to increasing tuition and decreased government spending per student financial aid has become essential to low-income student accessibility and persistence (Jones-White, Radcliffe, Lorenz, & Soria, 2014) and can have far-reaching implications that point toward the issue of human and social capital as well as economic benefits. Students who may not receive adequate financial aid may elect to incur student debt and as a result delay life decisions such as purchasing a home or getting married (American Association of State Colleges and Universities, 2006). Inadequate aid and increased debt may also lead students to avoid traditionally lower-paying careers such as education or social services or to withdraw (2006). Acquiring student loans without persistence can lead to under- or unemployment and long-term loan payments. Jones-White et al. (2014) found that the amount of the scholarship as well as the type of funding impacts student persistence. Merit-based aid was shown to reduce departure, although the impact was lessened as awards increased, as high-level awards are typically given to students who are already successful. Conversely, need-based

awards did not have a significant impact on the likelihood of persistence (Jones-White et al., 2014).

Many students have forfeited the opportunity for financial aid because they did not complete the Free Application for Student Aid (FAFSA) because many College Promise programs, state lottery scholarships, and federal programs like the Pell Grant, require students to file a FAFSA (Bird & Castleman, 2016). Students who do not refile are often lower-achieving, women or minorities, less likely to be full-time students and more likely to be first-generation or attend a two-year college (Bird and Castleman 2016; McKinney & Novack, 2012). Students who did not refile a FAFSA after their freshman year were found 12% less likely to earn a degree within six years than their peers who did refile (Bird & Castleman, 2016). Completing a FAFSA could provide students the ability to attend full time or to work fewer hours, which is also associated with higher persistence rates (McKinney & Novack, 2012). College Promise programs can address FAFSA refiling issues as students are required to complete the FAFSA to continue receiving both federal and state aid like Tennessee Promise.

Financial Aid and Affordability Perception

Financial aid has been a significant factor in student perception of affordability as well as student ability to complete college (Astin, 1975). Financial aid for students has increased at unprecedented levels over the past 60 years, particularly within the past two decades, and concern has been expressed that low- and middle-income families are increasingly unable to afford higher education (Handel, 2011; Lillis & Tian, 2008). Additionally, many merit-based aid programs such as lottery scholarships are awarded to students who would be more likely to attend college than those who receive need-based scholarships (Heller, 2004). Tuition prices can also impact perceived affordability; even in instances where financial aid is available, higher

tuition may discourage students from low-income families (Astin, 1975). A majority of students in both four-year intuitions and community colleges believe college financial aid packages were less generous than in previous years and that college has become progressively difficult to afford (Primary Research Group, 2013). Lillis and Tian (2008) found that students were less likely to apply to schools where tuition was high, but the likelihood of application improved when institutional financial supports such as scholarships were available. Some scholars suggested that institutional aid has the same impact on college choice as to whether to attend college at all (Hurwitz, 2012). Lower-income students are particularly sensitive to institutional aid packages due to perceptions that the aid packages may not be sufficient although those students often qualify for other sources of aid (Hurwitz, 2012). Although the availability of scholarships and grants has been linked to persistence among minority students, scholarships and grants have been shown to have a minor impact on students from middle-income families historically (Astin, 1975). Financial aid packages influence college choice with the exception of students from affluent families. Avery and Hoxby (2003) found that a \$1,000 scholarship can raise a low-income student's probability of enrollment by 11% and a medium-income student's enrollment by 13%. Moreover, financial considerations may lead students to change the way they participate in higher education by electing to attend part-time or choosing a lower cost institution that is not their first choice, which can lead to an increase in the likelihood of early departure (Tinto, 1993). Because scholarships and cost are significant factors in college choice among varying income levels, many scholarship programs have been implemented. The combination of federal need-based aid through Pell grants, federal subsidized and unsubsidized loans, state merit-based scholarships, and institutional scholarships presents a complex and potentially confusing source of funding for a student making college decisions.

Tennessee Promise, although intended to boost the economy and attract employers through an educated workforce, also allows low-income students the opportunity to attend college by making it affordable. Low-income students are sometimes discouraged from applying due to a perception of affordability, often avoiding prestigious or private schools (Hearn, 1991). According to Cox (2016) and Berkner and Choy (2008), almost half of first-time students and most low-income students choose to enroll in a community college rather than a four-year institution, and after three years 55% either earned a degree or were still enrolled.

Financial Aid and Persistence

Students who continue to receive financial aid have also been the subject of research regarding student persistence. Stampen and Cabrera (1988) found that low-income students who received financial aid have rates of completion that are similar to students who did not receive aid. However, scholars have reported mixed results as to what types of financial aid packages most increases the likelihood of persistence (Astin 1975; Stampen & Cabrera, 1988; Tinto, 1993). According to Tinto (1993) work-study programs are generally viewed as having one of the most effective impacts on persistence. The increased persistence may be credited to the work requirement, which offers social interaction and sense of community, whereas loans and other forms of aid do not require active participation (Tinto, 1993). College Promise programs often require mentorships or check-ins (College Promise, 2016), so future research is needed determine whether those requirements help to promote persistence. Although financial aid can eliminate financial barriers for low-income students, persistence remains a multi-faceted issue.

Federally Funded Methods of Financial Aid

The federal government significantly invests in higher education. In 2015 President Barack Obama expressed his administration's goal to increase the number of Americans

possessing degrees by 2020 at which time the U.S. will have the highest number of citizens with higher education credentials in the world (The White House, Office of the Press Secretary, 2015a). Government-funded financial aid packages consist of different types of grants and loans, and many programs are implemented to target disadvantaged students. Several programs have been a part of American history since colonial times, which began with land grants to establish public primary and secondary schools (Jennings, 2011). In the 18th and 19th centuries many institutions were founded through land grants, with President Lincoln signing the Morrill Act. The act, named after Representative Justin S. Morrill who served in Congress during the mid-1800s, created land grants for public universities so higher education would be accessible in rural territories (Duemer, 2007; Library of Congress, n.d.). However, the Morrill Act was not a new concept when it was signed; Harvard received a maintenance land grant in 1640 (Duemer, 2007).

The GI Bill

Another historic federal funding program for higher education was introduced almost a century after the Morrill Act. The GI Bill was introduced in 1944 and allowed stipends and tuition benefits for veterans to attend college (Cofer & Somers, 2001; McMurray, 2007; U.S. Department of Veterans Affairs, n.d.). The purpose of the bill was to assist veterans in assimilation to civilian life after World War II (Cofer & Somers, 2001; McMurray, 2007). “The GI Bill indeed promoted an educational boom. Colleges and universities were nearly swamped by the change; almost 497,000 Americans (329,000 of them men) received university degrees in the academic year 1949–50, compared to 216,500 in 1940” (Patterson, 1996, p. 68). As a result of the GI Bill more people, many of whom were underprivileged, were able to earn a degree and an early form of distance learning was created to accommodate service members (McMurray, 2007); distance learning further increased college accessibility and affordability.

The U.S. Higher Education Act of 1965

In 1965 lawmakers granted more assistance to institutions and students to promote higher education in the U.S. The Higher Education Act of 1965 is considered to be a “cornerstone of federal financial aid policy” (Cofer & Somers, 2001, p. 58). The Higher Education Act of 1965 led to the creation of the Pell Grant, federal loans, and the Federal Work Study program, as well as several programs with the goal of preparing high school students for college and offering support to K-12 teachers in disadvantaged areas.

The Pell Grant

The Pell Grant was a government-funded financial aid program created as a result of competitiveness during the Cold War. The Pell Grant originated from the Educational Opportunity Grant Program, established in 1965, which awarded money to colleges that recruited students who demonstrated exceptional financial need (Dynarski & Scott-Clayton, 2013). In the early 1970s the program was divided into the Supplemental Educational Opportunity Grant program, which allocated money directly to the institutions, and the Basic Education Opportunity Grant that distributed money directly to students (Dynarski & Scott-Clayton, 2013). The Basic Education Opportunity Grant was renamed the Pell Grant in 1980 in honor of a Rhode Island senator. At that time the program was expanded to include part-time students as well as students pursuing a vocational or community college path. The Pell Grant resulted in increased college enrollment as more students were eligible and accepted the benefit (Dynarski & Scott-Clayton, 2013).

Federally funded grants like the Pell Grant have increased in cost over the last several decades. According to Mullin (2013) Pell Grant expenditures in 2011-2012 were over \$33 billion, which was an increase of over 100% from just five years earlier in 2007-2008. Reasons

for the increase include a larger number of eligible students, an increase in the maximum award amount, and the creation of a year-round Pell Grant program (2013). In the 2014-15 academic year, 149,120 students in Tennessee received Pell Grant funds at a cost of \$564,863,049 (U.S. Department of Education, 2015a).

Student Loans

In addition to the Pell Grant the federal government authorized federal loans as part of the Higher Education Act of 1965 (U.S. Department of Education, National Center for Education Statistics, 2015a). Student loans are one of the most common forms of financial aid, growing five times in volume between 1990 and 2016 (Dynarski & Scott-Clayton, 2013); the increases in loans are blamed mostly on rising costs of tuition (Wiederspan, 2016). In 2011-2012, 64% of college students received federal loans (U.S. Department of Education, National Center for Education Statistics, 2015b). According to the U.S. Department of Education in March 2016 Americans collectively owed \$1.25 billion dollars in federal student loans (U.S. Department of Education, 2016). In Tennessee 60% of students graduate with debt, with the average amount of \$25,000 (Institute for College Access & Success, 2014).

Scholars who have studied the impact of loans on college student choice have presented conflicting results (McKinney & Burrige, 2015; Wiederspan, 2016). Differences in findings are attributed to differing institution and student samples, different time periods, and various study techniques employed. By analyzing financial data of over 295,000 students from 50 community colleges within a single state, Wiederspan (2016) found that many students who take out loans while enrolled in college hold at least a part-time job and many enroll in more courses per semester. Using data from the National Postsecondary Student Aid Surveys of 1993-1994 and 1995-1996, Cofer and Somers (2001) found that students enrolled at two-year institutions who

had loan balances over \$7,000 were less likely to persist. Although there is currently no data available regarding the impact of Tennessee Promise on student loan rates, it will be an important topic to study because participating students are financially responsible for books and living expenses.

Federal Work Study

The Federal Work Study (FWS) program was also instituted with the passage of the Higher Education Act of 1965. FWS allows college students to work part-time jobs, usually at minimum wage. Jobs are available both on and off campus, with most students working jobs on campus administered by their school (U.S. Department of Education, Federal Student Aid, n.d.). Although research results are mixed, some scholars claim work study programs have a negative impact on low-income students because of the time spent working on campus in a low-paying job rather than working off campus for higher wages (Paulsen & St. John, 2002). However, Cofer and Somers (2001) found that students who work full-time are less likely to persist using data from the National Postsecondary Student Aid Surveys of 1993-1994 and 1995-1996 with a sample of over 12,500 students. Scott-Clayton and Minaya (2016) analyzed data obtained from the Beginning Postsecondary Student (BPS) longitudinal studies from 1996-2001 and 2004-2009, which followed over 30,000 students for six years after their enrollment in college. Scott-Clayton and Minaya (2016) found that students who participate in the FWS are significantly more likely to be employed during the school year, although the majority of students who hold jobs reduce their working hours and are more likely to take on debt. FWS participants were also found to be 3% more likely to graduate within six years (2016).

Federal government funding for higher education has increased over the last half century due to the GI Bill as well as research funding and student loan programs, which resulted from the

Higher Education Act of 1965. Those new programs were intended to make the United States competitive during the Cold War (Cofer & Somers, 2001; Handel, 2011). This increased funding led to higher enrollments, and the U.S. became the most educated country in the world. In the 2000s, however, the U.S. ranked sixth among developed countries, which concerned some employers, higher education officials, and legislators, because the need for skilled, educated employees has continued to grow. The government has continued to provide more methods to target potential college students on different levels. In addition to federal programs, states have also diversified their higher education funding programs.

College Promise Programs

Federal lawmakers have developed many programs intended to make education more accessible and affordable. More recently state- and local-level legislators are more involved in college affordability initiatives. In 2016 there were more than 150 College Promise programs across several states, cities, institutions of higher education, and school districts with the goal of helping more students attend college by paying all or part of tuition and fees (College Promise Campaign, 2016). The purpose of these programs is multifaceted including increasing enrollment and retention as well as improving graduation rates through accessibility and affordability. Some programs include funding, but others additionally include advisement and mentorships to help the student to successfully make the transition from high school to college. This review includes programs in Michigan, Illinois, California, Pennsylvania, Minnesota, and Oregon because together they provide an overview to various types of College Promise programs ranging from statewide, institutional, city-wide, and school district-specific. Some programs are supported by private donors, while most receive public funding. Several programs provide last-dollar support to go toward two-year programs and others allow students to attend either a two-year or four-

year institution. These programs share many similarities with Tennessee Promise and have helped influence the federal legislation known as America's Promise. In December of 2016 College Promise legislative proposals were being circulated through 10 state legislatures (College Promise Campaign, 2016). Although this paper will not provide an exhaustive look at Promise programs, it is important to understand various styles and results from empirical studies of several different programs that are currently operational.

Kalamazoo Promise

Kalamazoo Promise, a scholarship program in Kalamazoo, Michigan, is believed to be one of the first residence-based scholarship programs and was implemented in 2005 (Pierce, 2015a; (College Promise Campaign, 2016); Ventura County Community College District, 2017). Kalamazoo is historically diverse and has many low-income students (Andrews, DesJardins, & Ranchhod, 2010; Bartik, 2014, Miron, Jones, & Kelaher-Young, 2011). Over the years automotive and paper plant closings as well as several corporate mergers led to increased poverty rates and population stagnation in Kalamazoo (Miller-Adams, 2006). The program was implemented to support urban renewal and spur economic development by providing an incentive for families with children to remain or move to the area as well as to attract businesses, which could add jobs and raise home values (Andrews et al., 2010; Miller-Adams, 2006).

The program is different from Tennessee Promise in that it is funded by private donors, but its similarity stems from providing substantial assistance for high school graduates. Graduates of the Kalamazoo school district, regardless of financial need or high school GPA (Bartik, 2014), are eligible to receive funding for tuition and fees for participating public universities or community colleges and must maintain a 2.0 GPA while enrolled (Kalamazoo Promise, n.d.), which is similar to Tennessee Promise. Participants receive between 65% and

100% of tuition and fees depending on length of residence; funds must be used within 10 years of high school graduation (Bartik, 2014). More than 80% of eligible students have accepted Kalamazoo Promise funds; costs per individual are estimated to be between approximately \$18,000 and \$27,000 for four years of college (Bartik, 2014; Pierce, 2015a). Scholars have found that the Kalamazoo Promise has provided incentive for students to consider attending college in Michigan, including selective institutions such as the University of Michigan – Ann Arbor, as well as smaller regional colleges (Andrews et al., 2010). However, the availability of Kalamazoo Promise did not have a significant impact on college choice for students whose families earn more than \$50,000 annually (Andrews et al., 2010). An analysis of Kalamazoo Public Schools data focused on students who attended high school from the 2002-2003 academic year to 2007-2008; this review window included two years before Kalamazoo Promise launched and two years after (Bartik, 2014). Several unexpected results were reported, such as fewer behavioral issues measured in suspension days and increased African-American students' GPA. Bartik found that Kalamazoo Promise helped students make positive choices because college became possible for some students who would otherwise not be able to attend (2014). Students and teachers within Kalamazoo high schools believed that the school system's climate was moderately better with the implementation of the program, although it is still lower than average (Miron et al., 2011). Scholars have found that high school enrollment in the district has increased as well as degree attainment rates, which have risen approximately 10% in Kalamazoo (Bartik, Hershbein, & Lachowska, 2015).

Ventura College Promise

The Ventura College Promise has been available at Ventura College since 2006, making it one of the oldest programs of its kind (Ventura County Community College District, 2017).

Like other Promise programs, Ventura Promise was created to boost the number of college graduates, increase the workforce skills through higher education, and enhance the area's economic growth (Ventura College, n.d.). The program is a last-dollar scholarship funded by private donations through the Ventura College Foundation and is available to Ventura County, California, high school graduates (Pierce, 2015a; Ventura County Community College District, 2017). The Ventura College Promise funds the first year of tuition for students who are 20 years old or younger and have graduated high school or earned a GED in the most recent academic year (Ventura College, n.d.). When Ventura College Promise was founded the scholarship was available to families earning less than \$50,000, but since 2007 there are no financial restrictions (Ventura County Community College District, 2017). Incoming students must create an academic plan, and those who complete a year in the Promise program must mentor an incoming student. The rate of persistence from first-year to second-year is 50% higher among students in the program compared to students who do not participate (Pierce, 2015a), and there was a 70% increase in students who continued to complete a four-year degree (Ventura College Foundation, 2016). Since its inception Ventura Community College has also reported that persistence rates for Promise students are higher than the corresponding rates for students who do not participate (Regional Educational Laboratory West, 2016; Ventura College Office of Research and Evaluation, 2009). Ventura College Promise students who began in the fall 2007 semester persisted at a rate of 87.6% compared to 67.4% of nonparticipants. By the fall of 2009, 39.8% of Ventura College Promise students who began in 2007 persisted, while 21.8% of nonparticipants persisted (Ventura College Office of Research and Evaluation, 2009). Between 2009 and 2012, Ventura College Promise students were awarded 58% more degrees and 40% more certificates (Regional Educational Laboratory West, 2016).

Pittsburgh Promise

Like other Promise scholarships, the Pittsburgh Promise, which began in 2007, is a last-dollar scholarship that was created to spur economic growth in an area that had experienced deindustrialization since the 1980s (Bozick, et al., 2015). Funds are available to students who attended Pittsburgh Public Schools beginning in ninth grade or earlier. The length of attendance impacts the amount for which students are eligible. For example, students who attend Pittsburgh Public Schools from kindergarten through their senior year are eligible for \$7,500 annually, while students who attended beginning in ninth grade are eligible for \$3,750 (The Pittsburgh Promise, n.d.). Students who begin school at Pittsburgh Public Schools in 10th grade or after are not eligible for the Pittsburgh Promise (The Pittsburgh Promise, n.d.). To qualify graduates must have at least a 90% attendance record and a 2.5 GPA. The funds are available to use at any accredited postsecondary institution in Pennsylvania, including community colleges, four-year private and public universities and technical schools. To maintain eligibility students are required to maintain full-time enrollment status, earn a minimum of a 2.5 GPA, and complete the FAFSA (The Pittsburgh Promise, n.d.).

Although the intention is that Promise programs will give students the opportunity to attend college resulting in the availability of an educated workforce and an increase in jobs, research results on Pittsburgh Promise are conflicted. A study conducted by Bozick et al. (2015) used a dataset comprised of 8,718 students from Pittsburgh public schools and the National Student Clearinghouse. On-time enrollment increased within three years of Pittsburgh Promise's implementation from 48% two years before the program to 54% three years after the program. However, there was no evidence that the availability of the Pittsburgh Promise altered the enrollment rate of Pittsburgh public school graduates; there was no significant difference

between the enrollment rates of Promise-eligible and Promise-ineligible students (Bozick et al., 2015). However, Pittsburgh Promise impacted the type of institution students elected to attend. Promise-eligible students were more likely to choose a four-year institution than non-Promise-eligible students (Bozick et al., 2015). Pittsburgh Promise did not lead to an increase in enrollment at state schools, although the reasons for flat enrollment are not yet clear (Bozick et al., 2015).

Chicago Stars Scholarship

City Colleges of Chicago began operating a last-dollar scholarship program, the Chicago Stars Scholarship, in 2014 as part of an effort to make higher education accessible and affordable to all high-achieving high school graduates (City of Chicago, 2015). Graduates of Chicago public schools who achieved a 3.0 GPA and earned a 17 or better on the ACT were eligible to attend one of the seven City Colleges with no cost for up to three years (City Colleges of Chicago, 2016). More colleges were being added as participating institutions in 2017. The 15 Chicago-area universities offer scholarship support of varying amounts to Chicago Star students who earn an associate's degree with at least a 3.0 GPA; many universities offer Chicago Star graduates advising and access to special university events and services as well as financial aid packages ranging from \$2,000 to almost \$50,000 (City of Chicago, 2016). Since the inception of Chicago Stars, the City Colleges of Chicago graduation rate increased 17% (Stern, 2015). The program was expected to attract an additional 800 to 2,000 students each year and cost \$2 million per year (Stern, 2015). In its first year 1,000 Chicago Star students enrolled in City Community Colleges at no cost and in its second year, 86% of students returned (City of Chicago, 2016). In 2017 Chicago Star students were also eligible for tuition assistance at 17 Illinois universities, with more potentially being added in the future (City of Chicago, 2016).

Oregon Promise

The Oregon Promise is similar to the Tennessee Promise, as it is a statewide initiative. The program was created in 2015, is a last-dollar initiative, and provides funds for tuition aside from \$50 per term paid by the student for up to two years of community college (Higher Education Coordinating Commission, 2016). Participating students are required to have earned a 2.5 GPA in high school, been an Oregon resident for 12 months, and complete a FAFSA. Students must enroll in a community college within six months of graduation, maintain minimum enrollment requirements, and maintain satisfactory grades, which is considered the same as federal Pell Grant requirements (Higher Education Coordinating Commission, 2016).

The 2016 report published by the Higher Education Coordinating Commission was the first report on the impact of the Oregon Promise; data are limited until future reports become available, which will occur every two years (2016). Early reports indicated an increase in community college enrollment as well as a minor decrease in enrollment at Oregon's public universities. Although the Oregon Promise is not predicated on financial need, 47% of students who received Promise funds qualified for some Pell Grant funding, while 53% were not eligible for any Pell Grant funding (2016). The Oregon Promise is still new and further research is necessary to measure the impact and any enrollment shift as a result of the program. The next report will be published in 2018.

Programs similar to the previously discussed last-dollar scholarships have influenced many other states and local districts to offer similar initiatives. In 2015 Oregon and Minnesota as well as Philadelphia, Pennsylvania, Dayton, Ohio, and Palatine, Illinois, created programs that were implemented, and in 2016, 11 states introduced legislation (The White House, Executive Office of the President, 2015).

America's Graduation Initiative

During President Obama's first term in office he announced plans for his administration to focus on education, especially in the wake of the 2008 global economic downturn (Palmadessa, 2017). In 2009 the American Graduation Initiative was announced at Warren Community College in Warren, Michigan. Warren is a suburb of Detroit, which experienced significant job loss as a result of the recession (Palmadessa, 2017; The White House, Office of the Press Secretary, 2009). The purpose of the American Graduation Initiative was to create a competitive workforce that could withstand future economic challenges by making education more accessible. Obama announced that the goal was to have the highest proportion of college graduates in the world by encouraging 5 million Americans to earn degrees and certificates by 2020 through strengthening community colleges across the country (The White House, Office of the Press Secretary, 2009). The graduation goal meant that approximately 50% of college degrees would be conferred from community colleges (Kotamraju & Blackman, 2011). Obama hailed community colleges as a path to economic prosperity because community colleges allow students to save money before transferring to a four-year institution and are likely to attract adults who have lost a job or fear losing a job (The White House, Office of the Press Secretary, 2009). As part of the American Graduation Initiative competitive grants were released to motivate community college leaders to pursue new strategies to help students gain skills valued by business, such as math and science, and to work with businesses to provide training that is applicable in the workplace. Community college leaders were also incentivized to create more online learning opportunities. As a result of the initiative \$10 billion in loans for community colleges was made available to modernize and expand facilities (The White House, Office of the

Press Secretary, 2009). The financial uncertainty caused by the 2008 recession prevented a full implementation, so further policy was necessary (Palmadessa, 2017).

America's College Promise

In January 2015 President Obama announced the creation of America's College Promise, which partially followed the example set by the Tennessee Promise Program (Pierce, 2015b) with the intention to build upon the economic growth of 2014 (The White House, Office of the Press Secretary, 2015a). As a continuation of government-funded programs, which were created to make education accessible and affordable and promote national economic growth, America's Promise was created in order to make two years of community college free for students who maintain a 2.5 GPA and attend at least half time (The White House, Office of the Press Secretary, 2015b). Because many community college students are from traditionally disadvantaged backgrounds, such as low-income, first-generation, women, or minorities, President Obama said the program would specifically target those students and provide financial support for higher education by removing some of the financial burden (The White House, Executive Office of the President, 2015).

The program was created with the intention to partner with states by providing nearly 75% of the tuition costs for two-year programs, while participating states would cover the remaining tuition and commit to "coordinate high schools, community colleges and four-year institutions to reduce the need for remediation and repeated courses and award funds based on performance" rather than enrollment (The White House, Office of the Press Secretary, 2015a, para. 7). America's Promise also requires community colleges to offer programs that are transferable to four-year institutions as well as programs that are in demand by employers (2015a). Obama announced that the federal government will be responsible for funding 75% of

the cost of community college and states that choose to participate will provide the remaining funds so there is no cost to the student (2015a). In 2017 there has been uncertainty surrounding the future of America's College Promise after President Donald Trump's election.

Adult Promise-Style Programs

In 2016 and 2017, additional College Promise programs have been implemented with lawmakers introducing legislation. In October 2016 America's College Playbook was released that outlines suggestions for future Promise program practitioners. The playbook offers guidelines and suggestions that can be customized for future programs but recommends that states consider including adult learners in Promise programs and partnering with employers to focus on localized needs in the workforce (U.S. Department of Education, 2016a). An expansion of current College Promise programs is expected. In 2016 the State Higher Education Executive Officers Association (SHEEO) published a pilot design template for adult-focused Promise programs (Carlson, Laderman, Pearson, & Whitfield, 2016). The organization is also working with Maine, Minnesota, Oklahoma, and Washington to create Promise-type programs for adult students in 2017-2019 (State Higher Education Officers Association, 2016). SHEEO has recommended that future Promise programs for adult students keep in mind the unique challenges that adults face. Many adults have families, an increased amount of financial responsibility, less time to enroll in minimum course load requirements, and are more likely to be over the income threshold to receive Pell Grant funding (2016). Although not under the Tennessee Promise umbrella, in 2017 Tennessee announced the Tennessee Reconnect program, which allows adults to attend community college for free, either as a first-time student or to finish a degree beginning in the 2018-19 academic year as part of the Drive to 55 campaign (Tennessee Reconnect, 2017). These new programs support President Obama's America's

College Promise initiative, and in 2017 policymakers and institutional staff continued to devote time and funding to further the effort of increasing the number of degree holders with the hope of economic growth; the primary focus is on community colleges. Because many of the Promise programs are so new or are in development, future research will be necessary to determine effects on enrollment and retention as well as the economic impact; however, much research on community colleges currently exists.

Community Colleges

Community colleges have been described as an alternative to a four-year education with a focus on convenience, low-cost paraprofessional training, and emphasis on teaching (Eaton, 1988). Community colleges have a mission to help students improve applicable job skills and prepare for the workforce (Hlavna, 1992). Eaton predicted that community colleges would continue to be known as institutions that are intended to provide technical skills, education intended for a specific occupation or for transfer, and as a way of assisting students with life success (1988). The popularity of community colleges has grown and with more scholarships directed toward two-year programs is expected to continue to increase. In the fall of 2015, 6.5 million students were enrolled at two-year institutions and enrollment is expected to reach 11.5 million in 2026 (U.S. Department of Education, National Center for Education Statistics, 2017). President Obama appointed several community college leaders to serve in leadership roles within the U.S. Department of Education and research on community colleges has increased over the past 20 years (Belfield & Bailey, 2011; Handel, 2011).

Another reason for the heightened public policy focus on community colleges has been the Great Recession that sent many people back to college to change career paths after facing job loss (Handel, 2011; Juskiewicz, 2015). Often community colleges offer geographic

convenience, programs that are in-demand by potential employers, and are cost-effective (Gill & Leigh, 2003; Kane & Rouse, 1999). According to Belfield and Bailey (2011) community colleges positively impact earnings for students who persist to an associate's degree or certification, and those programs are often shorter and designed to be completed quickly, which can translate to higher returns. Community college students have access to courses that meet after traditional business hours and in locations to accommodate the 84% of students who hold jobs, many of which are full time (Kane & Rouse, 1999). Community college leaders have been adept at tailoring educational offerings to a disadvantaged population, which grows during a time of recession (Nespoli, 1991).

Community College Enrollment

Enrollment at publicly funded nonprofit community colleges increased by 27% between 2000 and 2010 while enrollment at private nonprofit community colleges decreased in that same time period (U.S. Department of Education, 2015b; U.S. Department of Education, National Center for Education Statistics, 2017). However, according to Juskiewicz (2015; 2016) community college enrollment has decreased among full-time attendees, older students, and within private community colleges. The recent decrease may be attributed to a strengthening economy. Students who attend community colleges are more likely to be first-generation students and include more nontraditional students than four-year colleges, with over 30% being over 30 years old (Kane & Rouse, 1999). This may explain the declining enrollments as nontraditional students are more likely to be employed and/or have dependents (National Center for Education Statistics, n.d.). In 2006, 95% of public community colleges had an open enrollment policy, with no minimum requirement for high school grades or standardized test scores, such as the ACT or SAT (Provasnik & Planty, 2008), although many required admitted

students to demonstrate proficiency in certain subjects or take remedial courses (Gabbard & Mupinga, 2013). For comparison, 86% of public four-year institutions had at least some admissions requirements (Provasnik & Planty, 2008). Enrollment standards have long been debated by scholars and policymakers, as open enrollment may allow students who are unprepared to enter higher education as well as allow students to earn a degree without the hindrance of a poor high school experience or low standardized test scores (Gabbard & Mupinga, 2013). In 2003-2004, 68% of students enrolled at two-year institutions were required to enroll in at least one remedial course and 49.3% of those students completed the course(s), while 39.6% of students at four-year institutions took a remedial course and 59.3% of those students complete the course(s) (Chen, 2016). Although a majority of all students needed remediation, more minorities, women, and low-income students were required to take at least one remedial course (2016). Admission requirements and remedial courses will remain important factors for community college leaders, as academically underprepared students often experience greater levels of frustration, earn college credits at a slower pace, and have lower persistence rates (Chen, 2016; Eaton, 1988).

Community College Graduation and Transfer

The national average three-year graduation rate for community colleges has remained steady and low for the past three years, hovering around 21%. Six-year graduation rates were reported to be 55%; many attribute the lower, earlier graduation rate to the nature of community college (Juszkiewicz, 2015). The “graduation rate applies only to students who enroll in the fall, are first-time degree/certificate seeking undergraduates, attend full time and complete within 150% of normal program completion time at the institution in which they first enrolled” (Juszkiewicz, 2015, p. 4-5). At least 50% of community college students transfer (Handel, 2011),

do not complete the program in the recommended time, and enroll at various times throughout the year. Research has historically shown that students who enter community colleges but aspire to earn a bachelor's degree are less likely to graduate than those who begin their college careers at a four-year college. However, vocational aspirants are more likely to complete the program if they begin their postsecondary studies at a community college (Dougherty, 1987; Pascarella & Terenzini, 2005). Some scholars have found that many community college students who initially aspire to transfer to a four-year institution are deterred from transferring due to a lack of articulation agreements, extensive paperwork, and poor advising (Handel, 2013).

Transferring from a community college to a four-year institution has been the subject of several research projects throughout the past 40 years. Transfer rates declined in the 1970s and 1980s, which led to fewer students earning a degree; these trends have leveled off in more recent years (Anderson, Sun, & Alfonso, 2006; Pascarella & Terenzini, 1991, 2005). Specifically, the transfer rates went from 57% in the early 1970s to under 30% by the mid-1980s (Barry & Barry, 1992). Although transfer rates have improved, the probability that students who begin their education at a community college will earn a bachelor's degree decreased (Reynolds, 2012). Several scholars such as Reynolds (2012) and Anderson et al. (2006) recommended that states develop articulation agreements to encourage transfer from community college to earn a bachelor's degree, and many states have done so in the past 10 years. Tennessee lawmakers passed the Complete College Tennessee Act in 2010, which established a universally transferrable common general education courses and transferrable premajor pathways for 38 majors (Tennessee Higher Education Commission, n.d.).

Community College Impact

Community college graduation appears to have mixed results on a graduate's earning potential and job opportunities for students who transfer and go on to earn a baccalaureate degree. Some scholars have found that there is no significant difference in job attainment and salary for transfer students compared to students who begin their studies at a four-year institution (Gill & Leigh, 2003). Gill and Leigh (2003) found that graduates of a community college, especially males, have more earning potential than their counterparts who begin at a four-year institution and do not graduate. However, Reynolds (2012) found that beginning one's higher education career at a two-year college can cause "significant reductions for future earnings, at least for women," as much as 10% initially (p. 353). Reynolds's results were obtained by analyzing data from National Educational Longitudinal Study of 1988 (NELS88), which followed eighth grade students beginning in 1988 throughout their time in high school and college as well as their first years in the workforce (Reynolds, 2012).

Cost effectiveness is often associated with community colleges (Anderson et al., 2006), which means that transfer agreements can lower the costs of achieving a four-year degree for students who begin at a community college and transfer (Reynolds, 2012). Because of the lower costs, lawmakers have an incentive to encourage students to begin their studies at a community college as less money is required per student (Anderson et al., 2006; Reynolds, 2012). Tuition for the 2013-14 academic year averaged nationally at \$9,282 for community colleges and \$18,110 for four-year institutions (U.S. Department of Education, National Center for Education Statistics, 2016). In Tennessee in-state tuition rates for community colleges remain significantly lower at around \$4,000 (Tennessee's Community Colleges, 2016) and four-year public colleges in Tennessee range in price from \$5,000 to \$11,000 per semester. With the lower cost of

community colleges, Tennessee Promise can more easily maintain programmatic affordability while keeping education accessible for all potential college students.

Chapter Summary

Federal and state government officials have been involved with college financial aid for more than 150 years through land grants, federal loans, the GI Bill, work study programs, and more recently, with college Promise programs such as Tennessee Promise, Kalamazoo Promise, Chicago Stars, Pittsburgh Promise, Oregon Promise, and America's Promise with more Promise programs being developed in 2017 and 2018. This chapter presented information about those programs and their relationship to affordability and accessibility, particularly for students who are low-income. By providing accessibility to students who may not otherwise have an opportunity to attend college, Promise programs and other government-funded financial aid may help increase student social and human capital, thereby attracting businesses and job growth and improving local economies. The impact of Promise programs on the decision to attend college and the decision on type of institution is the context for an analysis of the impact that Tennessee Promise has on college choice in upper Northeast Tennessee.

CHAPTER 3

METHODOLOGY

Purpose Statement

The purpose of this correlational study was to explore the relationship between the statewide financial aid program Tennessee Promise and college choice among high school seniors in four county districts and the city districts within upper Northeast Tennessee. The researcher sought to provide insight on the relationship between the availability of Tennessee Promise funding and the decision of whether to attend college or whether to apply to a two-year program instead of a four-year program. High school seniors within the four counties were chosen because they were targeted through Tennessee Promise awareness marketing efforts, were the closest to making a college decision, and to replicate the original Tennessee Higher Education Commission Senior Opinion Survey (SOS) as closely as possible. The SOS was administered to measure the impact of the Tennessee HOPE Scholarship on college enrollment. Personal characteristics of the participants were divided into variables such as city of county school district, estimated GPA, concern about ability to afford college, awareness of various aid programs, and expectation of Tennessee Promise eligibility. This study used an abbreviated SOS, first administered in 1968 (Davis, Noland, & Deaton, 2001) and the financial nexus model, which was first developed in 1996 (St. John, Paulsen, & Starkey, 1997) to assess perceived living expenses and its impact on college choice. Participants in the study had similar geographical relationship to a four-year institution, two-year community college, and a college of applied technology. The districts selected also included both city and county schools to determine if urban or rural high school attendance had a significant impact on the decision to accept Tennessee Promise funds. The dependent variables consisted of anticipated choice of

accepting Tennessee Promise funds and decision to attend a state community college, college of applied technology, or other two-year approved programs. The independent variables included level of concern about ability to pay for college, expectation of eligibility, self-reported academic preparedness, social factors, and familiarity with various financial aid programs.

Research Questions

The research questions were intended to guide the study toward gaining an understanding of any relationship between college choice and the financial nexus model among students in select Tennessee counties. The following questions defined the study.

Research Question 1:

Do costs, social factors, and academic characteristics have a significant relationship with college choice?

H₀₁₁: There is no significant relationship between costs and college choice.

H₀₁₂: There is no significant relationship between social factors and college choice.

H₀₁₃: There is no significant relationship between academic characteristics and college choice.

Research Question 2:

Do costs, social factors, and academic characteristics predict college choice?

H₀₂₁: Cost is not a significant predictor of college choice.

H₀₂₂: Social factors are not significant predictors of college choice.

H₀₂₃: Academic characteristics are not significant predictors of college choice.

Research Question 3:

Is there a significant relationship between familiarity with different types of financial aid and college choice?

H₀₃₁: Familiarity with Pell Grant has no significant relationship to college choice.

H₀₃₂: Familiarity with federal loans has no significant relationship to college choice.

H₀₃₃: Familiarity with TSAA/state grants has no significant relationship to college choice.

H₀₃₄: Familiarity with Tennessee Promise has no significant relationship to college choice.

H₀₃₅: Familiarity with scholarships offered by individual colleges has no significant relationship to college choice.

H₀₃₆: Familiarity with scholarships offered by local organizations has no significant relationship to college choice.

H₀₃₇: Familiarity with ROTC scholarship has no significant relationship to college choice.

Research Question 4:

Is there a significant relationship between Tennessee Promise and where students decide to attend college?

H₀₄: Tennessee Promise has no significant relationship to whether students decide to attend college.

H₀₄: Tennessee Promise has no significant relationship to where students decide to attend college.

Research Question 5:

Is there a significant difference in academic preparedness for students who will not attend college without Tennessee Promise?

H₀₅₁: There is no significant difference in academic preparedness for students who will not attend college without Tennessee Promise.

Research Question 6:

Is there a significant relationship between self-reported academic performance and college choice?

H₀₆: There is no significant relationship between self-reported academic performance college choice.

Research Question 7:

Is there a significant relationship between concern about ability to pay for college and Tennessee Promise choice?

H₀₇: There is no significant relationship between ability to pay and Tennessee Promise choice.

Research Question 8:

Are students equally likely to show a concern about their ability to pay for college (non, some, or major) as a function of receiving Tennessee Promise?

H₀₈: There is no significant difference in concern about ability to pay for college for students who will not attend college without Tennessee Promise.

Research Design and Data Analysis

A quantitative methodology was selected because of its ability to yield statistical results that examine the relationship among variables (Creswell, 2014) and to maximize generalizability, objectivity, and replicability (Harwell, 2011). Data were obtained using an abridged preexisting THEC Senior Opinion Survey. Analyses included inferential statistics, such as one-way ANOVAs, regression, and chi-square to analyze the null hypotheses. A .05 level of

significance was set as alpha. Cost, social, and academic factors were derived from survey question 12 (Appendix A). Several research questions were classified as factors such as cost factors, social factors, and academic factors. Cost factors included responses on the following four-point Likert-type scale questions that asked respondent to rate the importance of each item from very important to very unimportant: cost that I could afford; near enough that I could live at home; part-time employment opportunities available at this college; I have a scholarship to go there; ease in obtaining financial aid/loans; I could use the Lottery Scholarship there; I could use Tennessee Promise there.

Social factors included responses on the following four-point Likert-type scale questions that asked respondent to rate the importance of each item from very important to very unimportant: Size of the college; friends going (or have attended) there; the athletic program is attractive; possibility of joining a fraternity or sorority.

Academic factors included responses on the following four-point Likert-type scale questions that asked respondent to rate the importance of each item from very important to very unimportant: The college offers the program that I need; special program for academically talented students; rankings in national magazines; has superior program for my intended major; the school's graduates gain admission to the top graduate and professional schools; possibility of studying in a foreign country (study abroad); the college has an honors program; academic reputation of the school.

A one-way analysis of variance (ANOVA) was used to analyze Research Question 1, which compared means between cost factors and social factors from survey question 12, self-reported academic characteristics and relationship to college choice behaviors. A one-way

ANOVA was conducted to compare dependent mean differences among groups (Green & Salkind, 2011).

A bivariate linear regression analysis was used to analyze Research Question 2, which explored the relationship between independent variables such as concern about ability to pay for college, social factors, and academic preparedness on the independent variable, college choice. Regression analyses were used to determine predictability (Green & Salkind, 2011; Witte & Witte, 2010).

Chi-square tests were used to analyze Research Questions 3 through 8. Chi-square is known as the “goodness of fit” test and evaluates whether the observed characteristics, such as familiarity with financial aid can be described by expected outcomes, such as college choice (Witte & Witte, 2010, p. 424).

Role of the Researcher

The role of the researcher was minimal in this study to protect the privacy of the participants by allowing classroom teachers to administer the survey at a convenient time that minimized classroom disruption. According to Johnson and Christensen (2008) quantitative researchers and their biases should remain hidden. The participants were aware of the purpose of the study and the name, institution, and department of the researcher.

Ethical Considerations

Ethical considerations for this study included obtaining approval from the East Tennessee State University Institutional Review Board (Appendix B). In order to maintain ethical considerations for the study, participation was voluntary (Creswell, 2014; Tuckman, 1988). Before the survey was administered the researcher provided a purpose statement to each school’s central office for distribution to principals as well as the classroom teachers whose students were

selected to participate. The purpose of the study was clearly explained to participants on the introduction and agreement page of the survey in order avoid deceiving participants (Creswell, 2014; Fowler, 2009).

Each school system's director of schools or superintendent was contacted via email to assess interest in participating in the research (Appendix C). Four directors of schools and two superintendents were interested and submitted an email granting permission to the researcher to proceed with the surveys. The permission letters were submitted with the IRB application. Survey administration began several weeks after permission was obtained.

As high school seniors some of the students could have been minors at the time of the survey, and as such, tacit parental consent forms were delivered to each school district's office for distribution within the classrooms that principals selected as a representative of the school (Appendix D). Consent forms were distributed to students at least one week before the survey administration. The cover letter, or student assent form, specifically stated that participation was voluntary and that there were no negative consequences for opting out or for exiting the survey early (Appendix E). Students were informed that it was impossible for the researcher or school faculty to know who opted out or who exited early, as no IP addresses or identifying information about individual participants were gathered.

Confidentiality of all participants was a priority in this study. The survey was designed to protect each student's privacy with no links to personal identification being recorded (Fowler, 2009). Students did not enter their names on the survey and no school or student was named in the report of results. Students did not input their school name or any other identifying information during the survey. The survey responses were categorized by city and county district types. All data were stored on a password protected computer and were shared only with

members of the research committee. Data will be maintained under password protection for seven years.

Population and Sampling

The population for the study was high school seniors who live in four counties located in upper Northeast Tennessee. There were approximately 3,000 eligible seniors, but for this study, a clustered sample was employed to select high school seniors in English or homeroom classes from the four selected counties in Tennessee to replicate the THEC survey sample for the HOPE scholarship in 2008 (Davis et al., 2001). Clustered sampling was selected because the study was limited by time and funding to include a four-county area; therefore, the sample was clustered by school system and classroom (Fowler, 2009; Wiersma, 1995).

Principals were asked to provide access to 100 seniors at their school to participate in the survey (Appendix A) for a total of 900 possible participants. The principals were asked to select which English and homeroom classrooms they believed would best represent their school. The counties selected were in close distance to East Tennessee State University, Northeast State Community College, and a Tennessee College of Applied Technology in Elizabethton. These counties include urban areas and rural areas and have poverty rates above the national average of 14.8% (U.S. Census, 2015). A total of 294 students responded. According to Fowler (2009), researchers should determine sample size based on confidence interval, or margin of error, and confidence level in the margin of error to determine sample size. For this study the confidence level was 90% and the confidence interval was +/-5%. Thus, the sample size must be at least 247 (Bartlett, Kotrlik, & Higgins, 2001; Fowler, 2009).

Instrumentation

The study used a preexisting instrument to survey participating high school students. The survey was administered to students online via SurveyMonkey. The Tennessee Higher Education Commission's (THEC) Senior Opinion Survey was the instrument used, which has been administered since 1968 (Davis et al., 2001). The survey determines trends related to college choice, whether students felt academically prepared for college, awareness of financial aid resources, the impact of the HOPE scholarship, and intent to attend college (Tennessee Higher Education Commission, 2008). The last Senior Opinion Survey was distributed in 2008 to over 2,700 Tennessee high school seniors. This study included 17 questions that were part of the 2008 Senior Opinion Survey. The questions taken from the 2008 survey inquired specifically about the HOPE scholarship. For the purpose of this study the term HOPE scholarship was changed to Tennessee Promise. Those questions were selected because of their previous use for exploring a relationship between state aid and college choice (Davis et al, 2001; Tennessee Higher Education Commission, 2008).

Five additional questions were added, which have been used by researchers examining the financial nexus model (Paulsen & St. John, 2002, 1996; St. John et. al, 1997). These questions inquired about students' expectation for employment during college, whether students plan to work while taking classes, and how much they expect their living expenses to cost, within prescribed ranges. Questions had multiple choices, or ranges for estimated income, for participants to choose. Each choice was assigned a value in SPSS.

Data Collection and Management

Principals at each of the nine schools determined the most appropriate English or homeroom class that would provide a fair representation of the school. Prior to the

administration of the survey principals of each school received an email detailing the purpose of the study that could be shared with teachers to promote awareness. The beginning of the survey included an introduction from the researcher explaining the purpose of the study as well as information that assured participants that participation was voluntary with no consequences of deciding not to participate or for quitting the survey before the end.

A timeframe for survey distribution was suggested, although the schedule was ultimately left to the school principals. Week 1 consisted of sending out parental consent forms (Appendix D). During weeks 2 and 3 the survey link was distributed. The two-week timespan allowed the teacher to use the most convenient time. Surveys were administered online from March until May of 2017. After the survey was administered the researcher analyzed the data for statistical significance. Results were downloaded from SurveyMonkey and uploaded into SPSS for analysis.

Measures of Rigor

The study was designed to combat threats to validity and maintain reliability. Common threats to internal validity and of greatest concern in this study were regression and selection. Regression is extreme scores or in this case participants who elect not to respond to pertinent questions (Creswell, 2014; Johnson & Christensen, 2008). Selection bias refers to participants who have specific characteristics that would influence their responses, such as all first-generation student or all gifted students (Creswell, 2014; Tuckman, 1988) To help mitigate selection bias principals were asked to distribute the survey link to classes they believed best represented the school.

Common external threats to validity that were of concern in this study included the interaction of selection and treatment, which meant that this study was limited to the time and

place of the survey (Creswell, 2014). To avoid this limitation research was conducted in both rural and urban settings as schools of varying sizes, with a sample limited to the region of upper Northeast Tennessee. Another threat to external validity was the interaction of setting and treatment, meaning that the results of an experiment cannot be generalized due to its setting (Creswell, 2014). This study included high school seniors within a specific region, and results are intended to be a contribution to the limited body of research related to Tennessee Promise; however, caution should be taken when generalizing results across the state-at-large. An additional external threat to validity is history and treatment, which means that results cannot be applied over time (Creswell, 2014). Researchers need to replicate studies to improve external validity. As no known research on Tennessee Promise has been produced at the time of this study, additional research will be needed to confirm or disconfirm the findings in the present study.

Another measure of rigor is reliability. Because the survey instrument is adapted from THEC's Senior Opinion Survey, survey results have maintained stability over time. The questions have been shown to produce similar responses among participants. The sample size, which was 294 students, as well as the selection of rural and urban schools, increased the reliability of the study. The Cronbach's alpha for these 32 items was $\alpha = .88$. Because not all of the 32 items were used to answer the research questions pertaining to this study, a follow-up Cronbach's alpha test was conducted for the three factors discussed in Chapter 4, which resulted in $\alpha = .58$.

Chapter Summary

Chapter 3 presented the nine research questions and null hypotheses that guided this study. The chapter included a summary of the research design, and methodology for the study.

This chapter also included information on the survey, data collection, analyses, and ethical considerations. Chapter 4 presents the findings of the study, and Chapter 5 presents a summary and discussion of the findings as well as recommendations for policy and future research.

CHAPTER 4

RESULTS

The impact of Tennessee Promise on college choice behavior was examined in this quantitative study. The purpose of the research was twofold. The first purpose of the study was to determine the importance of financial aid in the decision to attend college and the decision where to attend. The second purpose was to gain a greater understanding of how programs that provides tuition for two-year institutions impact the overall choice behavior of high school seniors in upper Northeast Tennessee. This chapter includes findings from data analyses related to the research questions. An online survey (Appendix A) was distributed through SurveyMonkey to collect data. The 17- question survey included questions about respondents' intention to accept Tennessee Promise, their plans immediately following high school graduation, demographic information, and a 4-point Likert-type scale to measure perceived importance of select items related to college choice. Table 1 provides the demographic distribution of participants. Participants in this study were high school seniors at nine schools in upper Northeast Tennessee in the Spring 2017 semester. Nine hundred seniors were invited to participate using a cluster sampling method, and 294 completed the survey for a response rate of 37.8%.

Table 1

Key Demographic Variables

Variable	<i>N</i>	%
Race		
African American	12	4.7
Hispanic / Latino-Latina	11	4.1
Asian American or Pacific Islander	3	1.2
Caucasian/White	220	85.3
American Indian / Native America / Alaskan Native	3	1.2
Multiracial	3	1.2
Other	6	2.3
Total	258	100
Gender		
Male	122	46.9
Female	138	53.1
Total	260	100
School District Type		
City	179	68.6
County	82	31.4
Total	261	100
FAFSA Completion		
Yes	272	96.1
No	11	3.9
Total	283	100

Reliability and Factor Analysis

The survey included Likert-type items, and respondents reported on a four-part scale whether the 32 components were very important, important, unimportant, or very unimportant to their decision about where to attend college. Responses were labeled in SPSS from one to four, with one being very important and four being very unimportant. The Cronbach's alpha for these 32 items was $\alpha = .88$. Because not all of the 32 items were used to answer the research questions pertaining to this study, a follow-up Cronbach's alpha test was conducted for the three factors discussed below, which resulted in $\alpha = .58$.

The dimensionality of the 32 items from the measure was analyzed using the maximum likelihood factor analysis and explained a total of 43.72% of the variance for the entire set of variables. Factor 1 was labeled as cost factors and explained 19.47% of the variance. The second factor was labeled as academic factors and explained 7.83% of the variance. Factor three was labeled as social factors and explained 6.52% of the variance. Three criteria were used to determine the number of factors to rotate, the a priori hypothesis that the measure was unidimensional, the scree test, and the interpretability of the factor solution. The scree plot indicated that the a priori hypothesis was incorrect. Based on the scree plot, three factors were rotated using the Varimax (orthogonal) rotation procedure. The rotated solution shows three interpretable dimensions, cost factors, academic factors, and social factors.

Research Question 1

Research Question 1: Do costs, social factors, and academic characteristics have significant relationship with college choice?

H_{01} : There is no significant relationship between costs and college choice.

H₀₁₂: There is no significant relationship between social factors and college choice

H₀₁₃: There is no significant relationship between academic characteristics and college choice.

An independent-samples *t* test was conducted to evaluate whether the scores for the cost factors were significantly different based on college choice. The scores for cost on the survey was the test variable and the grouping variable was type of higher education institution (4-year university or 2-year community college/technical college). Cost factors were significantly related to college choice, $t(225) = 3.43, p = .001$. Students who planned to attend a two-year college expressed more concern about cost factors related to choice of institution ($M = 12.60, SD = 3.19$) than students who planned to attend a four-year university ($M = 14.07, SD = 3.23$). The 95% confidence interval for the difference of means ranged from .62 to 2.31 with a medium effect size ($\eta^2 = .05$). Therefore, null hypothesis H₀₁₁ was rejected. The results indicate that there is a significant relationship between cost and college choice. Figure 1 shows the distribution for the two groups.

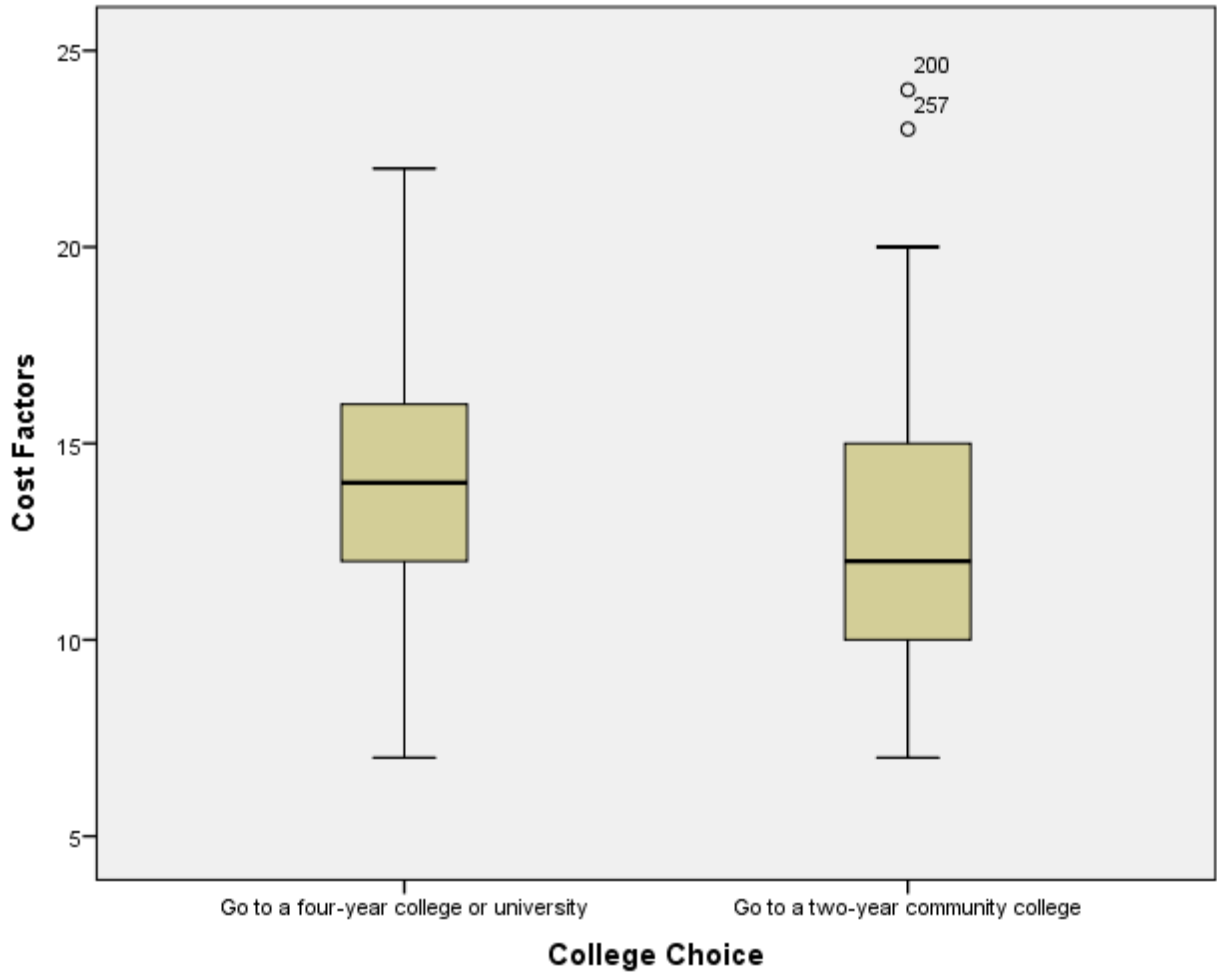


Figure 1. College Choice and Cost Factors.

Note: o = scores that are 1.5 to 3 times the interquartile range.

An independent-samples *t* test was conducted to evaluate whether the scores for the social factors were not significantly different based on college choice. The scores for social factors on the survey was the test variable and the grouping variable was type of higher education institution (4-year university or 2-year community college/technical college. Social factors were not significantly related to college choice, $t(225) = -.78, p = .436$ with a small effect size ($\eta^2 < .01$). Students who planned to attend a two-year college or university expressed similar concerns about social factors related to choice of institution ($M = 13.07, SD = 2.99$) compared to students who planned to attend a four-year university ($M = 14.07, SD = 3.23$).

Therefore, null hypothesis H_{012} was retained. The results indicate that there is not a significant relationship between social factors and college choice. Figure 2 shows the distribution for the two groups.

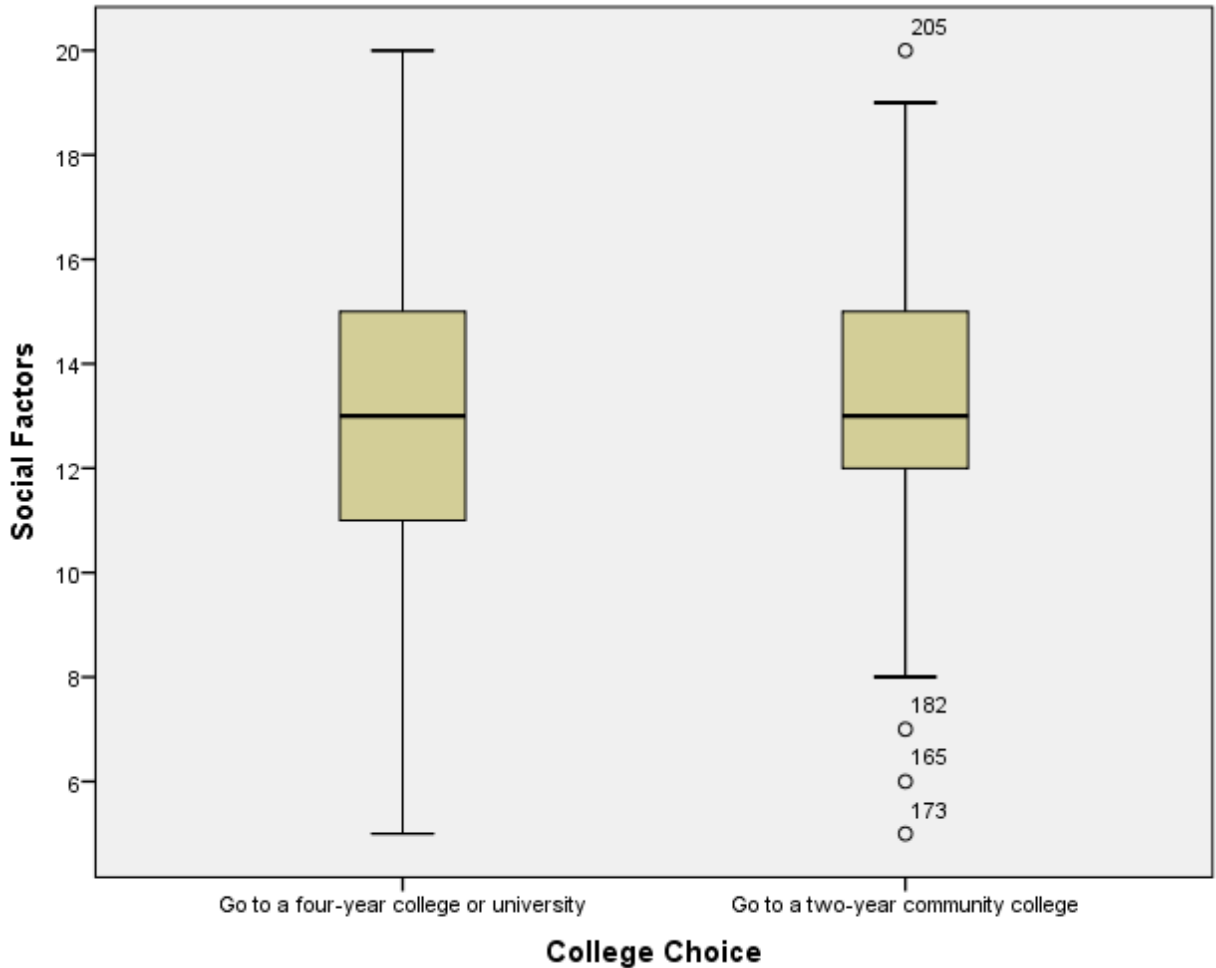


Figure 2. College Choice and Social Factors.

Note: o = scores that are 1.5 to 3 times the interquartile range.

An independent-samples t test was conducted to evaluate whether the scores for the academic factors were significantly different based on college choice. The scores for academic factors on the survey was the test variable and the grouping variable was type of higher education institution (4-year university or 2-year community college/technical college).

Academic factors were significantly related to college choice, $t(226) = -3.24, p = .001$. Students who planned to attend a two-year college or university expressed less concern about academic factors related to choice of institution ($M = 18.78, SD = 3.56$) than students who planned to attend a four-year university ($M = 17.30, SD = 3.37$). The 95% confidence interval for the difference of means ranged from -2.39 to -.58. with a medium effect size ($\eta^2 = .04$). Therefore, null hypothesis H_{013} was rejected. The results indicate that there is a significant relationship between academic factors and college choice. Figure 3 shows the distribution for the two groups.

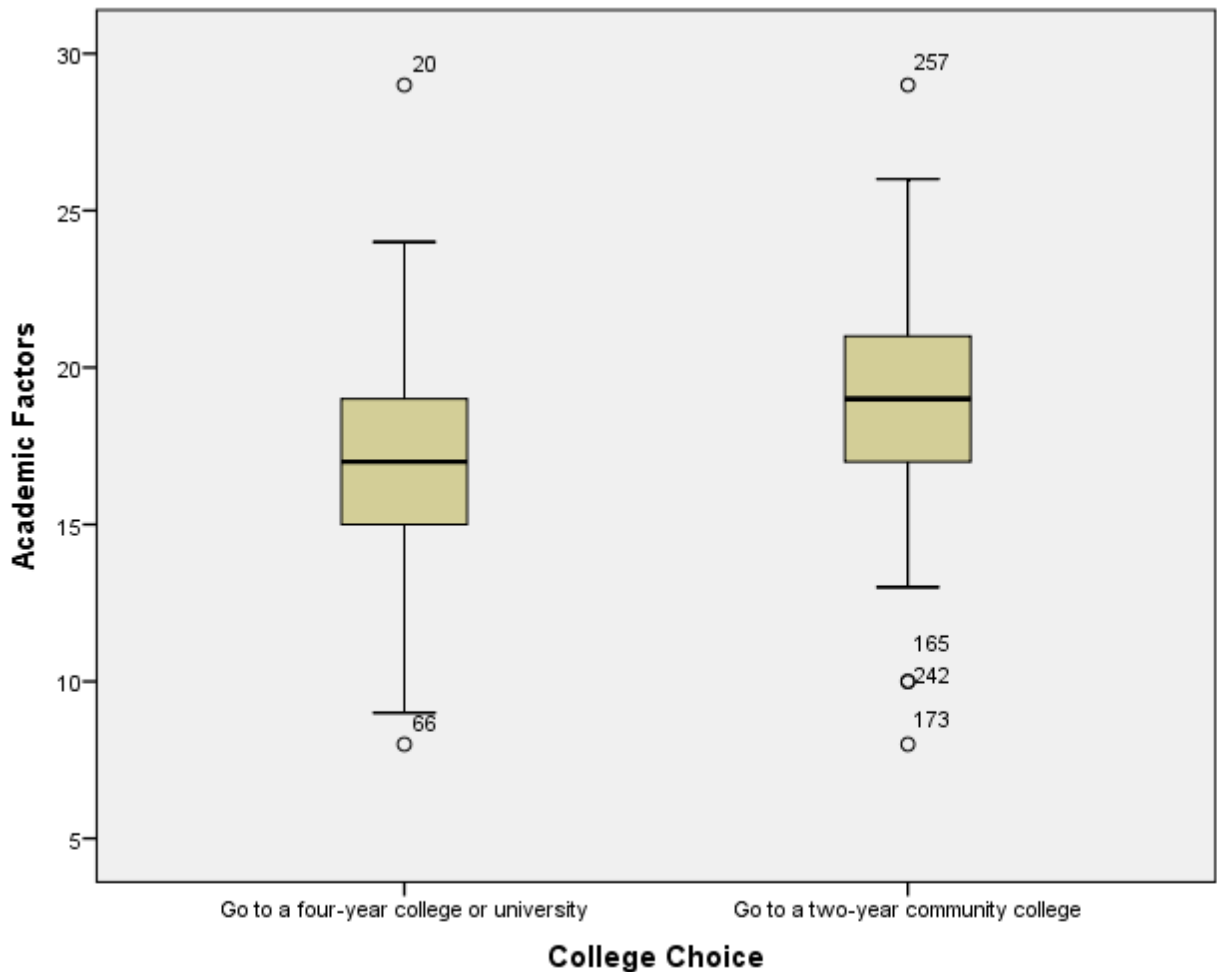


Figure 3. College Choice and Academic Factors.

Note: o = scores that are 1.5 to 3 times the interquartile range.

Research Question 2

Research Question 2: Do cost factors, social factors, and academic factors predict college choice?

H₀₂₁: Cost factors are not a significant predictors of college choice.

H₀₂₂: Social factors are not significant predictors of college choice.

H₀₂₃: Academic factors are not significant predictors of college choice.

A logistic regression analysis was conducted to predict college choice by groups, two-year college and university and four-year university, using cost factors, social factors, and academic factors as predictors. The analysis was statistically significant, indicating that some of the predictors as a set reliably distinguished between respondents who planned to choose two-year colleges and four-year universities (chi square = 7.29, $p = .59$ with $df = 8$). Nagelkerke's R^2 of .17 indicated a moderately strong relationship between prediction and grouping. Prediction success overall was 64.7% (72.4% for four-year college and 55.6% for two-year college or university). The test demonstrated that cost factors and academic factors significantly predicted college choice ($p > .001$). Table 2 shows the analysis results. H₀₂₁ and H₀₂₃ were rejected. Social factors were not shown to be a significant predictor, so H₀₂₂ was retained.

Table 2

Cost, Social, and Academic Predictors of College Choice

	β	S.E.	Wald	df	p
Cost	-.214	.051	17.896	1	< .001
Social	-.004	.058	.004	1	.947
Academic	.184	.052	12.614	1	< .001

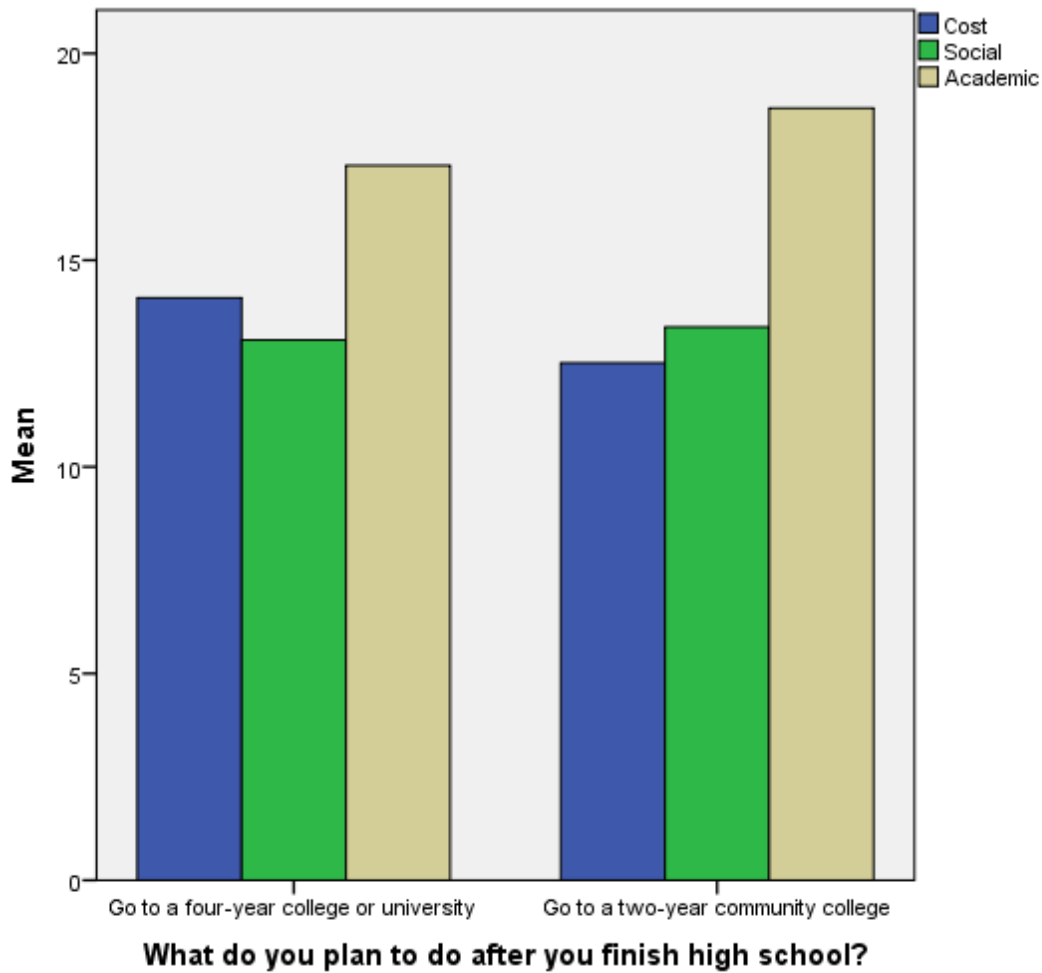


Figure 4. College Plans Based on Factors.

Research Question 3

Research Question 3: Is there a significant relationship between familiarity with different types of financial aid and college choice?

H₀₃₁: Familiarity with Pell Grant has no significant relationship to college choice.

H₀₃₂: Familiarity with federal loans has no significant relationship to college choice.

H₀₃₃: Familiarity with TSAA/state grant has no significant relationship to college choice.

H₀₃₄: Familiarity with Tennessee Promise has no significant relationship to college choice.

H₀₃₅: Familiarity with scholarships offered by individual colleges has no significant relationship to college choice.

H₀₃₆: Familiarity with scholarships offered by local organizations has no significant relationship to college choice.

H₀₃₇: Familiarity with ROTC scholarship has no significant relationship to college choice.

A series of two-way contingency tests were conducted to determine whether familiarity with various financial aid programs had an impact on college choice. The two variables were college choice, divided between choice of two-year college or university and four-year university, and whether or not the respondents had heard of various aid programs including Pell Grant, federal loans, TSAA/state grants, lottery scholarship (HOPE Scholarship), Tennessee Promise, scholarships offered by individual colleges, scholarships offered by community organizations, and ROTC scholarships.

The first crosstabulation tested the relationship between familiarity of the Pell Grant and college choice. The variables were whether the respondents had ever heard of the Pell Grant and what type of institution that they planned to attend, $\chi^2(2, N = 255) = .61, p = .436$, Cramer's $V = .05$. H₀₃₁ was retained. Familiarity with the Pell Grant was not shown to have a significant relationship to college choice.

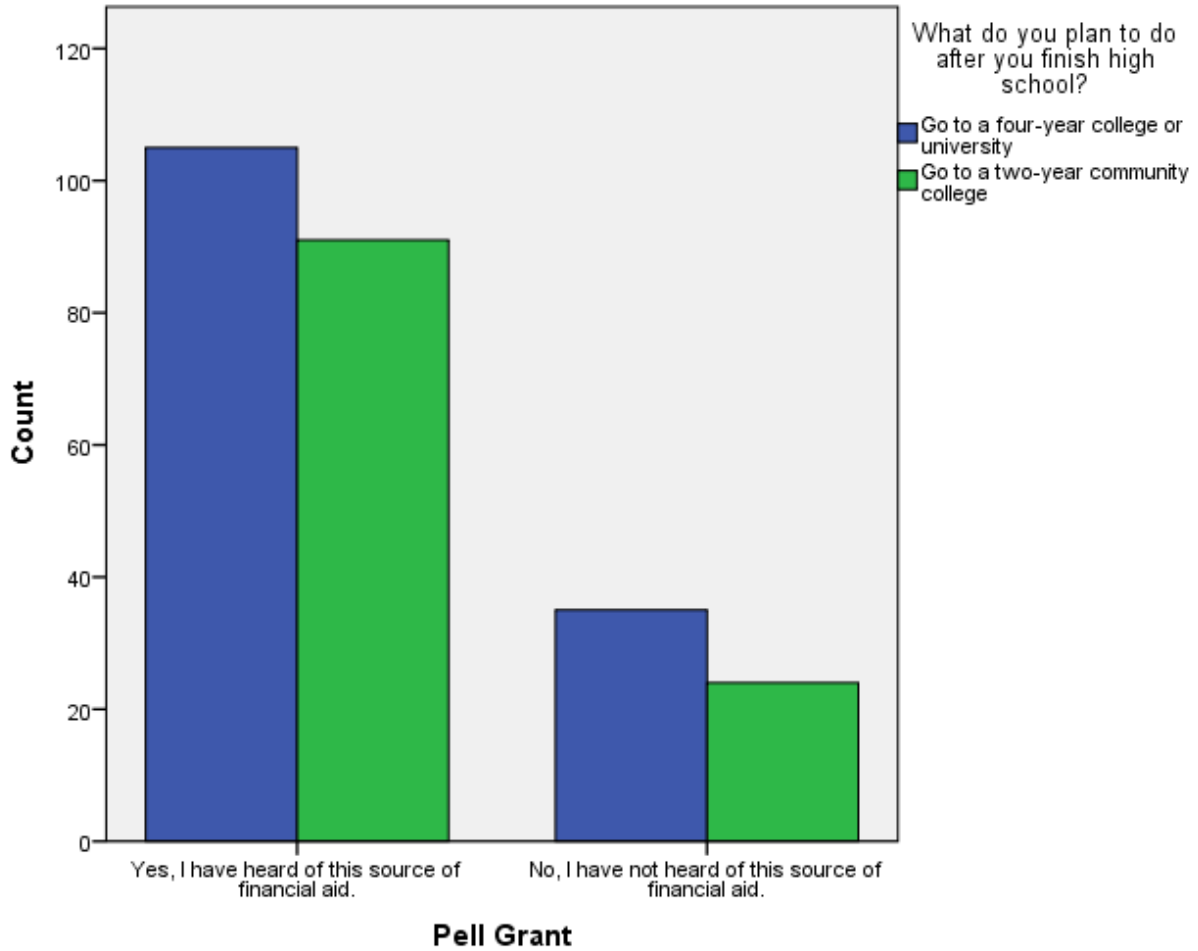


Figure 5. Familiarity with Pell Grant and Choice of Institution

The second crosstabulation tested the relationship between familiarity of the federal loans and college choice. The variables were whether the respondents had ever heard of the federal loans and what type of institution that they planned to attend. There was no significant difference in college choice between respondents who did or did not know about federal loans, $\chi^2(2, N = 252) = 3.06, p = .080$, Cramer's $V = .11$, so H_{032} was retained.

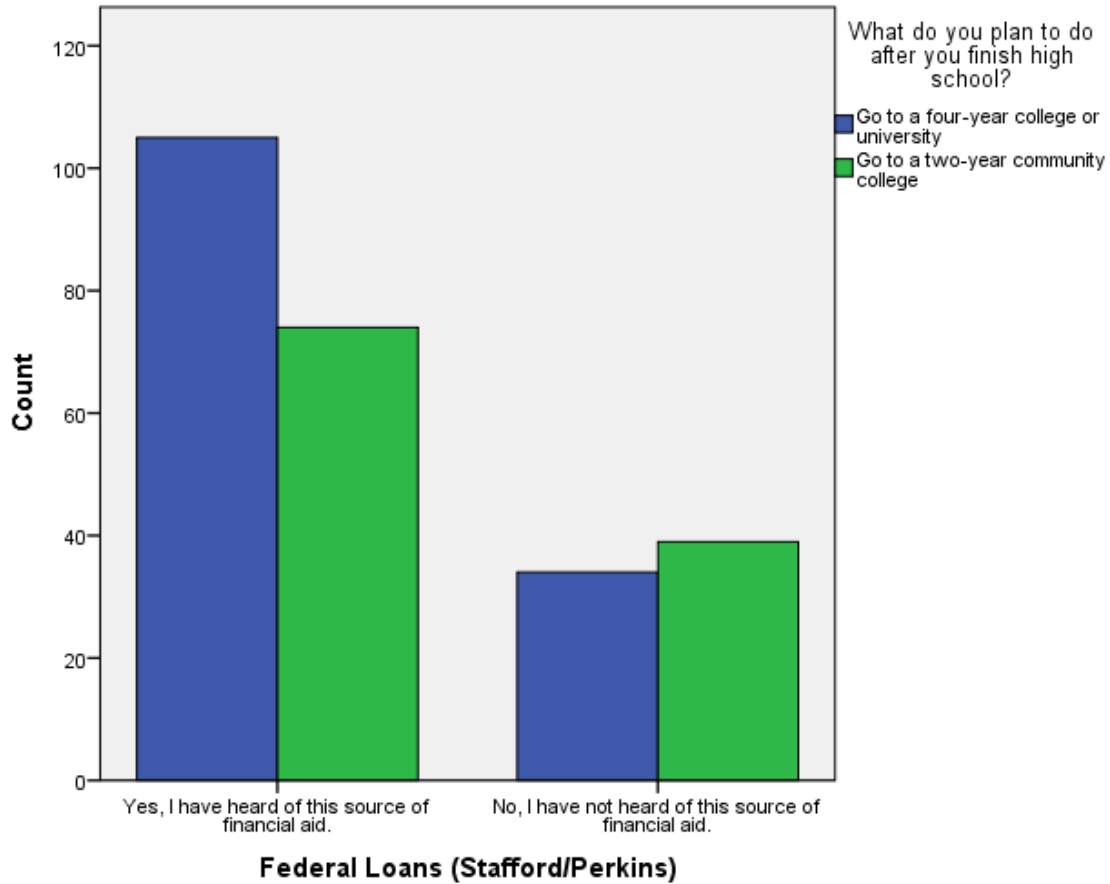


Figure 6. Familiarity with Federal Loans and Choice of Institution

The third crosstabulation tested the relationship between familiarity with TSAA and state grants and college choice. The variables were whether the respondents had ever heard of the TSAA and state grants and what type of institution that they planned to attend. Familiarity with TSAA and state grants was not shown to have a significant relationship with college choice, $\chi^2(2, N = 251) = 2.63, p = .105$, Cramer's $V = .10$. As a result, H_{03} was retained.

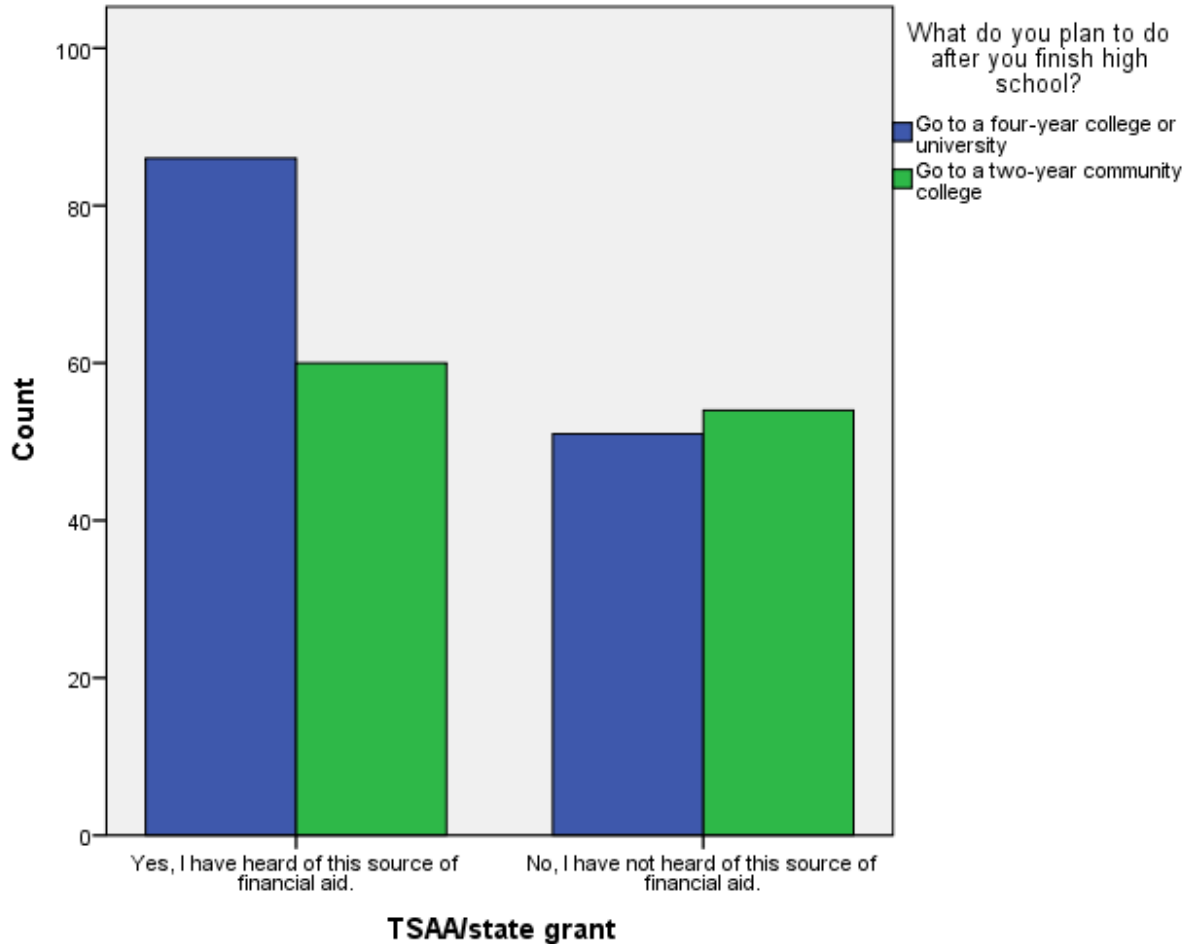


Figure 7. Familiarity with TSAA/State Grant and Choice of Institution

The fourth crosstabulation tested the relationship between knowledge of the lottery scholarship (Tennessee HOPE Scholarship) and college choice. The variables were whether the respondents had ever heard of the HOPE scholarship and what type of institution that they planned to attend. The results were significant, $\chi^2(2, N = 254) = 11.64, p = .001$, Cramer's $V = .21$. H_{034} was rejected because the results show evidence that knowledge of the HOPE Scholarship does predict college choice. Students who have heard of the HOPE scholarship are more likely to attend a four-year university.

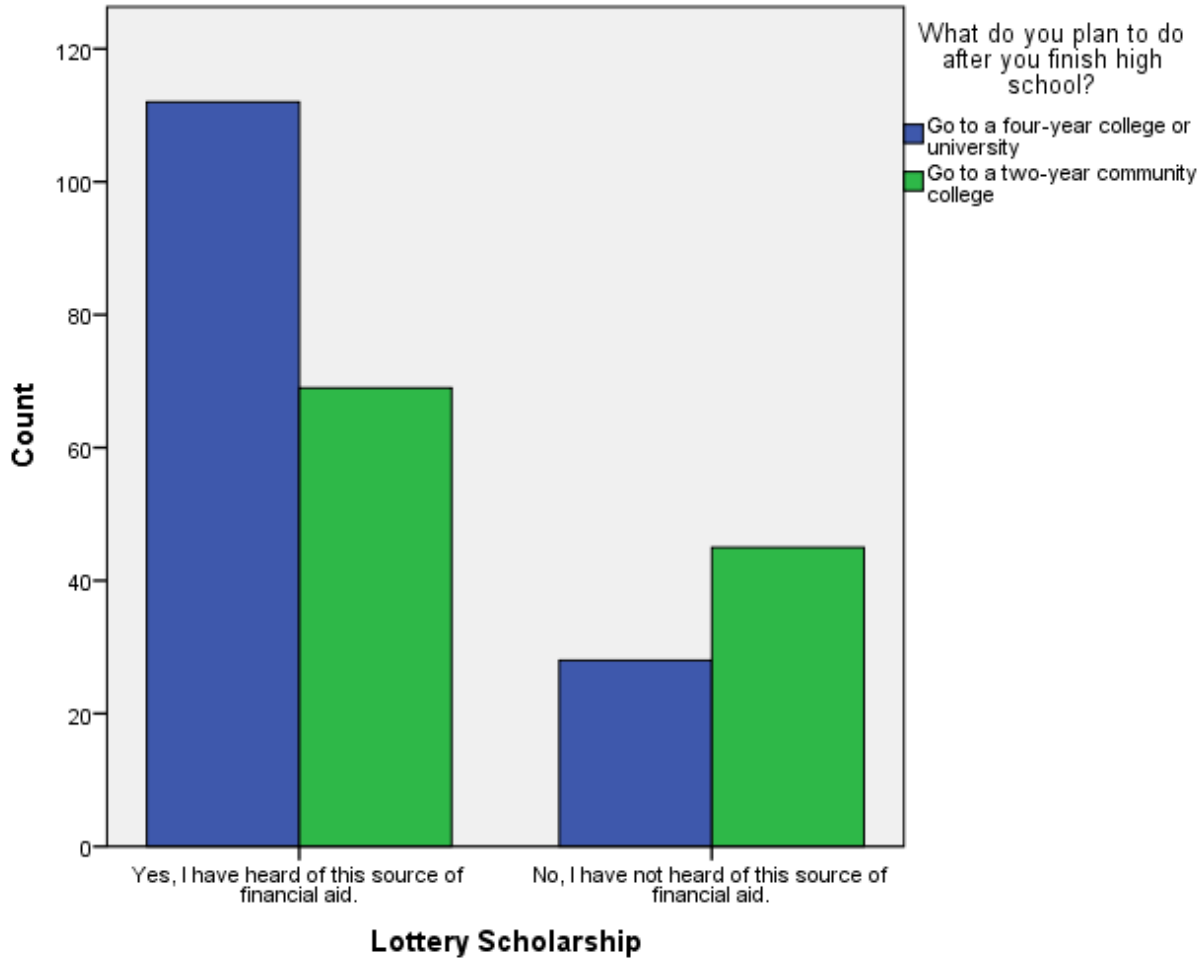


Figure 8. Familiarity with Lottery Scholarship (HOPE) and Choice of Institution

The fifth crosstabulation tested the relationship between knowledge of the Tennessee Promise scholarship and college choice. The variables were whether the respondents had ever heard of Tennessee Promise and what type of institution that they planned to attend. Familiarity with Tennessee Promise was not shown to have a significant relationship with college choice, $\chi^2(2, N = 254) = .66, p = .423$, Cramer's $V = .05$. H_035 was retained.

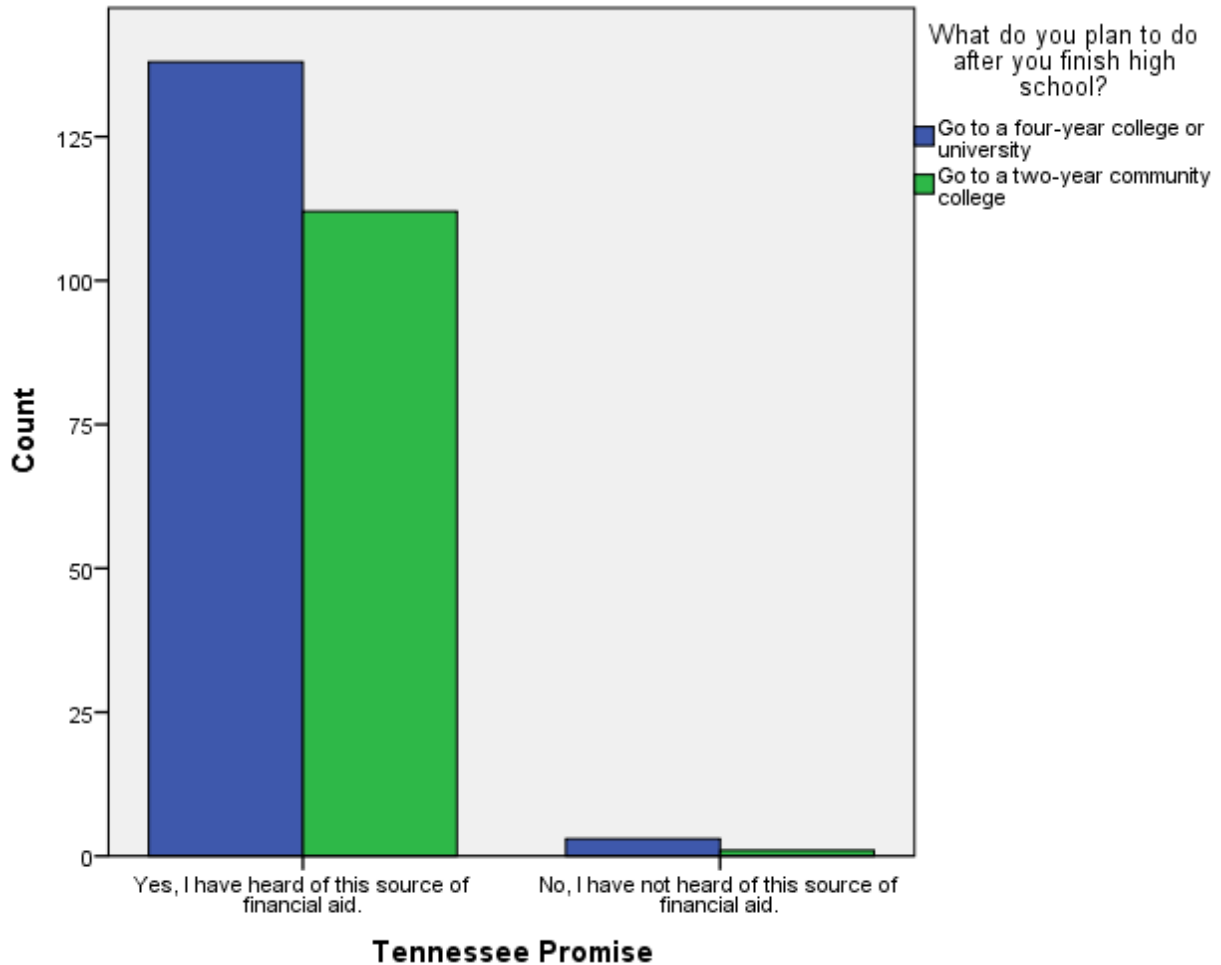


Figure 9. Familiarity with Tennessee Promise and Choice of Institution

The sixth crosstabulation tested the relationship between knowledge of scholarships offered by individual institutions and college choice. The variables were whether the respondents had ever heard of any scholarships offered by individual institutions and what type of institution that they planned to attend. Results showed that familiarity with scholarships offered by individual institutions had a significant impact on college choice with respondents who had heard of scholarships offered by individual institutions more likely to choose four-year universities, $\chi^2(2, N = 255) = 7.88, p = .005$, Cramer's $V = .18$, so H_{035} was rejected.

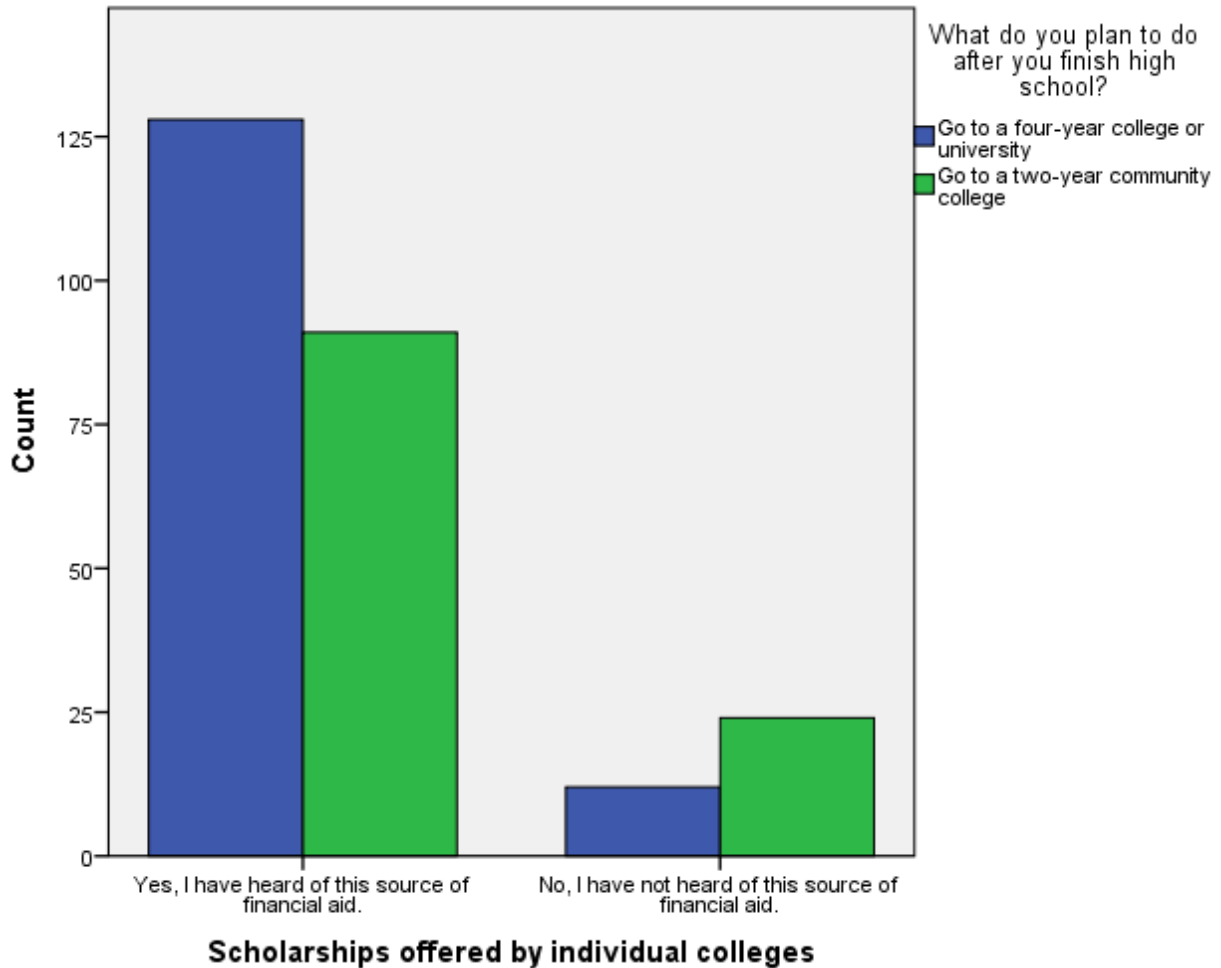


Figure 10. Familiarity with Institutional Scholarships and Choice of Institution

The seventh crosstabulation tested the relationship between knowledge of scholarships offered by individual organizations and college choice. The variables were whether the respondents had ever heard of scholarships offered by independent organizations such as Rotary clubs, churches, etc. and what type of institution that they planned to attend. Results showed that there was a not a significant relationship with familiarity with scholarships offered by individual institutions and choice of institution, $\chi^2(2, N = 254) = 1.59, p = .208$, Cramer's $V = .08$. H_{036} was retained.

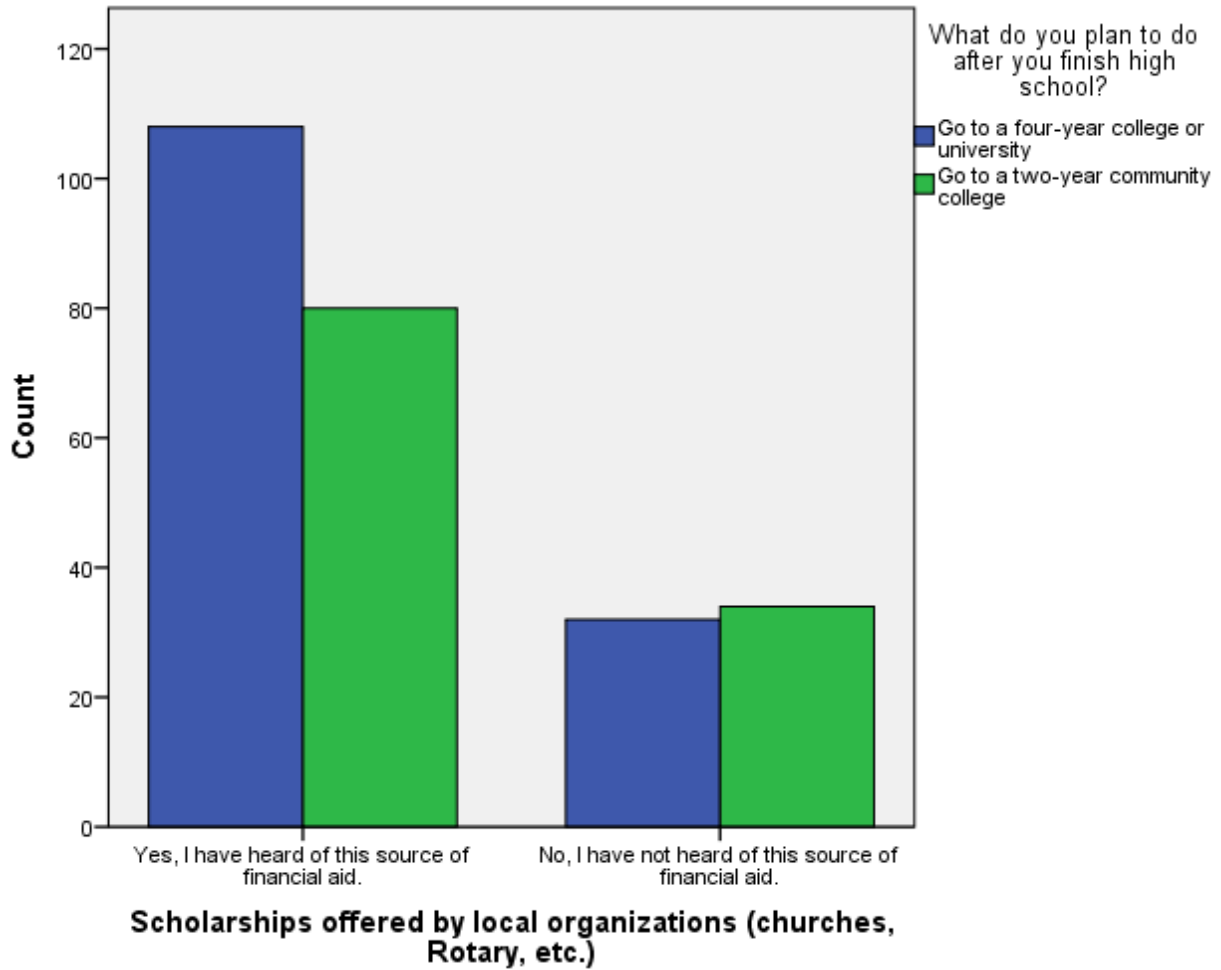


Figure 11. Familiarity with Independent Scholarships and Choice of Institution

The eighth crosstabulation tested the relationship between familiarity with scholarships offered by ROTC. The variables were whether the respondents had ever heard of the ROTC scholarship and what type of institution that they planned to attend. Results showed that familiarity with scholarships offered ROTC has no significant relationship to college choice, $\chi^2(2, N = 251) = .53, p = .468, \text{Cramer's } V = .05$. H_{037} was retained.

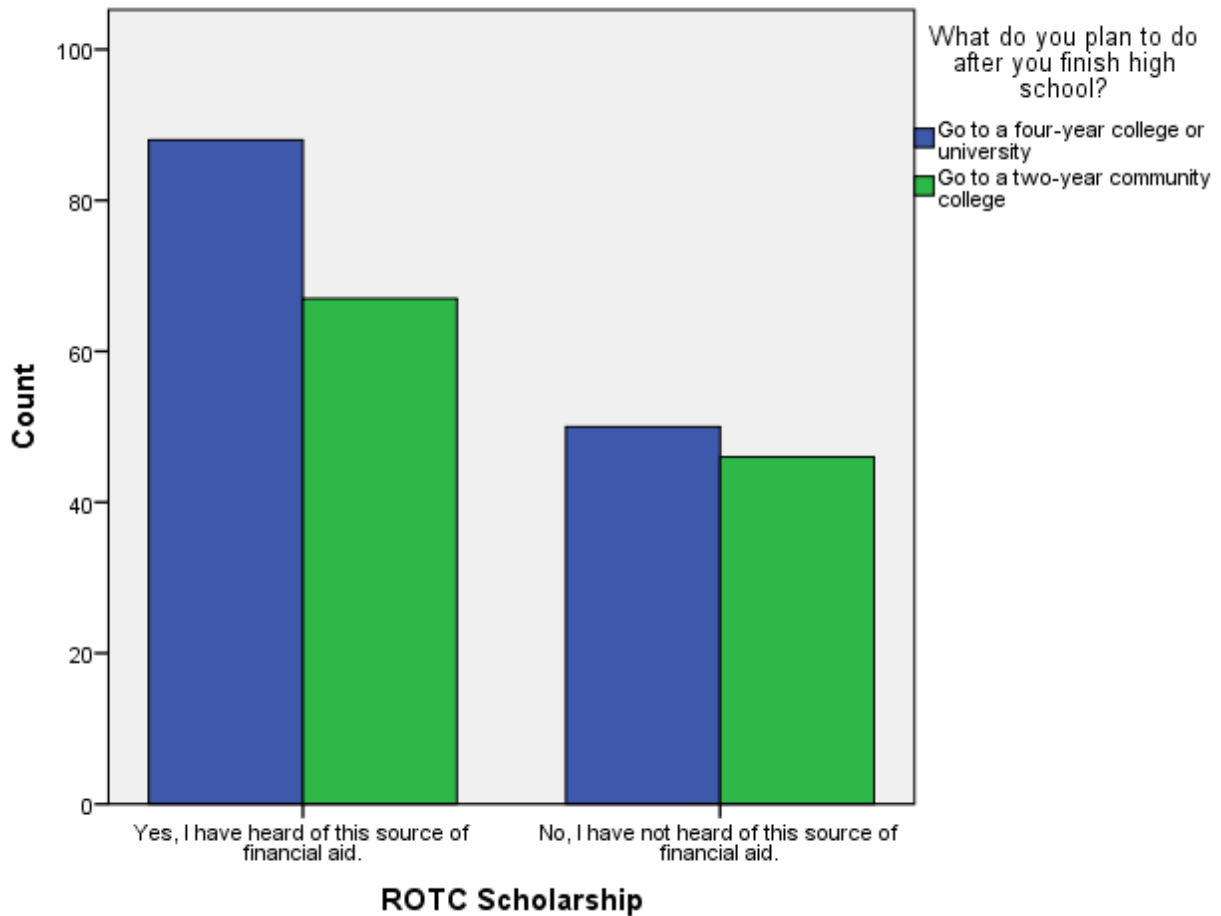


Figure 12. Familiarity with ROTC Scholarship and Choice of Institution

Research Question 4

Research Question 4: Is there a significant relationship between Tennessee Promise and where students decide to attend college?

H₀4: Tennessee Promise has no significant relationship to where students decide to attend college.

H₀4: Tennessee Promise has no significant relationship to whether students decide to attend college.

A one-sample chi square test was conducted to evaluate the impact of Tennessee Promise on the decision of where to attend, two-year college or university or four-year university, based on participants' responses to questions 9 and 10 of the survey. The results were significant, $\chi^2(5, N = 283) = 260.63, p < .001$, which indicate that there is a significant relationship between Tennessee Promise and choice of institutional type. H_{04_1} was rejected. Figure 13 shows the distribution for the three groups. Another one-sample chi-square test was performed to assess the impact of Tennessee Promise and respondents' decision to attend college. The results were significant, $\chi^2(2, N = 283) = 266.61, p < .001$. H_{04_2} was rejected. The results indicate that there is a significant relationship between Tennessee Promise and the decision of where to attend college. Figure 14 shows the distribution for the three groups.

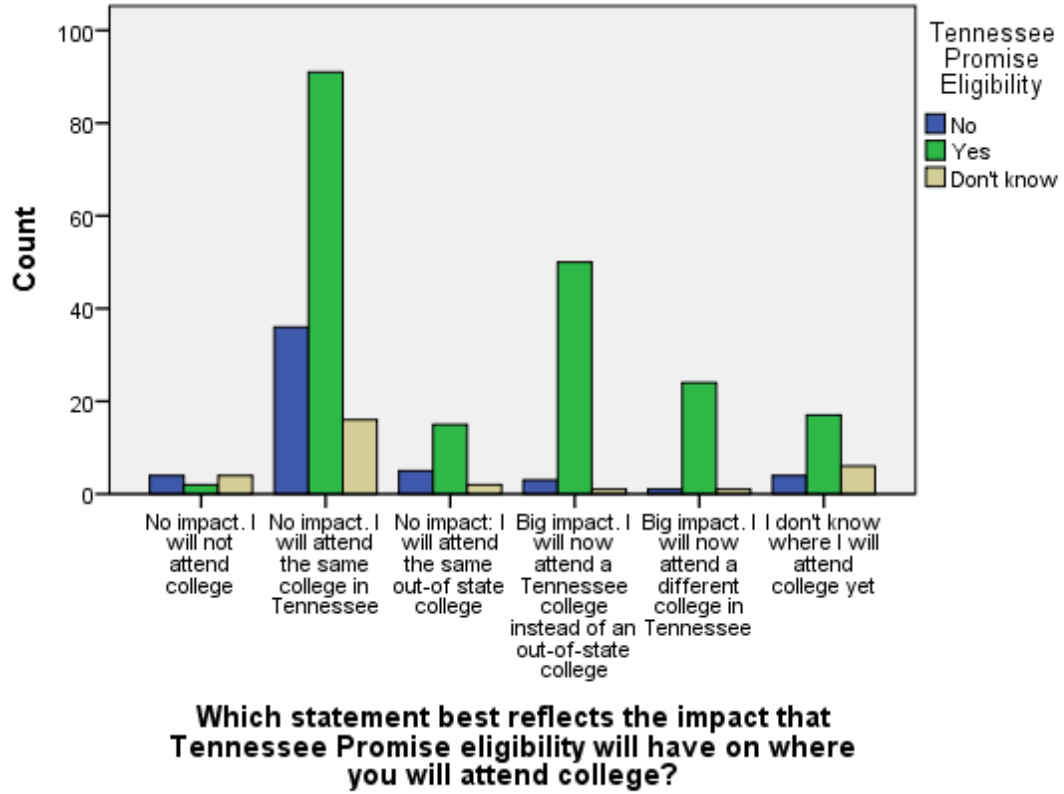


Figure 13. Tennessee Promise Impact on Where to Attend College

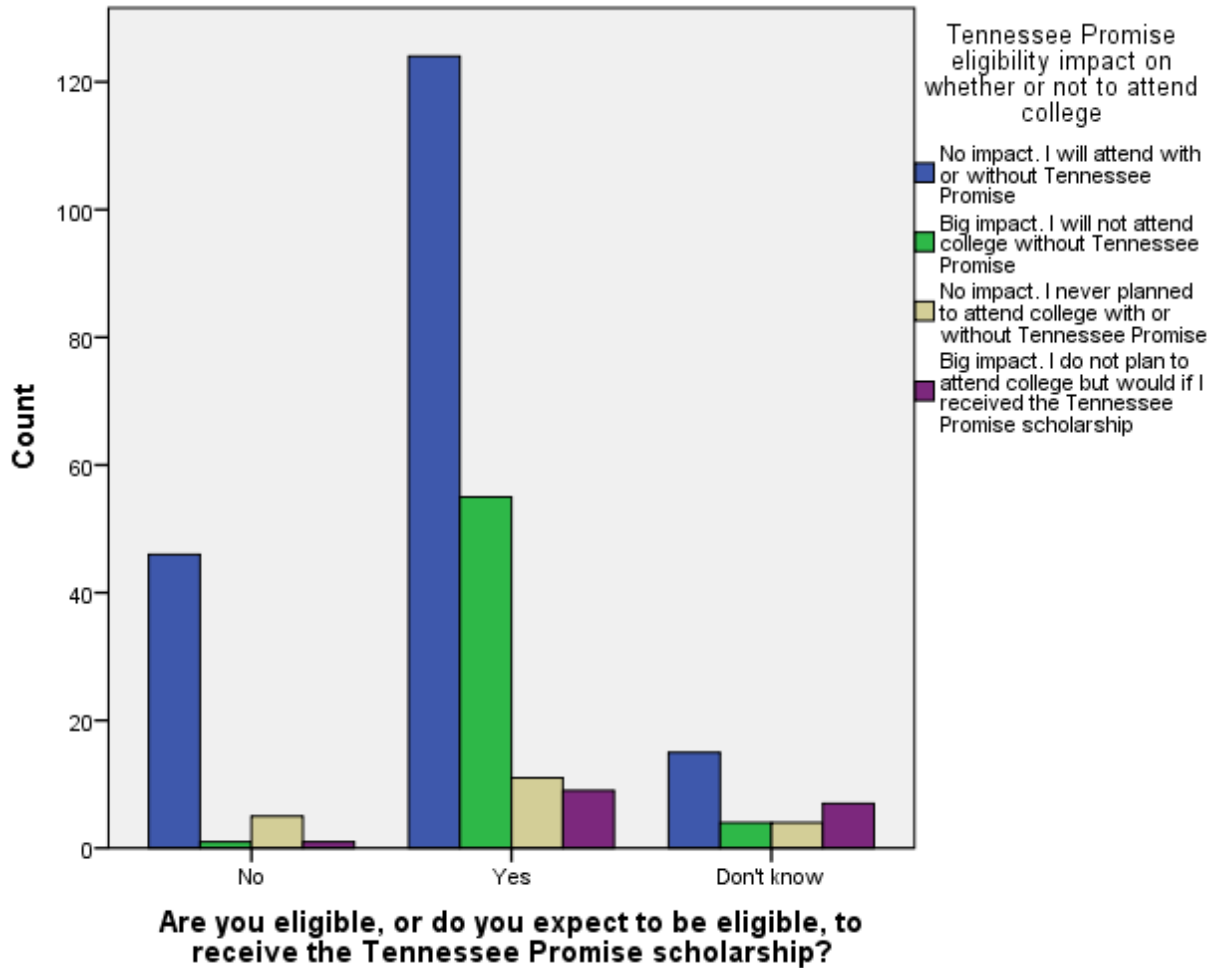


Figure 14. Tennessee Promise Impact on Decision to Attend College

Research Question 5

Research question 5: Is there a significant difference in academic preparedness for students who will not attend college without Tennessee Promise?

H₀₅: There is no significant difference in academic preparedness for students who will not attend college without Tennessee Promise.

A two-way contingency test was conducted to determine whether there was a significant difference in academic preparedness (GPA) for students who do not plan to attend college without Tennessee Promise. The two variables were GPA split into two levels, 2.99 and under and 3.0 and over to maintain groups with over 20 respondents, and was compared with the

decision not to attend college without Tennessee Promise funding. Results were not significant, $\chi^2(2, N = 66) = .09, p = .769$, Cramer's $V = .04$. H_0 was retained. Figure 15 shows the distribution of the two groups.

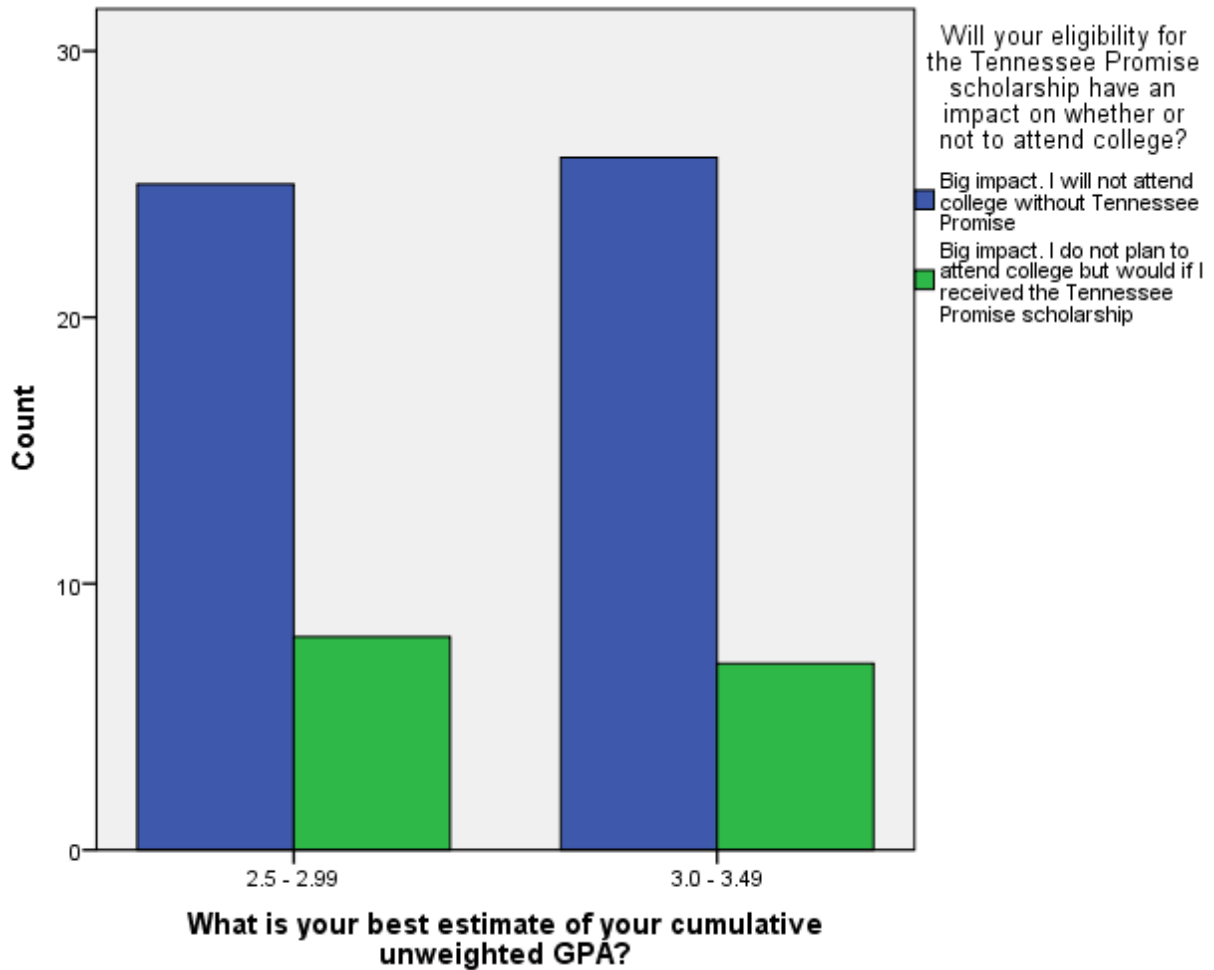


Figure 15. GPA and Tennessee Promise

Research Question 6

Research Question 6: Is there a significant relationship between self-reported academic performance and college choice?

H₀₆: There is no significant relationship between self-reported academic performance college choice.

A one-sample chi-square test was conducted to assess whether there is a significant relationship between academic performance as reported by grade point average (GPA) and college choice. GPA was split into two groups in order to keep similar numbers in each group, because the lowest and highest groups had fewer than 10 participants included. The results of the test were significant, $\chi^2(2, N = 258) = 40.69, p < .001$, which showed that GPA significantly impacted college choice, specifically that respondents with a higher GPA were more likely to choose four-year institutions. H₀₆₁ was rejected. Figure 16 shows the distribution between the two groups.

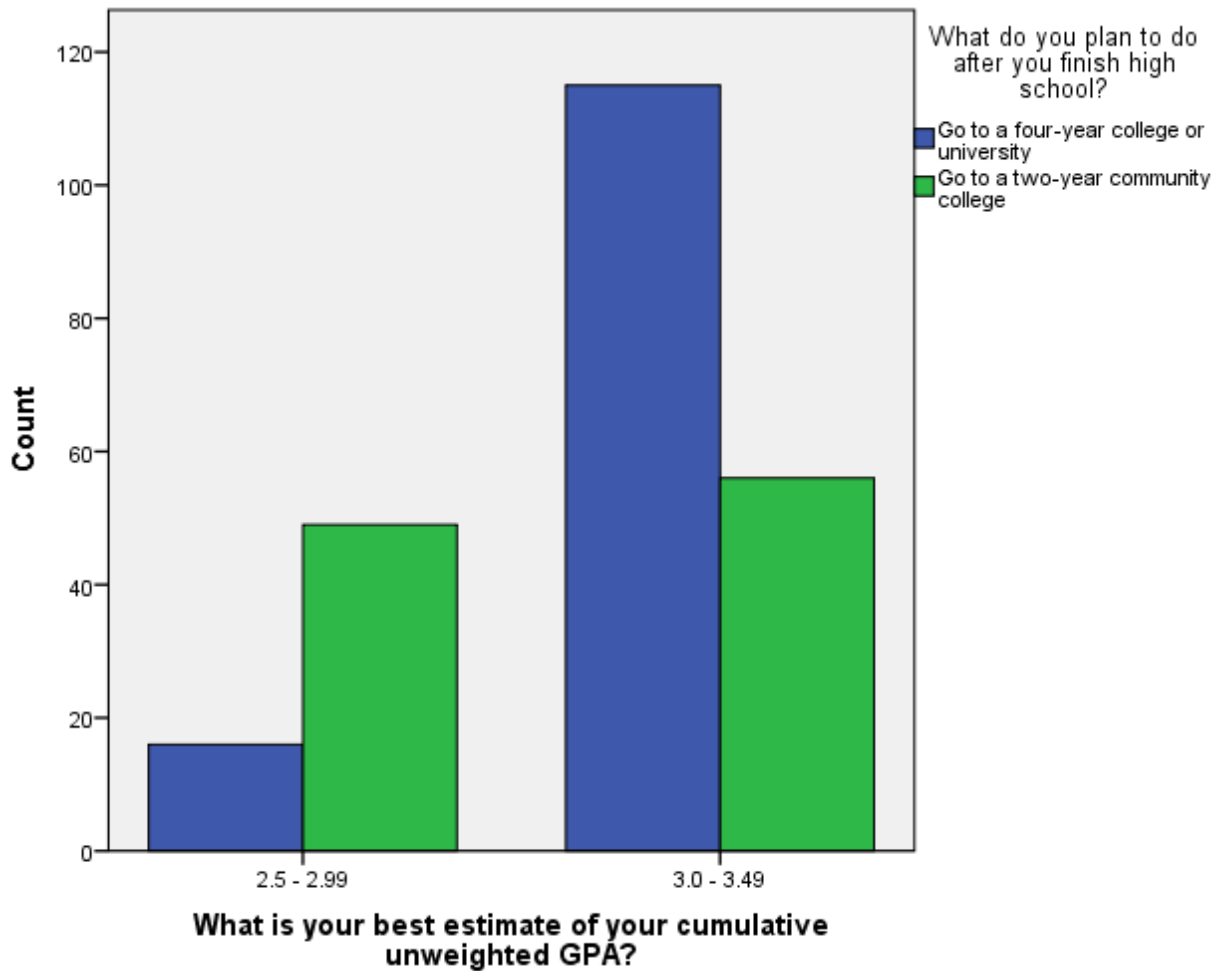


Figure 16. GPA and Institutional Choice

Research Question 7

Research Question 7: Is there a significant relationship between concern about ability to pay for college and college choice?

H₀7: There is no significant relationship between ability to pay and choice to accept Tennessee Promise.

A one-sample chi-square test was conducted to assess whether there is a significant relationship between respondents' level of concern about ability to pay for college and college

choice. Originally, there was a category included for students who planned to go to work after college, join the armed forces, or other, but those responses were removed because there were fewer than 10 responses in each category. The results of the test were significant, $\chi^2(2, N = 258) = 60.98, p < .001$ and indicate that students who were not concerned about ability to pay or only had some concerns about ability to pay were significantly more likely to choose a four-year institution, while those who were significantly concerned about their ability to pay were more likely to choose a two-year institution. H_07_1 was rejected. Figure 17 shows the distribution between the three groups.

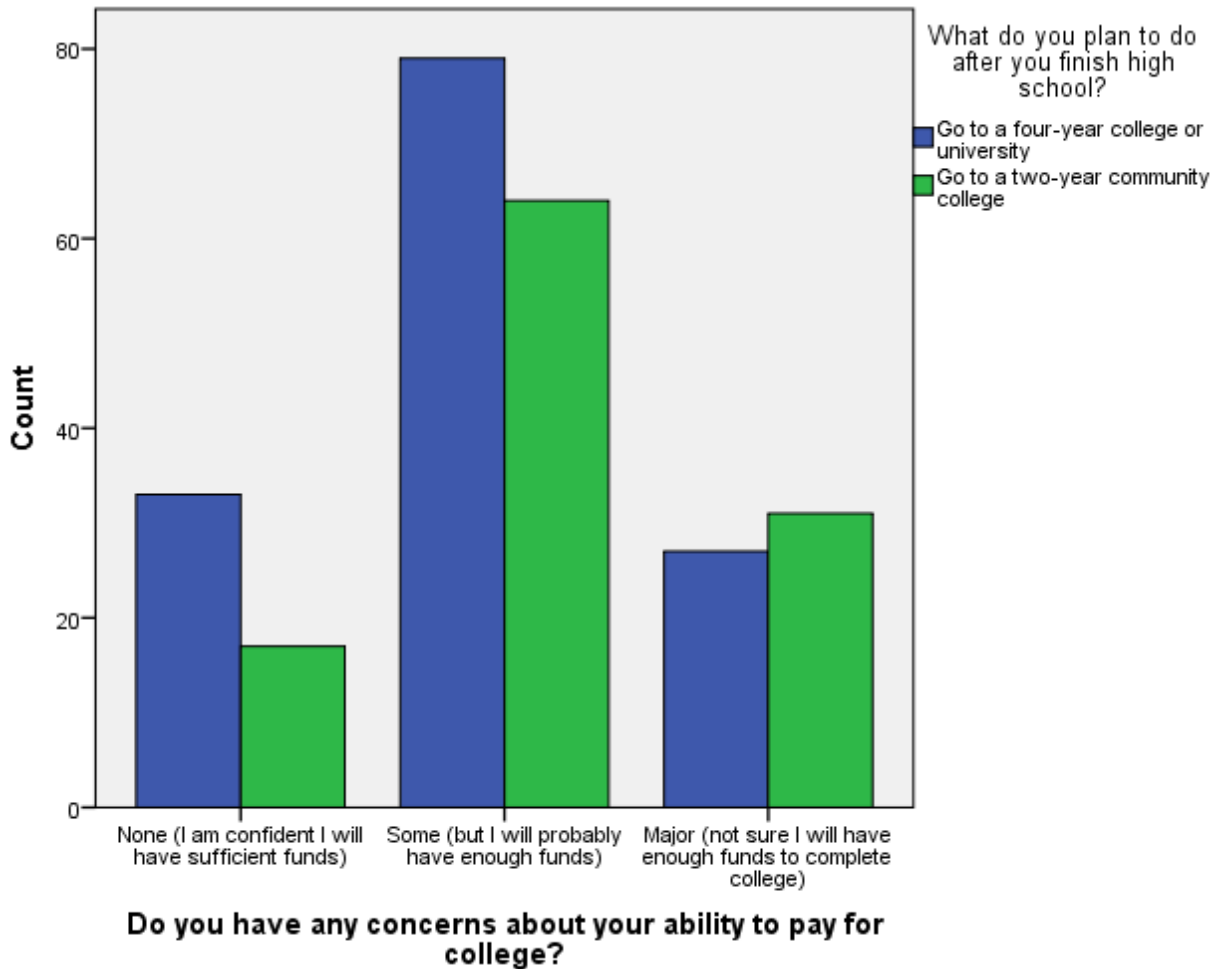


Figure 17. Cost Concern and Institutional Type

Research Question 8

Research Question 8: Are students equally likely to show a concern about their ability to pay for college (none, some, or major) as a function of receiving Tennessee Promise?

H₀₈: There is no significant difference in concern about ability to pay for college for students who will not attend college without Tennessee Promise.

A one-sample chi-square test was conducted to assess whether there is a significant relationship between respondents' level of concern about ability to pay for college and perceived impact of Tennessee Promise on college choice. Groups were separated based on level of cost concern (none, some, and major) and responses were compared to the item that students would not attend college without Tennessee Promise. The results of the test were significant, $\chi^2(2, N = 77) = 60.98, p < .001$, and showed that students would not attend without Tennessee Promise were significantly more likely to have a concern about their ability to pay for college. H_{08₁} was rejected. Figure 18 shows the distribution of the three groups.

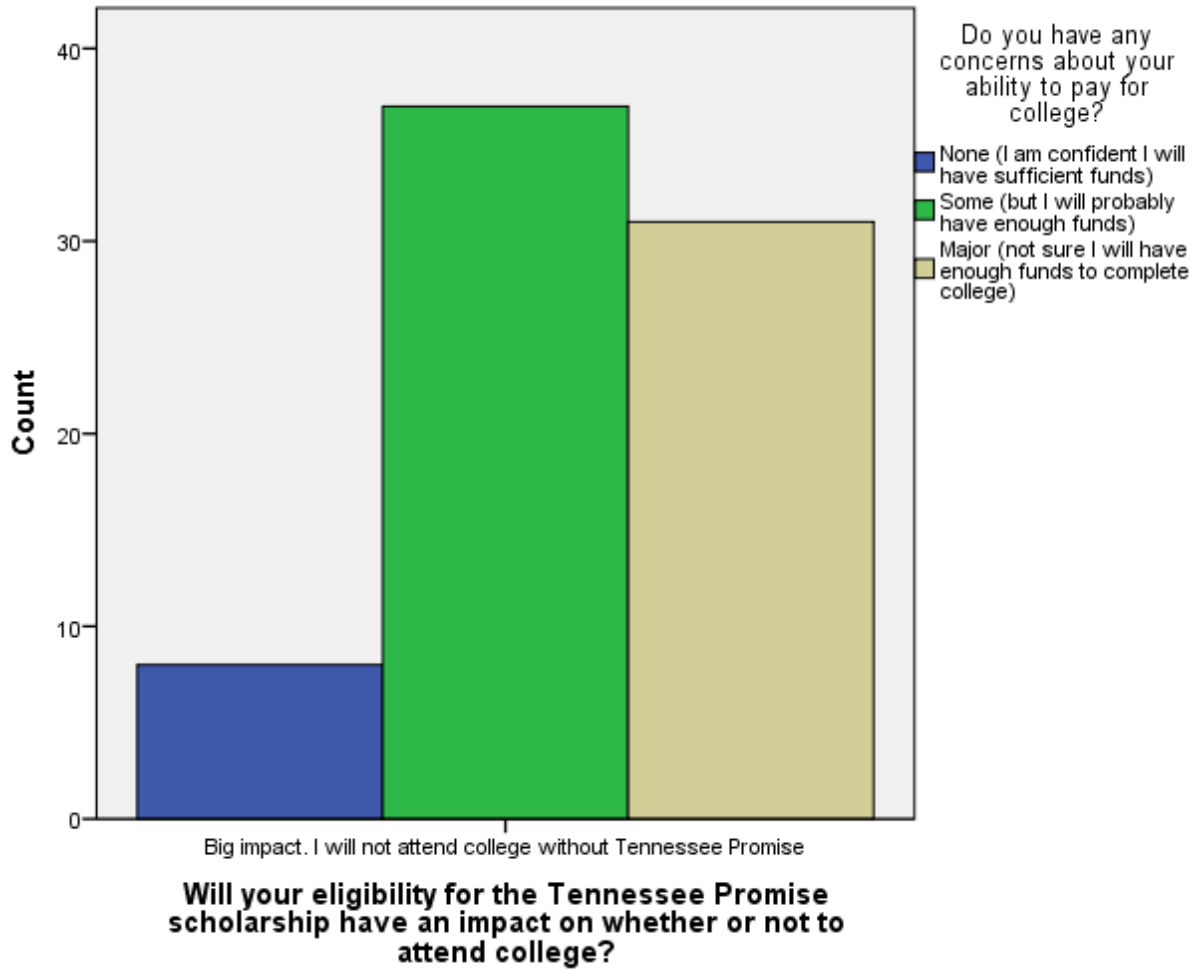


Figure 18. Ability to Pay and Tennessee Promise Impact

Chapter Summary

Chapter 4 presented analyses for the eight research questions for this study. Findings indicate that academic factors and cost factors have a statistically significant impact on college choice, and social factors do not significantly impact college choice. Specifically, results indicate that cost factors and academic factors have a significant impact on choice of institution, and cost factors and academic factors were shown to be significant predictor variables for type of institution respondents chose to attend. Knowledge of financial aid programs alone had no significant impact on college choice with the exception of the lottery scholarship (HOPE) and scholarships offered by individual institutions and organizations. Tennessee Promise significantly impacted the decision to attend college and what type of institution to attend. Respondents' level of concern about ability to pay was shown to have a significant relationship to the type of institution they planned to attend, and there was a significant relationship between level of concern about ability to pay and the choice to accept Tennessee Promise. Chapter 5 contains a summary of the findings, implications of the results, and recommendations for future research.

CHAPTER 5

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

Cost has often been viewed as a roadblock to higher education especially for low-income students. Tennessee Promise, as well as the many other College Promise programs, allow students to attend college for little to no tuition cost with the goal of increasing the number of people holding a college degree. The purpose of this correlational study was to explore the relationship between the statewide financial aid program Tennessee Promise and college choice among high school seniors in four county districts and the city districts within upper Northeast Tennessee. The study was developed to contribute to a greater understanding of the relationship between the selected group of high school seniors' college choice and Tennessee Promise scholarship specifically regarding the perception of college affordability.

Although at the time of this study there had not been published scholarly research conducted on Tennessee Promise, previous scholars have reported findings on other financial aid programs. Studies by Dynarski and Scott-Clayton (2013) indicated that enrollment rates increase with the availability of financial aid, while other financial aid programs increase enrollment and retention through programmatic performance requirements to maintain eligibility, incrementally dispersed aid and stipends, and frequent communication (Patel & Richburg-Hayes, 2012). Students from low socioeconomic backgrounds, minorities, and first-generation students are often more sensitive to college costs than other students, and students attending community colleges tend to be more cost-conscious than their peers at four-year institutions (Bergerson, 2009; Hearn, 1991; Heller, 1997; McDonough, 1994; Paulsen & St. John, 2002).

Summary of Findings

Research question 1 examined whether there was significant difference in cost factors, social factors, and academic factors in respondents' college choice decision, in this case defined as institutional type (two-year or four-year). A series of independent samples *t*-tests were conducted to evaluate the hypothesis that there is a significant relationship between cost factors, social factors, academic factors, and college choice. The test for cost factors had a significant relationship to college choice with a *p* value of .001. Students who planned to attend a two-year college or university expressed more concern about cost factors related to choice of institution than students who planned to attend a four-year university.

An independent-samples *t* test was conducted to evaluate whether the scores for social factors were significantly different based on college choice. The test for social factors did not have a significant relationship to college choice, with a *p* value of .436. The findings of this study contradict findings of previous studies, where researchers found that three external categories of influence generally impact college choice, including the influence of significant people in the student's life and characteristics of the institution (Chapman, 1981).

A third independent-samples *t* test was conducted to evaluate whether the scores for the academic factors were significantly different based on college choice. The test for academic factors had a significant relationship to college choice with a *p* value of .001. Students who planned to attend a two-year college or university expressed less concern about academic factors related to choice of institution than students who planned to attend a four-year university with a medium effect size ($n^2 = .04$). The results showed that there is a significant relationship between academic factors and college choice.

Some of the results for Research Question 1 support previous research on the topic of college affordability and the impact on college choice. Scholars have found that financial aid packages tend to have a higher influence on students who plan to attend a two-year institution and also encourages persistence (Astin, 1975; Pascarella & Terenzini, 1991, 2005; Paulsen & St. John, 2002). However, the results indicated that social factors did not significantly impact college choice. Many scholars have found that social factors do impact college choice behavior (Chapman, 1981; Hossler, et al., 1989); however, these studies are dated, so the present findings are related to social factors are intriguing given the much greater emphasis on the social elements and programs in college.

Research question 2 examined how well costs, social factors, and academic factors predict college choice. A logistic regression analysis was conducted to predict college choice by groups, two-year college and university and four-year university, using cost factors, social factors, and academic factors as predictors. Some of the factors were statistically significant predictors of college choice, indicating that some of the predictors as a set reliably distinguished between respondents who planned to choose two-year colleges and four-year universities. Cost factors and academic factors significantly predicted college choice ($p = >.001$), while social factors were not determined to be a significant predictor of college choice. Astin (1977) claimed that tuition prices can also impact the perceived affordability, even in instances where financial aid is available, which can discourage some students from attempting to attend what they perceive as more expensive schools (Astin, 1975; Tian, 2008) or whether to attend college at all (Hurwitz, 2012).

Research Question 3 examined whether familiarity with financial aid predicted college choice. A series of two-way contingency tests were conducted to determine whether familiarity

with various financial aid programs had an impact on college choice. The two variables were college choice, divided between choice of two-year college and four-year university, and whether or not the respondents were familiar with various aid programs including Pell Grant, federal loans, TSAA/state grants, lottery scholarship (HOPE Scholarship), Tennessee Promise, scholarships offered by individual colleges, scholarships offered by community organizations, and ROTC scholarships. Familiarity with the lottery scholarship (Tennessee HOPE Scholarship), scholarships offered by individual institutions, and scholarships offered by independent organizations had an impact on what type of institution respondents planned to attend. Students who were familiar with those scholarships were more likely to attend a four-year institution. The HOPE Scholarship resulted in a p value of .001 and scholarships from individual institutions resulted in a p value of .005. Results indicate that familiarity with the HOPE Scholarship and scholarships from individual institutions have a significant on what type of institution students decide to attend. Research has been conducted on the impact of financial aid packages and their impact on college choice, and the complexity of many financial aid packages has been found to discourage low-income students specifically from attempting to obtain them (Renn & Reason, 2013). Scholarship types have been found to impact enrollment and persistence (Jones-White et al.,2014), which is relevant because the results imply that many students have not heard of several of the scholarship programs offered.

Research Question 4 examined whether Tennessee Promise significantly impacted whether students decide to attend college or what type of institution they choose to attend. A one-sample chi square test was conducted to evaluate the impact of Tennessee Promise on the decision to where to attend, two-year college or university or four-year university, based on participants' responses to questions 9 and 10 of the survey. The results were significant with a p

value of $< .001$. Another one-sample chi-square test was performed to assess the impact of Tennessee Promise on its impact on respondents' decision to attend college. Those results were also found to be significant with a p value of $< .001$. The results indicate that there was a significant relationship between Tennessee Promise and the decision to attend college, and there was a significant relationship between Tennessee Promise and where students decide to attend. The results to Research Question 4 are difficult to compare to current studies about other College Promise programs, because at the time of this study, only descriptive statistics were available. Results support research conducted by Bruce and Carruthers (2014), which showed that the Tennessee HOPE Scholarship had an impact on what type of institution to attend, specifically for low-income students, and increased their likelihood to attend a four-year institution. These results may imply that Tennessee Promise is on a similar trajectory.

Research questions 5 and 6 explored the relationship between GPA and college choice. Research question 5 examined the difference in academic preparedness for students who will not attend college without Tennessee Promise. A two-way contingency test was conducted to determine whether there was a significant difference in academic preparedness for students who do not plan to attend college without Tennessee Promise. Results were not significant. The results reflect the overall mission of Tennessee Promise, which gives all high school graduates, regardless of high school GPA the opportunity to attend college. Once the student enrolls in college using Tennessee Promise funds, however, a 2.0 GPA must be maintained. Research question 6 examined the relationship between self-reported academic performance and college choice. A one-sample chi-square test was conducted to assess whether there is a significant relationship between academic performance (GPA) and college choice. The results of the test were significant, with a p value of $< .001$, which showed that GPA significantly impacts college

choice, specifically that respondents with a higher GPA were more likely to choose four-year institutions. This reflects previous research as well because two-year institutions traditionally have more liberal admissions policies. In 2006, 95% of public community colleges had an open enrollment policy, with no minimum requirement for high school grades or standardized test scores, such as the ACT or SAT (Provasnik & Planty, 2008), although many required admitted students to demonstrate proficiency in certain subjects or take remedial courses (Gabbard & Mupinga, 2013).

Research questions 7 and 8 explored the relationship between concern about ability pay, choice of instruction, and the need for Tennessee Promise. Research question 7 sought to determine if there was a significant relationship between concern about ability to pay for college and college choice. A one-sample chi-square test was conducted to assess whether there is a significant relationship between respondents' level of concern about ability to pay for college and college choice. The results of the test were significant with a p value of $< .001$ and indicate that respondents who had no concerns or some concerns about their ability to pay were more likely to choose a four-year institution. Respondents who had major concerns were more likely to choose a two-year institution, which reflects previous research. Two-year institutions have long been viewed as a lower-cost alternative to a traditional four-year institution not only due to lower tuition cost per year but also the shorter length of the academic programs (Eaton, 1988; Gill & Leigh, 2003; Kane & Rouse, 1999).

Research question 8 sought to determine whether students who will not attend college without Tennessee Promise reported a significant difference in concern about ability to pay for college. A one-sample chi-square test was conducted to assess whether there is a significant relationship between respondents' level of concern about ability to pay for college and perceived

impact of Tennessee Promise on college choice. The results of the test were significant with a p value of $< .001$, and showed that students who would not attend college without Tennessee Promise were significantly more likely to have concerns about their ability to pay for college.

Recommendations for Practice

Cost is a major factor when students make their college choice decision. In this study Tennessee Promise was determined to have a statistically significant impact on the decision to attend college as well as the type of institution.

1. Increased levels of marketing may help showcase various scholarships to high school students. Research question 3 revealed that many students were unaware of some of the scholarship programs available. Reaching those students and ensuring that they know about and understand all types of scholarship programs may help increase their utilization.
2. High school guidance counselors and college admissions officers can highlight differences between two-year and four-year institutions to ensure that students are aware of the academic, social, and cost differences. Knowledge of the differences may assist students in making a well-informed college decision based on their goals.
3. Cost is a concern for many students and has an impact on college choice. More programming intended to educate high school students about the true cost of college, student loans versus scholarships, and choosing an institution that meets their financial situation and academic goals would be beneficial.

Recommendations for Further Research

Further research in the area of financial aid and college choice specifically related to College Promise programs is necessary. Many College Choice programs are new, with numerous programs being implemented at the time of this study. More extensive research with larger samples should be conducted to determine longitudinal programmatic impact on college choice behaviors. This study was limited geographically and did not include factors such as socioeconomic status, gender, or parental education. This study was limited to four counties in upper Northeast Tennessee. Therefore, the results are not generalizable to another population. Additional research is necessary to determine how College Promise impacts college choice behavior. Specific recommendations for future research include:

1. Replicate this study using a larger population. A statewide survey for high school seniors would be beneficial to understand how Tennessee Promise impacts student decisions.
2. Conduct a qualitative study to obtain more specific information about college choice behavior. Some of the survey results of this study were unexpected, such as social factors not having a significant impact on college choice. It would be worthwhile to gain a deeper understanding of whether student perceptions of social factors matched the definition as prescribed for this study.
3. A longitudinal study would be beneficial to understand how Tennessee Promise impacts persistence, specifically for students who are concerned about their ability to pay for college, rather than only choice of institution.
4. Conduct a study that examines the relationship of Tennessee Promise to parental education level and socioeconomic impact. To be successful and reach Gov.

Haslam's goal of 55% of Tennesseans holding a postsecondary credential by 2025, first-generation and students in a low-income bracket need to attend college. Additional research should be conducted to see if those students are being served by the program.

5. Survey Tennessee Promise and HOPE Scholarship students to see what other factors most influence their college choice. Because tuition can be low-cost to students who are eligible when they choose either financial aid package, it would be beneficial for future educational policy researchers to do scholarly research to understand key differences between the award recipient populations.
6. As a last-dollar scholarship, some students may be coded as "Promise," but receive an actual dollar award of \$0.00. More research is needed to understand the impact of Promise program elements beyond funding.
7. More research is needed to understand the majors and certificates awarded to Promise recipients to determine if trends exist among choice of academic major compared to non-Promise students.

Chapter Summary

Financial aid has been shown to have an important impact on students' college choice, and this study confirms the prior research. Cost factors and academic factors are significant to the college choice decision for high school seniors who responded to the survey. As such, Tennessee Promise was also seen as a significant variable in the college choice decision. However, it is unknown if the reason for that is because it was a part of the cost factor dimension that was detailed in Chapter 4. Regardless of the classification's impact on the results, it has been

shown that students who have major concerns about their ability to pay for college are significantly more likely to accept Tennessee Promise funding and attend a two-year institution.

Financial aid is important to students, especially those in rural, low-income areas. Tennessee Promise is new, but it is impacting high school seniors' college choice behavior. Further research into the program will allow scholars and policymakers the opportunity to gain a deeper understanding of how College Promise programs work and how they compare to each other. Tennessee Promise has the potential to benefit the state's economy if the program encourages higher institutional enrollments and increases the quality of life for the students who benefit from the program and graduate. There is conflicting information about the effects of attending community college, thus it will be important to study the impact of College Promise programs on college enrollment, retention, and graduation to assess how a program that offers last-dollar support, mentorships, and requires community services impacts statewide educational attainment. Tennessee lawmakers and educational policymakers must wait on more data to become available as the program ages to ascertain whether Gov. Haslam's Drive to 55 initiative will be realized through Tennessee Promise, Tennessee Education Lottery Scholarships, and Tennessee Reconnect programs.

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APPENDICES

APPENDIX A

SURVEY



Tennessee Promise: Senior Opinion Survey

Welcome to My Survey

Dear Participant:

My name is Jennifer Barber, and I am a doctoral student at ETSU. In order to finish my studies, I need to complete a research project. The name of my project is "Tennessee Promise and the Impact on High School Senior College Choice." It will help us understand the impact that the new Tennessee Promise program has on your college choice.

I would like to give you a survey. It should take about 20 minutes to finish. You will be asked questions about college financial aid programs and your decision to attend or not attend college.

Completing this online survey causes no foreseeable risk. The survey is designed to protect your privacy. You will not enter your name on the survey and no school or student will ever be named in the report of final results. Since we are using technology no guarantees can be made about the interception of data sent over the Internet by any third parties, just like with emails. The survey platform, SurveyMonkey, will not collect IP address information. Although your rights and privacy will be protected, the East Tennessee State University (ETSU) Institutional Review Board (IRB) (for non-medical research) and people working on this research in the ETSU College of Education can view the study records.

Taking part in this study is voluntary. You may decide not to take part in this study. You can quit at any time. If you decide not to take the survey or you decide to quit, there will be no negative consequences and your grades will not be impacted.

There are no direct benefits to participating in this research. This research will contribute to our understanding about how state-sponsored scholarship programs impact enrollment and college choice, which is important because many other cities and states are beginning to offer tuition for two-year college programs.

If you have any questions, you may contact me at 423-439-3642. I am working on this project with my professor, Dr. Flora. You may reach her at 423-439-7609. Also, you may call the IRB at ETSU at 423-439-6054 if you have questions about your rights as a research subject. Also, the chairperson of the Institutional Review Board at ETSU is available at 423-439-6054 if you have questions about your rights as a research subject. If you have any questions or concerns about the research and want to talk to someone independent of the research team or you can't reach the study staff, you

may call an IRB Coordinator at 423-439-6055 or 423-439-6002.

Sincerely,
Jennifer Barber

* 1. Do you agree to participate?

Yes, I agree to participate.

No, I do not agree to participate.



Tennessee Promise: Senior Opinion Survey

2. What do you plan to do after you finish high school?

- Go to work full-time
- Go to a four-year college or university
- Go to a two-year community college
- Go to a technical or vocational school
- Go into the armed forces
- Other

3. Did you, or do you plan to, complete the Free Application for Federal Student Aid (FAFSA)?

- Yes
- No

4. Please indicate whether or not you are familiar with the sources of financial aid below:

	Yes, I have heard of this source of financial aid.	No, I have not heard of this source of financial aid.
Pell Grant	<input type="radio"/>	<input type="radio"/>
Federal Loans (Stafford/Perkins)	<input type="radio"/>	<input type="radio"/>
TSAA/state grant	<input type="radio"/>	<input type="radio"/>
Lottery Scholarship	<input type="radio"/>	<input type="radio"/>
Tennessee Promise	<input type="radio"/>	<input type="radio"/>
Scholarships offered by individual colleges	<input type="radio"/>	<input type="radio"/>
Scholarships offered by local organizations (churches, Rotary, etc.)	<input type="radio"/>	<input type="radio"/>
ROTC Scholarship	<input type="radio"/>	<input type="radio"/>



Tennessee Promise: Senior Opinion Survey

5. Are you eligible, or do you expect to be eligible, to receive the Tennessee Promise scholarship?

- No
- Yes
- Don't know

6. Will your eligibility for the Tennessee Promise scholarship have an impact on whether or not to attend college?

- No impact. I will attend with or without Tennessee Promise
- Big impact. I will not attend college without Tennessee Promise
- No impact. I never planned to attend college with or without Tennessee Promise
- Big impact. I do not plan to attend college but would if I received the Tennessee Promise scholarship

7. Which statement best reflects the impact that Tennessee Promise eligibility will have on where you will attend college?

- No impact. I will not attend college
- No impact. I will attend the same college in Tennessee
- No impact. I will attend the same out-of-state college
- Big impact. I will now attend a Tennessee college instead of an out-of-state college
- Big impact. I will now attend a different college in Tennessee
- I don't know where I will attend college yet

8. Do you have any concerns about your ability to pay for college?

- None (I am confident I will have sufficient funds)
- Some (but I will probably have enough funds)
- Major (not sure I will have enough funds to complete college)



Tennessee Promise: Senior Opinion Survey

9. Please mark the responses that best indicate the importance of each of the following items when you will consider making your college choice decision.

	Very Important	Important	Unimportant	Very Unimportant
Cost that I could afford	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Near enough that I could live at home	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Size of the college	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The college offers the program that I need	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Special program for academically talented students	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rankings in national magazines	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friends going (or have attended) there	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Located near my home	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Geographic location (i.e., weather)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It was easy to get admitted	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Part-time employment opportunities available at this college	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Has a superior program in my intended major	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Plan to live and work in the same state after college	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Very Important	Important	Unimportant	Very Unimportant
The school's graduates gain admission to the top graduate and professional schools	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The social life is attractive	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The athletic program is attractive	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Possibility of joining a fraternity or sorority	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Possibility of studying in a foreign country (study abroad)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The college has an active religious program	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have a scholarship to go there	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ease in obtaining financial aid/loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I could use the Lottery Scholarship there	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I could use Tennessee Promise there	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My parents wanted me to go there	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The college has an honors program	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My parents or siblings attended the same school	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Religious affiliation of the school	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Academic reputation of the school	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Teacher or counselor recommended the school	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Knew more about it than the other schools	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information received from the school made a good impression	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Very Important	Important	Unimportant	Very Unimportant
College recruiters convinced me to go there	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Tennessee Promise: Senior Opinion Survey

10. Where do you plan to live while in college?

- In on-campus housing (dorm/apartment)
- In off-campus housing (apartment near college)
- With parents or other family members

11. How much do you expect to spend on housing and food costs during the first semester of college (August - December)?

- \$0 - \$2,000
- \$2,001 - \$4,000
- \$4,001 - \$6,000
- More than \$6,000

12. Will cost of living (housing, food, transportation, etc.) impact your decision on where to attend college?

- Yes
- No

13. Do you plan to work during college?

- No, I do not plan to work
- Yes, I plan to work part-time on campus
- Yes, I plan to work part-time off campus
- Yes, I plan to work full-time

14. If you do NOT plan to attend college, please mark the responses which best indicate the importance of each of the following items on your decision. IF YOU PLAN TO ATTEND COLLEGE, SKIP THIS QUESTION.

	Very Important	Important	Unimportant	Very Unimportant
I am tired of school	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It costs too much	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I want to go to work and earn money	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
There is no college nearby that I want to attend	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I probably could not do well in college	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I do not know what I want to major in	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A member of my high school staff advised me against college	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
College is not related to my future occupation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Most of my friends will not be going to college	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I need to help support my family	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
No one in my family has ever attended college	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I want to enter the armed forces	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I want to attend a technical or vocational school	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Tennessee Promise: Senior Opinion Survey

15. To which type of district does your high school belong?

- County School
- City School

16. What is your best estimate of your cumulative unweighted GPA?

- Less than 2.0
- 2.0 - 2.49
- 2.5 - 2.99
- 3.0 - 3.49
- 3.5 - 4.0
- Greater than 4.0

17. Your gender:

- Male
- Female

18. What is the highest level of education obtained by your father (or guardian)?

19. What is the highest level of education obtained by your mother (or guardian)?



Tennessee Promise: Senior Opinion Survey

15. To which type of district does your high school belong?

- County School
- City School

16. What is your best estimate of your cumulative unweighted GPA?

- Less than 2.0
- 2.0 - 2.49
- 2.5 - 2.99
- 3.0 - 3.49
- 3.5 - 4.0
- Greater than 4.0

17. Your gender:

- Male
- Female

18. What is the highest level of education obtained by your father (or guardian)?

19. What is the highest level of education obtained by your mother (or guardian)?

20. Your racial or ethnic identification:

- African American
- Hispanic / Latino-Latina
- Asian American or Pacific Islander
- Caucasian / White
- American Indian / Native American / Alaskan Native
- Multiracial
- Other

APPENDIX B

Permission Letter for Directors of Schools or Superintendents



Office of the President

September 6, 2016

Dear XXXXXXX:

I am writing to invite your schools' participation in a survey of the post-high school plans of East Tennessee's senior class. The purpose of the *Tennessee Promise Senior Opinion Survey* is to identify the educational needs and college choice criteria of our students to explore the impact of the Tennessee Promise program on college choice. This is part of a dissertation project for Jennifer Barber, a student in East Tennessee State University's Educational Leadership and Policy Analysis doctoral program, and I am a member of the dissertation committee.

Your school has been selected as one of seven Tennessee high schools to participate in this survey research project. To help ensure a *representative sample*, we request the administration of an online survey to a sample of about 100 students from your senior class to be completed during the homeroom/advisory period. Should a homeroom/advisory period not be feasible, we suggest administering the survey in senior English classes. Pretests of the survey have shown that students are able to complete the survey in 15-20 minutes. We leave it to each principal or contact person to decide when, how, and to which seniors to distribute the surveys provided the sample is representative of the entire senior class.

In order to facilitate distribution of the survey, we ask that your response as soon as possible with your willingness to participate in this research project. We also request that you reply with a contact person for your high school(s).

Thank you for your assistance and participation. If you have questions about this process, please contact Jennifer Barber at 423-483-3674.

Sincerely,

Brian Noland
President

APPENDIX C

Parental Consent Form



EAST TENNESSEE STATE UNIVERSITY

Tennessee Promise High School Senior Opinion Survey

Dear Parent or Guardian:

Your child is invited to participate in survey conducted by Jennifer Barber, a doctoral student at East Tennessee State University (ETSU). Select seniors, chosen by homeroom classes, at seven high schools in East Tennessee are invited to participate. The research survey will ask about students' awareness of college financial aid programs. The survey will also ask questions about whether the student plans to attend college, and if so, what was most important in their decision to apply for college. Students will be asked to fill out the survey online while they are at school. The survey takes about 15 minutes to complete.

Completing this online survey will cause little to no risk to your child. The survey is designed to protect each student's privacy. Students will not enter their names on the survey and no school or student will ever be named in the report of final results.

Although it cannot be guaranteed that your child will directly benefit from this research, the results will help school administrators understand how state-wide scholarships, like Tennessee Promise and the Lottery Scholarship, impact college choice and if they influence students to go to college in Tennessee, so this research has the potential to benefit future high school and college students.

Your child's participation is voluntary and no action will be taken against the school, parents, or child, and will not impact your child's relationship with high school, ETSU, or any other organization if your child does not take part. Students can also decide to stop participating at any time during the survey without penalty.

If you do not want your child to take the survey, please check the box and return the form to your child's school not later than **DATE TBA**. Please see the other side of this form for more details about the survey. If you have any research-related questions or problems, you may contact Jennifer Barber at 423-439-3642. Also, you may call the chairperson of the IRB at ETSU at (423) 439-6054 if you have questions about your child's rights as a research subject. Thank you

Child's name: _____

My child may **not** take part in this survey.

Parent's signature: _____ Date: _____

APPENDIX D

Participant Assent Form



EAST TENNESSEE STATE UNIVERSITY

Dear Participant:

My name is Jennifer Barber, and I am a doctoral student at ETSU. In order to finish my studies, I need to complete a research project. The name of my project is "Tennessee Promise and the Impact on High School Senior College Choice." It will help us understand the impact that the new Tennessee Promise program has on your college choice.

I would like to give you a survey. It should take about 20 minutes to finish. You will be asked questions about college financial aid programs and your decision to attend or not attend college.

Your confidentiality will be protected as best we can. The ETSU Institutional Review Board (IRB) and people working on this research from ETSU's College of Education can view the study records.

Taking part in this study is voluntary. You may decide not to take part in this study. You can quit at any time.

If you have any questions, you may contact me at 423-439-3642. I am working on this project with my professor, Dr. Flora. You may reach her at 423-439-7609. Also, you may call the IRB at ETSU at 423-439-6054 if you have questions about your rights as a research subject.

Sincerely,

Jennifer Barber

APPENDIX E

SURVEY RESULTS SUMMARY

Question 1: Do you agree to participate?

Answer Choices	<i>N</i>	%
Yes, I agree to participate.	294	97.03
No, I do not agree to participate	9	2.97
Total	303	100

Question 2: What do you plan to do after you finish high school?

Answer Choices	<i>N</i>	%
Go to work full time	14	4.88
Go to a four-year college or university	143	49.83
Go to a two-year community college	96	33.45
Go to a technical or vocational school	20	6.97
Go into the armed forces	7	2.44
Other	7	2.44
Total	287	100

Question 3: Did you, or do you plan to, complete the Free Application for Federal Student Aid (FAFSA)?

Answer Choices	<i>N</i>	%
Yes, I agree to participate.	273	96.13
No, I do not agree to participate	11	3.87
Total	284	100

Question 4: Please indicate whether or not you are familiar with the sources of financial aid below:

Answer Choices	Yes	%	No	%	N
Pell Grant	214	75.62	69	27.83	283
Federal Loans (Stafford/Perkins)	198	70.71	82	29.29	280
TSAA/State Grant	161	57.71	118	42.29	279
Lottery Scholarship	198	70.46	83	29.54	281
Tennessee Promise	276	97.87	6	2.13	282
Scholarships offered by individual colleges	242	85.82	40	14.18	282
Scholarships offered by local organizations (churches, Rotary, etc.)	209	74.11	73	25.89	282
ROTC Scholarship	175	62.50	105	37.50	280

Question 5: Are you eligible, or do you expect to be eligible, to receive the Tennessee Promise scholarship?

Answer Choices	N	%
No	53	18.73
Yes	200	70.67
Don't know	30	10.60
Total	283	100

Question 6: Will your eligibility for the Tennessee Promise scholarship have an impact on whether or not to attend college?

Answer Choices	N	%
No impact. I will attend with or without Tennessee Promise	187	65.85
No impact. I will attend with or without Tennessee Promise	60	21.13
No impact. I never planned to attend college with or without Tennessee Promise	20	7.04
Big impact. I do not plan to attend college but would if I received the Tennessee Promise scholarship.	17	5.99
Total	284	100

Question 7: Which statement best reflects the impact that Tennessee Promise eligibility will have on where you will attend college?

Answer Choices	N	%
No impact. I will not attend college	10	3.52
No impact. I will attend the same college in Tennessee	145	51.06
No impact: I will attend the same out-of-state college	22	7.75
Big impact. I will now attend a Tennessee college instead of an out-of-state college	54	19.01
Big impact. I will now attend a different college in Tennessee	26	9.15
I don't know where I will attend college yet	27	9.51
Total	284	100

Question 8: Do you have any concerns about your ability to pay for college?

Answer Choices	N	%
None (I am confident I will have sufficient funds)	61	27.19
Some (but I will probably have enough funds)	155	55.36
Major (not sure I will have enough funds to complete college)	64	22.86
Total	280	100

Question 9: Please mark the responses that best indicate the importance of each of the following items when you will consider making your college choice decision.

	Very Important %	Important %	Unimportant %	Very Unimportant %	N
Cost that I could afford	67.21	29.15	3.64	0	247
Near enough that I could live at home	21.05	37.25	29.15	12.55	247
Size of the college	17.21	33.20	40.16	9.43	244
The college offers the program that I need	72.47	24.51	2.02	0	247

Special program for academically talented students	12.05	35.08	41.53	10.89	248
Rankings in national magazines	4.05	23.89	48.58	23.48	247
Friends going (or have attended) there	7.66	32.66	49.19	10.48	248
Located near my home	20.97	42.74	26.21	10.08	248
Geographic location (i.e., weather)	14.63	36.59	40.24	8.54	246
It was easy to get admitted	17.34	41.13	35.89	5.65	248
Part-time employment opportunities available at this college	20.65	52.23	23.89	3.24	247
Has a superior program in my intended major	37.65	48.18	10.93	3.24	247
Plan to live and work in the same state after college	22.27	36.44	30.77	10.53	247
The school's graduates gain admission to the top graduate and professional schools	10.60	51.42	26.32	5.67	247
The social life is attractive	15.38	39.68	38.46	6.48	247
The athletic program is attractive	14.57	23.08	40.89	21.46	247
Possibility of joining a fraternity or sorority	6.07	17.00	13.72	33.20	247
Possibility of studying in a foreign country (study abroad)	11.74	24.29	46.15	17.81	247
The college has an active religious program	12.96	29.15	36.84	21.05	247

I have a scholarship to go there	41.53	42.53	14.92	2.02	248
Ease in obtaining financial aid/loans	47.98	42.34	8.47	1.21	247
I could use the Lottery Scholarship there	31.98	37.25	23.89	6.88	247
I could use Tennessee Promise there	37.55	24.49	24.08	13.88	245
My parents wanted me to go there	7.76	22.45	42.45	27.35	245
The college has an honors program	10.53	32.79	45.75	10.93	247
My parents or siblings attended the same school	5.67	12.55	50.20	31.58	247
Religious affiliation of the school	10.89	22.98	43.55	22.58	248
Academic reputation of the school	20.65	56.68	19.84	2.83	247
Teacher or counselor recommended the school	10.12	40.49	38.06	11.34	247
Knew more about it than the other schools	20.16	51.61	22.98	5.24	248
Information received from the school made a good impression	22.67	57.89	16.19	3.24	247
College recruiters convinced me to go there	11.74	26.72	47.37	14.17	247

Question 10: Where do you plan to live while in college?

Answer Choices	N	%
In on-campus housing (dorm/apartment)	92	38.66
In off-campus housing (apartment near college)	52	21.85
With parents or other family members	94	39.50
Total	238	100

Question 10: Where do you plan to live while in college?

Answer Choices	N	%
In on-campus housing (dorm/apartment)	92	38.66
In off-campus housing (apartment near college)	52	21.85
With parents or other family members	94	39.50
Total	238	100

Question 11: How much do you expect to spend on housing and food costs during the first semester of college (August - December)?

Answer Choices	N	%
\$0 - \$2,000	117	49.16
\$2,001 - \$4,000	85	35.71
\$4,001 - \$6,000	24	10.08
More than \$6,000	12	5.04
Total	238	100

Question 12: Will cost of living (housing, food, transportation, etc.) impact your decision on where to attend college?

Answer Choices	N	%
Yes	153	65.11
No	82	34.89
Total	235	100

Question 13: Do you plan to work during college?

Answer Choices	<i>N</i>	%
No, I do not plan to work	20	8.40
Yes, I plan to work part-time on campus	76	31.93
Yes, I plan to work part-time off campus	151	63.45
Yes, I plan to work full-time	24	10.08
Total	271	

Question 14: If you do NOT plan to attend college, please mark the responses which best indicate the importance of each of the following items on your decision. IF YOU PLAN TO ATTEND COLLEGE, SKIP THIS QUESTION.

	Very Important %	Important %	Unimportant %	Very Unimportant %	<i>N</i>
I am tired of school	38.18	32.73	18.18	10.91	55
It costs too much	30.77	36.54	30.77	1.92	52
I want to go to work and earn money	50.00	38.46	11.54	0.00	52
There is no college nearby that I want to attend	17.31	32.69	34.62	15.38	52
I probably could not do well in college	28.30	32.08	30.19	9.43	53
I do not know what I want to major in	20.75	41.51	26.42	11.32	53
A member of my high school staff advised me against college	15.38	23.08	30.77	30.77	52
College is not related to my future occupation	20.00	40.00	22.00	18.00	50

Most of my friends will not be going to college	11.54	28.85	32.69	26.92	52
I need to help support my family	16.00	44.00	22.00	18.00	50
No one in my family has ever attended college	23.53	21.57	29.41	25.49	51
I want to enter the armed forces	19.61	19.61	31.37	29.41	51
I want to attend a technical or vocational school	23.53	33.33	29.41	13.73	51

Question 15: To which type of district does your high school belong?

Answer Choices	<i>N</i>	%
County School	179	68.58
City School	82	31.42
Total	261	100

Question 16: What is your best estimate of your cumulative unweighted GPA?

Answer Choices	<i>N</i>	%
Less than 2.0	6	2.30
2.0 - 2.49	23	8.81
2.5 - 2.99	50	19.16
3.0 - 3.49	76	29.12
3.5 - 4.0	102	39.08
Greater than 4.0	4	1.53
Total	261	100

Question 17: Your gender:

Answer Choices	<i>N</i>	%
Male	122	46.74
Female	139	53.26
Total	261	100

Question 18: What is the highest level of education obtained by your father (or guardian)?

Answer Choices	<i>N</i>	%
Did not finish high school	34	13.28
Graduated from high school	82	32.03
Some college, no degree	20	7.81
2-year college degree (Associate's)	20	7.81
4-year college degree (Bachelor's)	46	17.97
Master's degree	20	7.81
Ph.D. or other advanced professional degree (law, medicine, etc.)	13	5.08
Don't know	21	8.20
Total	256	100

Question 19: What is the highest level of education obtained by your mother (or guardian)?

Answer Choices	<i>N</i>	%
Did not finish high school	21	8.14
Graduated from high school	76	29.46
Some college, no degree	38	14.73
2-year college degree (Associate's)	18	6.98
4-year college degree (Bachelor's)	57	22.09
Master's degree	28	10.85
Ph.D. or other advanced professional degree (law, medicine, etc.)	10	3.88
Don't know	10	3.88
Total	258	100

Question 20: Your racial or ethnic identification:

Answer Choices	<i>N</i>	%
African American	12	4.65
Hispanic / Latino-Latina	11	4.26
Asian American or Pacific Islander	3	1.16
Caucasian / White	220	85.27
American Indian / Native American / Alaskan Native	3	1.16
Multiracial	3	1.16
Other	6	2.33
Total	<hr/> 258	<hr/> 100

VITA

JENNIFER BARBER

- Education: Ed.D. Educational Leadership, East Tennessee State University, Johnson City, Tennessee, 2018
- M.A. Religious Studies, Liberty University, Lynchburg, Virginia, 2013
- B.A. Mass Communication, East Tennessee State University, Johnson City, Tennessee 2005
- Professional Experience: Marketing and Social Media Manager, East Tennessee State University, Johnson City, Tennessee, 2016-2018
- Marketing Manager, Gray Fossil Site, East Tennessee State University, Johnson City, Tennessee, 2013-2016
- Communications Coordinator, ETSU Alumni Association, East Tennessee State University, 2008-2013
- Publications: Barber, J. H., Chesley, C. G., & Flora, B. H. (2016). Impacts of the FOCUS Act on governance in Tennessee higher education institutions. *The Journal of Academic Administration in Higher Education*, 12(2), 33-47.
- Manahan, R. A., Plummer, R. M., Yowell, D. L., Barber, J. H., Smith, L. D. (2010). *ETSU: Generations of pride*. Johnson City, TN: Overmountain Press.