“Every Dollar Counts”: An Exploration of the Experiences of Students Persisting in a Four-Year, Institutional Promise Program

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DEDICATION

To all the students, both past and present, who have worried about how they were going to afford college and have found hope in any financial aid they were offered. Especially to those who have put in the time and effort to maintain the requirements for a Promise program in pursuit of their educational dream, and specifically to the twenty students in this study who shared their heartwarming stories with me.

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ABSTRACT

This study explored the experiences of students participating in UT Promise, a free-tuition program in the state of Tennessee that requires completion of community service and participation in a mentoring program. With a variety of Promise program designs and limited research on the experiences of students participating in these programs, this qualitative study sought to explore the perceptions and experiences of students in the program. Findings revealed that the UT Promise influenced college access, college affordability, and student success. Being offered free tuition changed the college-going conversation for students and had implications for college choice. The scholarship made college more affordable, although students still had to manage additional costs beyond tuition. UT Promise influenced students' success in college by providing them supports that enhanced their college experience; however, the requirements also added unnecessary stress to their already overwhelming situations. Both states and institutions can use the findings from this study to guide the development and implementation of Promise programs to better serve and support students.

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CHAPTER I
INTRODUCTION

The United States education system has been challenged by increasing college access for students for decades (Thelin, 2011). College access involves expanding educational opportunities for potential students by making higher education more accessible and affordable for varying populations, specifically for disadvantaged and historically underserved populations. In the early days of higher education, college was mainly for the elite, so there was little concern about college being inaccessible to others (Thelin, 2011). After World War II, veterans returned from war and took advantage of the GI Bill, which allowed veterans to access and afford college (St. John et al., 2018). The 1960s and 1970s saw greater expansion of higher education with most states developing public systems of higher education. However, around the same time, the cost of postsecondary education began to increase, federal aid decreased, and the burden shifted to states, students, and families to cover more of the cost, which made it challenging for students to attend postsecondary institutions (St. John et al., 2018).

These shifting policies created inequities across varying demographics. The privileged and wealthy, who are more likely to be White, continue to access and afford higher education while middle- and low- income students, as well as other underserved populations, struggle to afford a college education (Hanks et al., 2018). While prior to the mid- to late- 1900s a postsecondary credential was not necessary, in 2020, over two-thirds of U.S. jobs required at least some college education (Blumenstyk, 2020). Failing to provide easy and affordable college access to marginalized groups will continue to

advantage the wealthy and sustain current inequities and disparities in the United States education system and workforce (Hanks et al., 2018).

While a variety of efforts and policies have been enacted to address inequities in college access, some efforts and policies have been prioritized and gained more popularity than others. One such effort is the American Promise program. According to the Campaign for Free College Tuition (n.d.), Promise programs offer free tuition at a minimum of one college and usually have a location- or place-based component (e.g., must live in a certain county or attend a specific college). Some Promise programs are need-based, while others are merit-based; some are last-dollar, while others are first dollar; and some are for two-year colleges, while others are for four-year colleges (Penn Alliance for Higher Education and Democracy [Penn AHEAD], n.d.). These programs intend to increase access to college and make college more affordable by providing free or reduced tuition. Promise programs aim to reduce barriers that may deter a student from attending college, and some programs take it a step further by including student success measures that aim to reduce barriers for college completion.

Background to College Promise Programs

College Promise programs are relatively new to the American higher education sector in time since their inception, but many people are familiar with Promise programs as they continue to be established around the country (Swanson et al., 2020). The movement started in 2005 in Kalamazoo, Michigan, with the Kalamazoo Promise Program, a program offering free tuition to students from the Kalamazoo School District (Campaign for Free College Tuition, n.d.). Since then, over 100 communities have

launched their own versions of free college programs, all with a variety of eligibility requirements and scholarship award amounts (Page et al., 2019).

The Tennessee Promise is one of the longest standing and highly renowned Promise programs (Tamburin, 2018). The program started as KnoxAchieves in 2008 serving one county, but by 2014, it had expanded statewide and was renamed the Tennessee Promise (Carruthers, 2019). The policy promotes free tuition at community colleges and was enacted as a key initiative in the then Governor's Drive to 55, aimed to equip 55% of Tennesseans with a postsecondary credential by 2025 (Drive to 55 Alliance, n.d.). The Tennessee Promise provides $32 million in scholarships annually and has served approximately 440,000 students (tnAchieves, 2022). In the first year the program launched statewide, and the college attendance rate in the state increased from 57.9% to 62.5% (tnAchieves, 2022).

While the Tennessee Promise has positively impacted college enrollment and completion in the state of Tennessee, it has limitations since students must attend a community college to take advantage of free tuition. Completion rates at public community colleges are much lower than those at public four-year colleges (NCES, n.d.), and unless students transfer to a four-year university to complete a bachelor's degree, they will only have an associate's degree after taking advantage of the Tennessee Promise. While having a postsecondary credential can increase employability and earning potential (Ma et al., 2019), obtaining a four-year degree is a greater advantage in the job marketplace. In 2017, those with four-year degrees held 55% of the nation's well-paying jobs (Garton, 2019). Earnings for those with bachelor's degrees were 61-75% higher than

those without (AGB, 2017; Hill et al., 2005; Ma et al., 2019), and the effect of education on wages increased for every education level obtained (Holtz-Eakin & Lee, 2019).

By only offering free college at the community college level, inequities in access and achievement may be perpetuated. Since many Promise programs are funded by state government or private donations (Association of Community College Trustees [ACCT], n.d.b), few states have been able to expand these programs to four-year institutions; however, in the state of Tennessee, multiple four-year institutions have found ways to offer last-dollar scholarships to pursue a bachelor's degree. The University of Tennessee System was the first in the state to implement a free college program (Gonzales, 2019), and it is the focus of this study. While innovative and groundbreaking because of these programs' early development, there were few preceding programs to rely on or refer to when developing the program requirements. Limited research on best practices with four-year Promise programs or successful program outcomes lent itself to explore the experiences of students in the program and their perceived value of the program.

Background to the Study

In March of 2019, the newly appointed University of Tennessee System (UT) President, Randy Boyd, announced the UT Promise Scholarship. Guaranteeing free tuition and mandatory fees for qualifying Tennessee residents, this last-dollar scholarship was intended to change college accessibility and affordability for students across the state (UT Promise, n.d.). To be eligible at the time, students' family household income had to be under $50,000, and they had to be eligible for the HOPE Scholarship (UT Promise, n.d.), the state's merit scholarship funded by proceeds from the lottery (Tennessee

Student Assistance Corporation [TSAC], n.d.). The income threshold was determined by aligning with the state's median income in order to target students in the middle class who are not as likely as their lower-income peers to receive federal and state need-based aid (Cannon, 2020). In fall 2022, the family household income threshold increased to $60,000 (UT Promise, n.d.).

Modeled after the statewide free college program, Tennessee Promise, the initial goal of UT Promise was to make higher education more accessible and affordable for Tennessee residents while also increasing degree completion and the number of students who graduate without debt (Braddock, 2020). Students who participate in the program must complete eight hours of community service every semester and meet with a volunteer mentor assigned by the program three times a semester to remain eligible (UT Promise, n.d.). These requirements make UT Promise a student-success scholarship program rather than just a financial scholarship (Braddock, 2020).

When originally designing the program, administrators evaluated multiple components to determine what requirements were needed to make the program affordable for the institution. For example, the administrators knew they wanted to target students whose families' incomes were near the state's median income, but to cover all students who met that requirement would have been too costly. To address this issue, administrators added the HOPE Scholarship requirement as a cost control to reduce the number of students who would receive the UT Promise (D. Miller, personal

communication, February 8, 2022)[1]. When making these decisions based on the profiles of students who were currently enrolled across the University of Tennessee System, it was projected that approximately 2,000 students would be eligible and that the program would cost $5.9 million (Braddock et al., 2019).

Statement of the Problem

According to Page et al. (2019), "the rapid proliferation of Promise programs largely has preceded empirical evidence of their impact" (p. 4), leaving the country with a variety of program designs with little evidence of what are best practices. In a report about the benefits of Promise programs, the Campaign for Free College Tuition (n.d.) states:

> Promise programs have proven to be the single most effective education reform initiative communities or states can undertake to simultaneously improve high school and college performance for their students, families, and economy. By making a Promise or guarantee that college tuition will be free for all qualified residents, making a family's finances irrelevant to their children's ability to attend college, the concept has proven to change the conversation, and therefore the culture, about college attendance at both the individual and institutional level. *When properly designed and implemented*, promise programs create a challenge that unifies the community in pursuit of a common goal—the future success of their youth. (emphasis added, p. 1)

[1] At the time of this writing, David Miller is the Senior Vice President and Chief Financial Officer for the University of Tennessee System. He was actively involved in considering the financial elements and thresholds of the UT Promise scholarship.

While many programs promote free college in an attempt to change the college-going conversation for low-income students, the varying financial awarding approaches across Promise programs make it unclear which methods are most effective and which, if any, assist in closing equity gaps (Callahan et al., 2020). Furthermore, the studies that do explore Promise programs are often quantitative in nature and evaluate their effect on college choice (Li & Gandara, 2020) or enrollment (Carruthers & Fox, 2016) rather than the students' perception of the award and their choice to participate in the Promise program. In their most recent attempt to provide a comprehensive overview of the current state and implications of Promise programs across the country, Perna and Smith (2020a) acknowledge that more research is needed to discover if Promise program elements "promote student success or, instead, create gates that limit program eligibility" (p. 315). Because of the heterogeneity of program designs, though, it can be difficult to evaluate these concerns.

UT Promise welcomed its first class of recipients in fall 2020, but the number of recipients and the cost of the program differed greatly from what administrators expected, and there was no clear indication if the program increased enrollment at the university system. Furthermore, the program has lost 30 to 40% of its students every semester. These metrics demonstrate that UT Promise faces similar challenges and questions that other Promise programs face, such as which Promise program elements promote student success and how students perceive the value of Promise programs and their components. Since college attainment and persistence, as well as affordability and student success, are challenges facing institutions of higher education, understanding what elements of free

college programs are attractive and aid in students' success could be helpful to the development and implementation of these programs.

The Statewide College Promise Framework, which was used for this study, posits that Promise programs should be evaluated on their ability to increase access and affordability and support student success; however, research is mixed on whether these components, such as eligibility and mentoring requirements, positively serve students or create more barriers. Thus far, much of the research on Promise programs focuses on effects on enrollment. Few studies have examined students' experiences in the programs and their perceptions of student supports, as well as how the program's financial award supported their college journey. Using the Statewide College Promise Framework, Promise programs can be evaluated on how their individual components influence their effectiveness. This study adds to the growing body of literature on free college Promise programs by exploring students' perceptions and experiences for an institutional Promise program, the UT Promise.

Purpose of the Study

My purpose in this study was twofold. One, I explored the persisting University of Tennessee's (UT) Promise scholarship recipients' experiences in the UT Promise program. Two, I explored how persisting UT Promise students perceived the individual UT Promise program's components and requirements.

Research Questions

This study used a basic, interpretive qualitative design (Merriam & Tisdell, 2016) to explore the program experiences of UT Promise recipients. The following research questions guided this study:

1. What are the experiences of UT scholarship recipients persisting in the UT Promise program?
2. How do persisting UT Promise students perceive the individual UT Promise program's components and requirements?

Significance of Study

Although there are a variety of free college programs across the country, there is limited research on what aspects of the program students find most beneficial to their success and if the components of the program influence their continued college enrollment. Because Promise programs are relatively new, most of the research outcomes revolve around college enrollment since programs have not been in existence long enough to evaluate long-term outcomes (Billings, 2018a; Page et al., 2019; Perna & Smith, 2020b). While some studies have begun to explore college persistence (Billings, 2018a) and college graduation (Ritter & Swanson, 2020), knowledge on postsecondary outcomes for Promise program participants is limited. Furthermore, little to no research exists on the perceptions of students who receive Promise funds.

The majority of studies on Promise programs are quantitative in nature and examine casual and correlated impact (Perna & Smith, 2020a). There is limited qualitative research on Promise programs, and qualitative studies that are available focus

on recipients' academic motivation and performance (Collier & Panther, 2021), participants' financial stability and debts (Collier & Panther, 2021; Gulbrandsen et al., 2017; Ward, 2020), and community college professionals' perceptions of Promise programs (Kunkle, 2022). Few, if any, qualitative research focuses on students' experiences as recipients of a Promise scholarship and the value they place on the scholarship components. According to Perna and Smith (2020a), qualitative studies will "improve understanding of the complexities that are often masked by quantitative analysis and reveal the causal mechanisms that explain observed relationships, shed light on how programs are actually implemented, and explore unintended consequences of programs" (p. 314). Finally, the majority of Promise programs promote free college at community colleges, which at times has actually been to the detriment of enrollment at four-year institutions (Carruthers & Fox, 2016; D'Orio, 2019). Therefore, qualitatively evaluating the influence of a Promise program at a four-year institution adds to the literature of knowledge on Promise program design and implementation differences and effects.

Definition of Terms

It is critical to clearly define the terms used throughout the study to provide clarity to the reader. Specifically, the following terms are defined as:

Merit-based aid: Aid that is awarded based on a student's skill or ability, such as their grades, standardized test scores, or academic or extracurricular achievements, regardless of financial need (Federal Student Aid, n.d.a).

Need-based aid: Aid that is awarded based on a student's financial need to attend college (Federal Student Aid, n.d.b).

Last-dollar scholarship: Scholarship funds are provided after other grants and funds are applied. In last-dollar scholarship programs, this typically means federal and state aid, and sometimes institutional aid, are applied first, and then the last-dollar award is applied to cover the remaining tuition and fees (ACCT, n.d.b).

First-dollar scholarship: Scholarship funds are provided before any other grant or scholarship (ACCT, n.d.b).

Low-income student: One whose family's taxable income is 150% below the federal poverty line (U.S. Department of Education, n.d.).

Mentoring: "A …learning relationship… in which a mentor supports the professional and personal development of another by sharing his or her life experiences, influence, and expertise" (Zeller et al., 2008, p. 555). For the UT Promise program, volunteer mentors and students are paired one to one and are required to meet three times a semester to maintain their eligibility. Mentors and students are paired using a platform that uses an algorithm to suggest matches based on similar educational degrees, common identities, and shared interests. (UT Promise, n.d.).

Family household income: For this study, family household income is defined by how the UT Promise program defines it- the accurate, verifiable total combined amount of parent and student adjusted gross income and untaxed income of less than

$60,000, AND a total maximum asset amount of less than $75,000, as defined on the Free Application for Federal Student Aid (FAFSA) (UT Promise, n.d.).

Promise program: A place-based scholarship program that provides financial awards to students, typically making tuition free by covering some or all of the tuition costs. These programs are usually enacted to assist with college attainment and may have other academic or need-based eligibility requirements (Campaign for Free College Tuition, n.d.; Penn AHEAD, n.d.).

Theoretical Framework

The Statewide College Promise Framework of affordability, access, and success that was developed by Research for Action (RFA) guided this study. After evaluating students' experiences inductively and searching for emerging themes, I analyzed deductively, using the Statewide College Promise framework to look for themes that align with access, affordability, and success. I also used this framework to guide my literature review in Chapter II, covering in depth each of the three elements of the framework. Thus, my theoretical framework will be discussed further in Chapter II.

Delimitations and Limitations of the Study

To ensure transparency and a deeper understanding of this research study, I note the limitations and delimitations of the study. Since there is often confusion about these two terms, I define them here. Limitations are methodology and research design flaws that the researcher has no control over but that constrain the study (Miles, 2019). Delimitations, on the other hand, are the self-imposed parameters established by

the researcher that narrow the scope of the study to focus on specific aspects or groups (Miles, 2019).

As noted by the definition of limitations, research design flaws will cause limitations in the study. I collected data via personal interviews in this qualitative study. Time constraints on the interview lengths and the inability to conduct interviews throughout the student's lifecycle in the program limited the amount of data that could be collected during the study. The data collection method also limited the number of people who could participate in the study, which limited the ability to gather information from a larger set of program participants. While qualitative research uses rich, thick description that tells the story of the participants, by not surveying a larger number of participants, the study is not generalizable to the larger population of students who have participated in Promise programs across the country.

The delimitations, which "limit the relevancy of the study to other populations" (Miles, 2019, p. 7), are parameters on both what and who is studied. Because this study looked at one specific free college program, the UT Promise, its scope is limited. Specifically studying the UT Promise program limits this study to evaluating the influence of student success measures and students' experiences of a last-dollar Promise program. Thus, while this study can inform best practices of last-dollar Promise programs, it cannot be assumed that the experiences of participants in this study would be the same as those in programs without similar requirements. Furthermore, many Promise programs allow recipients to attend a two-year school free of tuition and fees. Since the UT Promise can only be received at four-year institutions, the experiences of participants

in this study may not align with those who attend two-year institutions or technical schools.

Participants were delimited to students who participated in the UT Promise program between fall 2020 and spring 2022. Students who joined the program after this time were excluded as they would not have completed a full year at the time of this study to have a holistic understanding or experience of the program. In fall 2022 the income threshold of the UT Promise Program increased from $50,000 to $60,000. Thus, by excluding students who entered the program for the first time in fall 2022 or after, students who would now be eligible for UT Promise due to a higher income were not evaluated in this study.

This study was also delimited to students who attended one of the following three campuses within the UT System: UT Knoxville (UTK), UT Chattanooga (UTC), and UT Martin (UTM). Students who attended UT Health Science Center (UTHSC) or UT Southern (UTS) were not included. This delimitation is established because over the course of the program only one student at UTHSC had ever participated. UTHSC is also primarily a medical campus with graduate students, which provides a significantly different experience than UT's other campuses. UT Southern was acquired in July 2021, and while they had approximately 100 students participate in the UT Promise program in fall 2021, these students did not go through the same application and eligibility processes as the students at other campuses. Furthermore, none of these students were removed from the program after the first semester, despite many of them having lost their

eligibility. Thus, these students' experiences in the program would not align with the students who attended the other three UT campuses.

Organization of the Study

Chapter I has provided an initial introduction of the problem that there is a limited understanding of the experiences of students partaking in free college Promise programs, the need to pursue further research on this topic, the purpose of the study, and the significance of the study. Furthermore, this chapter also previewed the theoretical framework that guided the design of the research study and presented the delimitations and limitations. Chapter II takes a deep dive into the existing literature available on access, affordability, and success, as well as Promise programs and student supports. Then, Chapter III reviews the research design, methodology, and rationale for the study, analysis of the collected data, and an overview of the participants of the study. Chapter IV explicitly answers the research questions of the study and describes the findings. Finally, Chapter V provides a discussion of the findings, recommendations and implications based on the findings, and opportunities for future research.

CHAPTER II
LITERATURE REVIEW

This study sought to expand on the current body of literature on free college Promise programs by examining the experiences of students' receiving scholarship funds from an institutional Promise program. Chapter I provided an overview of the research study, which included background on the program being studied, the problem to be addressed, and the purpose and significance of this research study. The purpose of this study was to explore persisting UT Promise scholarship recipients' experiences in the UT Promise program and to explore how persisting UT Promise students perceive the individual Promise program' components and requirements. The following research questions guided the study:

1. What are the experiences of UT scholarship recipients persisting in the UT Promise program?
2. How do persisting UT Promise students perceive the individual UT Promise program's components and requirements?

In Chapter II, I review and present the literature that currently exists on Promise programs, as well as the history and need for Promise programs. I begin this chapter with an explanation of the search process used to discover literature related to this study and an explanation of the theoretical framework that guided the study. I then provide an in-depth literature review on the framework's guiding components - access, affordability, and student success - followed by an analysis of Promise programs as they are related to these components.

Literature Review Methods

To discover literature relevant to college access, affordability, student success, and free college Promise programs, I searched a variety of sources, such as ERIC, ProQuest, Google Scholar, Google, and the University of Tennessee library's One Search for a variety of databases and sources. When possible, literature was limited to papers published between 2000 and 2022, but research published after 2010 was prioritized. I conducted my search using a variety of keywords for the differing sections throughout the literature review. Note that the keyword *college* and *higher education* were used interchangeably. For access, the keywords searched were: *access, access to college, history of higher education, community colleges, modern access to higher education, college enrollment,* and *barriers to college access.* For affordability, the keywords searched were: *college affordability, paying for college, free college, student debt, student loans, college cost as a barrier to higher education, financial aid, federal aid,* and *college grants and scholarships.* For success, the keywords searched were: *student success in college, high impact practices, college graduation, college retention, college persistence, student support services, mentoring in college, service learning, community service in college, full-time college enrollment, scholarship program requirements,* and *academics influence on student success.* Finally, for Promise programs, the keywords searched were: *free college programs, Promise programs, variation in Promise programs, mentoring in Promise programs, community service in Promise programs, Promise program outcomes, and Promise program designs.* In addition to searching these

key terms, reference lists in articles were also scanned to find other sources of information.

Theoretical Framework

This study explores the influence of the UT Promise program using the Statewide College Promise Framework of affordability, access, and success that was developed by Victoria Ballerini, Kri Burkande, and Shanell Hagood of Research for Action (RFA) in 2019. With the proliferation of free college Promise programs across the country, Research for Action recognized there were no tools to compare the varying program designs, goals, and state context of the programs, as well as no tools to evaluate how individual components influence their effectiveness (Callahan et al., 2019). According to Callahan et al. (2019),

> The field lack[ed] a clear and explicit framework that c[ould] be used to identify and compare statewide college Promise programs. This [was] a critical shortcoming, since these programs need to be distinguished from a vast array of other state-sponsored student financial aid programs, as well as citywide and institution-based initiatives that carry the "Promise" moniker." (p. 4)

To address this issue, RFA examined a variety of Promise programs and developed the three-prong framework that evaluates how a program expands access, provides affordable college options, and promotes student success.

While not originally developed to examine institutional Promise programs, the framework is applicable to UT Promise since the elements of the program align with their definition of Promise programs. It seems as if the researchers believed institutional

scholarships that bore the Promise name should be separated from the grouping of statewide Promise programs because of their programmatic differences, in which case, the framework would not be applicable. However, since UT Promise was developed out of a statewide Promise program and aligns with the model's dimensions, the framework is appropriate to guide this study.

The Statewide College Promise Framework posits that there are five fundamental program components that influence if and how a Promise program supports affordability, access, and success. These include financial resources, eligibility, messaging, program requirements, and student support, which I explain further below (Callahan et al., 2019). These are shown in Figure 1.

Affordability is the first component of the framework. Promise programs are intended to help make the overall college-going cost more affordable, but to fit within the definition of a Promise program that can be evaluated using this framework, the Program must cover at least the full cost of tuition for the minimum amount of time required to complete a college degree (Callahan et al., 2019). Since UT Promise is a last-dollar scholarship that covers the remainder of tuition after other federal, state, and institutional awards are applied, it meets the definition of a Promise program.

Access is the next dimension of the framework. This dimension is about both increasing access to Promise programs, as well as access to higher education in general. Eligibility and messaging are elements of the access category, as these components affect if someone has access to Promise programs. Eligibility is the criteria that determines if someone can participate in the program. Stricter or a higher number of

eligibility requirements limit the number of students who can participate while fewer requirements can lead to broader participation. According to Callahan et al. (2019), "the most common eligibility requirements involve residency, restrictions around time of application, merit-based criteria, need-based criteria, and competition of FAFSA" (p. 8).

Access to Promise programs is also reliant on the content and dissemination of the messaging of the program. Approximately one-third of Promise programs target students with financial need, with the intent to increase college access and affordability for this group of students. Students in this population, though, do not always have access to the same college-going resources as their non-need-based peers (Farmer-Hinton & Kellogg, 2022). Furthermore, these student groups are often less likely to consider college due to believing it is too expensive to attend (National Center for Education Statistics [NCES], 2022b). Thus, targeted messaging to these groups is vital in order to increase students' awareness of and access to Promise programs, ultimately changing the college-going conversation (Campaign for Free College Tuition, n.d.).

Messaging around Promise programs varies, with some programs using large-scale statewide campaigns while others rely on high school counselors to inform students. The content of the messaging also varies and has "college access implications" (Callahan et al., 2019, p. 10). Language around "free college"

> can increase the likelihood of enrollment among students who might not previously have applied or enrolled. However, if the simplicity of the message obscures its reality (e.g., a "free college" message for a program that does not cover fees or other college costs), those interested in the program may feel

cheated and decide not to participate or persist when the complexity and caveats are revealed. (Callahan et al., 2019)

The final dimension of the framework is success, which includes the program's requirements and student support services. Program requirements are the conditions that students agree to in order to maintain their eligibility with the program. These may be academic requirements, such as maintaining full-time enrollment or a minimum GPA, or student commitment requirements, such as having students participate in "co-pay" agreements, like completing community service, to receive their award (Callahan et al., 2019). Student services or support is the last element of the evaluative framework. These can be either academic or socio-emotional supports that are implemented to enhance students' success and persistence through college and usually involve mentoring or coaching, participation in summer bridge to be more academically prepared for college, or participation in a first-year experience program (Callahan et al., 2019). While many Promise programs do not incorporate student services into their program requirements, these supports "may increase the likelihood that promise programs will result in postsecondary attainment gains… [such as] improving retention and graduation" (Callahan et al., 2019, p. 17).

The rationale behind using the Statewide College Promise Framework for this study is twofold. First, UT Promise clearly meets the definition of a Promise program that this framework is intended to be used by. UT Promise was established to make college more accessible and affordable for students while also enhancing their success. Not only does UT Promise align with the overarching prongs, but it also utilizes the five

components of financial resources, eligibility, messaging, program requirements, and student services to support the themes of the college promise pipeline. Second, while this study did not compare Promise programs, the Statewide College Promise Framework can be, and has been, used to evaluate Promise programs' influence on making college affordable, accessible, and successful for participants. For example, in "The Case of Tennessee Promise: A Uniquely Comprehensive Promise Program," RFA used the Statewide College Promise Framework to evaluate the effects of the program's elements on the dimensions of affordability, access, and success (Meehan et al., 2019).

For this study, I first analyzed the data from students' experiences inductively, looking for new and emerging themes. I then used the Statewide College Promise Framework to code the data deductively, searching for themes that aligned with affordability, access, and student success. By first looking for new themes, I was able to explore the students' experiences with "as open a mind as possible" (Saldaña, 2021, p. 41). However, deductive coding is a recommended method when "certain codes, categories, themes, or concepts are most likely to appear in the data" (Saldaña, 2021, p. 40). Since the Statewide College Promise Framework posits that Promise programs should support affordability, access, and success for students, exploring if students described experiences that aligned with these elements allowed for further examination of how UT Promise influences affordability, access, and success for the scholarship recipients.

With an emphasis on college access facing American higher education, there has been widespread development of Promise programs across the country; however, few are

designed the same way. Various program designs and elements make it difficult to know the degree to which the programs are most effective in supporting affordability, access, and success. Callahan et al. (2019) state,

> There is currently no research base that systematically examines which program designs are most effective in different contexts, or how states can best navigate the tradeoffs inherent in Promise program design to reduce equity gaps or ensure the most robust return on investment. As the prevalence of statewide college Promise programs continues to grow—and indeed as debate about establishing a national Promise program enters the 2020 presidential election season—there is a growing need for more robust analysis of the effectiveness and feasibility of different Promise models. The Statewide College Promise Framework delineated in this document provides a strong basis for such analysis. (p. 20)

Access to Higher Education

Through this review of literature, I provide an overview of the history of access to higher education, as discussing the establishment of higher education helps provide a better understanding of the creation and evolution of Promise programs. In the colonial era, predominately White, elite men were enrolled in college, but "accessibility was not exclusively based on class," although cost made it difficult for anyone other than the wealthy to attend (Noftsinger & Newbold, 2007). Despite the rich and privileged making up the majority of students at institutions, lower socioeconomic classes were still allowed to attend higher education. However, when it came to social class, "social composition of the collegiate student body was relatively homogeneous" since a college education was

expensive and unaffordable for many (Thelin, 2011, p. 25). While poorer groups were *allowed* to attend, this would have mainly been a population of White students. Few, if any, Black students would have been enrolled (Lucas, 2006).

During the antebellum period (the early to mid-19th century), institutions needed to enroll more students to maintain funds for campus operations. This meant they could not be as selective in their admissions, and so minoritized populations began to enroll in larger numbers, so much so, that the total number of college enrollees doubled (Thelin, 2011). This included an increase in the number of poor students attending college. Many students attended colleges because they were geographically accessible and financially affordable; however, despite easier access, many families still could not afford higher learning, nor the loss of field labor at home (Thelin, 2011). The Morrill Land Grant Act of 1862 would bring change, though.

Morrill Land Grant Act

The Morrill Land Grant Act helped increase the establishment of public colleges and tasked colleges with expanding access to rural communities, and, thus, the increased funding made college-going opportunities more accessible to people across the country (Noftsinger & Newbold, 2007). Academic preparedness for students varied, but, despite preparation, if a student was willing to pay, they were unlikely to be turned away. If they were excluded, it was likely due to social, gender, racial, or other identity discrimination, not due to inability to pay for the college (Thelin, 2011). Despite a lack of dramatic tuition increases during this time, college was still an expensive feat for most Americans,

especially in the South. Even if people did enroll in college, they often did not make tuition payments, and many dropped out without completing a degree (Thelin, 2011).

Increasing Popularity of Higher Education

At the end of the nineteenth century, college purpose shifted to provide opportunities for social mobility (Thelin, 2011). However, college still remained very expensive to most American families. Most students would attend a college close to home so they could live at home and save money (Thelin, 2011). College was more accessible than ever, but, still, "access was primarily open to a growing middle and upper-middle class of young white men" (Thelin, 2011, p. 171). It was around this time that colleges began offering financial aid and campus jobs for students from more modest-income families, and even colleges relied on subsidies from their states that funded students who agreed to teach in the state's public schools after graduation (Thelin, 2011). The popularity of college allowed deans to expand their enrollments, making college more accessible to broader groups. Even then, one of the largest barriers to college was academic unpreparedness. Many people did not have access to academically oriented high schools in rural regions, meaning many would not be prepared for the demands of college (Thelin, 2011). In order for more people to access college, innovations needed to occur.

The Creation of Junior Colleges

Due to academic unpreparedness, students would either drop out due to an inability to conquer the academic rigor of higher education, or colleges would be responsible for providing general education to students to enable them to move forward

with their academic studies (Jurgens, 2010). This conundrum led to a few university presidents proposing to adopt a European higher education model, which left the universities to manage advanced learning and the junior or technical colleges to focus on technical or vocational training (Jurgens, 2010). These colleges made higher education much more accessible to the general population, but especially minoritized populations. Junior colleges developed their own niche in higher education, attracting lower-class students who did not necessarily have the financial means or academic preparedness to attend a four-year institution directly from high school, "satisfy[ing] the needs of those with lesser means and ability" (Lucas, 2006, p. 230). By 1938, these colleges enrolled approximately 18% of the American college students, and "without them, American higher education could scarcely have accommodated the phenomenal increase in college enrollments registered between 1920 and 1940" (Lucas, 2006, p. 229). According to Thelin (2011), "Despite some limits in size, scope, and resources, [junior colleges] were one of the success stories of the period between the world wars because they provided affordable, geographically accessible college studies" (p. 250).

Expansion of Access and Community Colleges

Unfortunately, World War I caused higher education to experience a decline in enrollments, but after World War I, higher education expanded rapidly, with enrollments increasing from 230,000 students to 1.3 million students (Thelin, 2011). Costs for college began to skyrocket in the 1930s, but college was still viewed as the primary route to social position and influence in society (Thelin, 2011). Higher education was still highly geared to those from high socio-economic classes, and children from these classes were

more likely to attend college; however, families from all classes began to have greater expectations for their children to attend college (Thelin, 2011).

Following World War II, the G.I. Bill was established, opening doors for those who served in the military to attend college using federal funds and making college an option for many who would never have been able to afford it (Noftsinger & Newbold, 2007). The signing of the G.I. Bill increased the demand for higher education and "spurred debates and action toward promoting greater access" (Wechsler & Diner, 2021, p. 127). After World War II, college enrollment continued to increase, but many, including the federal government, began to acknowledge that access was not equitable (Gilbert & Heller, 2013).

In 1947, the Truman Commission (the Commission) was formed to evaluate the needs of higher education, how it needed to change, and what it would need to do to serve the changing populations of students (Palmadessa, 2017). This was the first time in American history that a President established a committee to analyze education, and its effects were long-lasting (Gilbert & Heller, 2013). While lower-income families were well aware of the high cost of college, the Truman Commission acknowledged that the cost of college was a barrier to students and that "the nation was depriving itself of a vast pool of potential leaders and socially competent citizens by allowing access based on economic status to perpetuated" (Gilbert & Heller, 2013, p. 418). The Commission declared two main objectives - to end the racial, religious, and feminist discrimination in higher education and to eliminate financial barriers for students (Gilbert & Heller, 2013). The Truman Commission report stated, "It is the responsibility of the community, at the

local, State, and National levels, to guarantee that financial barriers do not prevent any able and otherwise qualified young person from receiving the opportunity for higher education" (President's Commission on Higher Education [PCHE], 1947, p. 23).

If the Commission was to meet its desired goal of increasing the overall number of students enrolled in college, higher education would have to expand (Gilbert & Heller, 2013). Because two-year colleges could be built and established much quicker than four-year colleges, they were a more cost-effective option to accomplish the goal of expanded access to higher education. The Commission recommended expanding two-year colleges in order to diversify the offerings of higher education to a wider population (Palmadessa, 2017). With this, the Commission redefined the purpose and concept of junior colleges, first and foremost by rebranding them to be called community colleges. Junior college implied that two-year schools were a steppingstone to four-year institutions, and while this could be true, and was for some, the Commission wanted two-year schools to focus on vocational and technical training that could be terminal education (Gilbert & Heller, 2013). Community colleges aimed to provide opportunities for the underserved to enter college, as well as for students to engage in terminal vocational and technical education that would not require transferring to a four-year school (Thelin, 2011). The Commission envisioned these schools to be tuition free and accessible to reach more of the population (Gilbert & Heller, 2013).

Universal Access

With the rise of enrollments in community colleges and collegiate institutions as a whole, higher education was able to work towards providing universal access between

1970 and 2000, with enrollments reaching an all-time high of over 8.5 million students (Thelin, 2011). During this time, public higher education made up approximately 75% of enrollments. Community colleges continued to provide broader access and became a viable option for many students seeking higher education, with more than half of first-time freshman enrolling in a two-year school rather than a four-year school (Thelin, 2011). Many community colleges established open admissions policies that further offered opportunities for students who previously had not considered higher education to attend college (Noftsinger & Newbold, 2007). Additionally, two-year schools provided flexible schedules and a variety of programs that helped attract nontraditional students, further expanding access to the broader American population. While expansion of higher education largely benefitted the middle class, it also provided new opportunities for students from families of lower socioeconomic status to access college (Horowitz, 1988).

It was during this period that need-based financial aid expanded. The Basic Educational Opportunities Grant, later renamed the Pell Grant, allowed students opportunities not just to attend college, but to choose where to attend, whereas previous financial aid was often offered by specific colleges or applicable to only certain schools or regions (Thelin, 2011). Students could use the Pell Grant at most public institutions, which promoted college attainment further. With more students being able to afford higher education, many colleges began to expand their locations, with some offering courses at off-campus and/or downtown locations that allowed nontraditional students to more easily access college programs (Thelin, 2011). This period also saw an increase in the diversity of the student body (Thelin, 2011). More than ever before, underrepresented

populations, such as women and Black students, were able to attend college. Furthermore, towards the end of the twentieth century, there was a shift from easily accessing grants to afford college to using loans to pay tuition, once again reducing the number of racial minorities who were able to attend college (Wechsler & Diner, 2021).

Access in Modern American Higher Education

The emphasis on expanding access to higher education extended into the twenty-first century (Allen & Allen, 2017). In 2005, the United States Secretary of Education Margaret Spellings established the Commission on the Future of Higher Education, more frequently referred to as the Spellings Commission, to evaluate and make policy recommendations for higher education in the twenty-first century (Noftsinger & Newbold, 2007). The report focused on cost, access, and financial aid, among other points. Noted by the Commission was a desire for "a system that is accessible to all Americans, throughout their lives" and an emphasis on improving the pathway between K-12 and postsecondary education (U.S. Department of Education, 2006, p. 8). High school preparation, increasing information about college, and reducing financial barriers were all cited as areas of improvement to increase students' access to higher education. According to Noftsinger and Newbold (2007), "access to education is at the core of the findings of [the] commission as it relates to social mobility and [the] ability to participate in the nation's economy" (p. 13).

In an age in which it was a common belief that a college education was needed for social mobility (Webber & Boehmer, 2008), colleges began to expand in ways that were more accessible to a variety of student types. More and more, students were no longer the

traditional 18-24-year-olds, and, thus, the for-profit college sector began to boom. Access to courses online appealed to the working class who desired to obtain a degree to achieve career advancement (Thelin, 2011).

Enrollment in higher education peaked in 2010 with over 21 million undergraduate students attending higher education (Hanson, 2022). With large increases in enrollment, the composition of student bodies also expanded, and American higher education enrolled the most diverse set of students ever (Webber & Boehmer, 2008). Minorities even became the majority at a couple of large, flagship institutions (Thelin, 2011). However, challenges and controversies with federal financial aid programs, as well as federally subsidized loans, still limited access to underserved groups. Furthermore, the increase in the demand for college also allowed for certain universities to be more selective, which often resulted in less qualified students attending two-year or less selective four-year institutions (Webber & Boehmer, 2008). While not explicit, this pattern ultimately continued to perpetuate inequities in access to higher education. Many of these issues became prominent at the turn of the century, but they are still very present realities for modern higher education.

Today, higher education remains very much the same, yet also incredibly different. According to Dua et al. (2020), "the core mission of the university - instruction, research, and service - has not changed. Nor has the need for advanced education to prepare individuals for a fulfilling life" (para. 1); however, online learning, a "demand for flexibility," changing perceptions on the value of higher education, and a rise in non-degree certificates and microcredentials is changing how students access higher education

and their desire to do so (Dua et al., 2020; Higher Learning Commission, 2022). While many of these factors have been slowly putting pressure on institutions of higher education, the COVID-19 pandemic escalated their prevalence and influence on collegiate access as colleges had to begin offering remote options to students (Gallagher & Palmer, 2020). Some challenges that have faced higher education since the beginning, like financial barriers, are still affecting students' opportunities to attend college and leading to a decline in enrollments (Higher Learning Commission, 2022).

Despite approximately 62% of high school students pursuing college today (Allen & Allen, 2017; Hanson, 2022; NCES, 2022d), which is a significant increase from the 4% that attended in 1900 (Allen & Allen, 2017), higher education has seen a steady decline in enrollment over the past decade. In 2020, college enrollments decreased to under 16 million students (Hanson, 2022). While colleges are in reach for a large portion of students, many are now choosing not to attend and wondering about the return on investment for attending college (Weissman, 2022). In a recent study of over 1,600 students between the age of 18 and 30 that explored why enrollments have dropped at institutions, researchers found that financial concerns were a major barrier, with 38% of students fearing affording college or accumulating massive debt. Psychological factors, such as stress and pressure, that inhibited students' belief that they could succeed in college were also major contributors to non-enrollment (Weissman, 2022). Both of these, affordability and student success, are components that Promise programs try to address and are explored further in the next sections.

Summary of the History of Access to Higher Education

Since the start of American higher education when attendance was limited to wealthy men, great efforts have been made to expand access to underrepresented groups, such as women, racial and ethnic minorities, and low-income groups, through the development of new types of institutions, implementation of federal programs and initiatives, and the expansion of financial aid. However, challenges in providing access to a broader set of students are still present. While initiatives and programs exist to aid in preparing students for college and providing both information on attending college and financial aid to reduce costs, many students still are not able or willing to pursue higher education.

Affordability

As noted in the previous section, college cost has been a barrier to students accessing higher education since the colonial days (McPherson & Shulenburger, 2008). Almost four hundred years later, cost is still a major challenge for modern day higher education. The cost of higher education has increased over the course of time and has always excluded some from attending, and today, it still remains a burden to students (Sawhill, 2013). Currently, the cost of college is double what it was 30 years ago, with costs for public two-year colleges at $3,860 and costs for public four-years at $10,940 in 2022 (Ma & Pender, 2022). Cost is already a deterrent for students initially entering college, and finances continually showed up in a variety of research as one of the top reasons students leave the university (Baker et al., 2017; Brown, 2021; Long & Riley, 2007).

With the expansion of higher education in the 1960s and 1970s, the cost of postsecondary education began to increase, federal aid decreased, and the burden shifted to students and families to cover more of the cost, making it challenging for students to attend postsecondary institutions (Poutre et al., 2017; St. John et al., 2018). These shifting policies created inequities across varying demographics. The elite and wealthy, who were still majority White, continued to access and afford higher education while middle- and low- income students, as well as other underserved populations, struggled to afford college (Thelin, 2011). While prior to the mid- to late- 1900s a postsecondary credential was not necessary, in current times, most jobs require at least some college education, making college affordability a major concern for higher education (Webber & Boehmer, 2008).

A recent study found that cost is the number one barrier to postsecondary education (Cengage Group, 2021). According to the study, 32% of students said cost of living was the biggest barrier to completing their degree, and 31% said the cost of tuition and course materials was the biggest barrier. In addition, 20% of students did not know how they would pay for next semester (Cengage Group, 2021). College affordability is a major issue facing Americans, but defining affordability is also difficult as it is an individual concept, and what is affordable to one person may not be affordable to the next (Baum & Ma, 2014; McPherson & Shulenburger, 2008). Baum and Ma (2014) stated:

> It's impossible to define affordability only in terms of prices and required expenditures. The resources available to pay the prices determine how much people can afford. Given the large and growing inequality of incomes in the

> United States- and the even greater inequality of wealth- expenditures that would require years of earnings for some people could be easily covered out of pocket by others. With both rising tuition costs and high levels of educational debt for students, many across the country believe more needs to be done to change college affordability. (pp. 3-4)

Paying for College

With rising costs but stagnant incomes, Americans are struggling to cover the cost of higher education (Baum, 2018; Montalto et al., 2019; Perna & Li, 2006). The overall cost of college, including tuition, fees, and room and board, has increased 33% in the decade between 2004 and 2014, and only 39% of families know how they plan to pay for their students' college expenses (Montalto et al., 2019). In 2018, only 23% of public, four-year colleges were affordable to those who received an average amount of the Pell Grant, with average unmet need over $2,500 per year (National College Attainment Network, n.d.) College affordability affects *if* a student chooses to enroll and their choice on *where* to enroll, with tuition cited as a top factor or very important in college choice (Lillis & Tian, 2008; NCES, 2019; Perna & Li, 2006) and causing students to not enroll at their first choice due to financial reasons (Harvey, 2014). Family income has a strong influence on student enrollment as well, with over a 30% positive enrollment difference between families who made $50,000 instead of $30,000 (Long & Riley, 2007). With concerns about paying for college, low-income families are much less likely to pursue higher education than those from high-income families (McPherson & Shulenburger, 2008).

Many students and their families are unaware of the true costs of college and aid that may be available to them, believing college is not a viable option (Chan & Cochrane, 2008; Horn et al., 2003). In a study of 23,000 high school students, 32% believed they would not be able to afford college even if they were accepted, and only 38% of those who did not believe they could afford college were enrolled three years later (NCES, 2022b). Regardless, concerns over how rising costs may be pricing out middle- and low-income students are prevalent, forcing these groups to find other ways to pay for college and further perpetuating socioeconomic inequities (Lillis & Tian, 2008).

Financial Aid, Grants, and Scholarships

Grants are one major form of federal financial aid (NCES, 2022f). While loans have to be paid back, grants do not. Grants are often need-based aid, and the largest federal grant program is the Pell Grant, which requires students demonstrate need by filing the Free Application for Federal Student Aid (FAFSA) (NCES, 2022f). State and local governments also offer grants, and individual institutions offer other scholarships and grants to help offset the cost of college (NCES, 2022f). These may be need-based, merit-based, or location-based, as well as population specific scholarships, such as athletic-, military-, identity-, and activity-based.

Approximately 85% of first-time, full-time students attending public, four-year institutions received financial aid in 2020 (NCES, 2022f). The average federal grant was $4,500, the average state grant was $4,600, and the average institutional grant or scholarship was $6,500 (NCES, 2022f). In 2016, the average total aid received by a student was just over $17,000 (Baum, 2018). Further, research showed that money

influenced college access and enrollment. According to Dynarski and Scott-Clayton (2013), "when students know that they will receive a discount, enrollment rates increase" (p. 79). Reviewing a variety of financial aid programs, researchers (Dynarski & Scott-Clayton, 2013) found that a $1,000 decrease in expected out of pocket cost increased college enrollment by three to five percent.

Financial aid influences enrollment and can outweigh the cost of tuition when making a college decision (Baker et al., 2017), especially for low-income students (Luna de la Rosa, 2006), and yet, college access and choice are largely dependent on family income (Long & Riley, 2007; Perna & Li, 2006). In Perna and Li's (2006) research, students from high-income families attended college at 30% higher rates than those from low-income families and 20% more than those from middle-income families. Low-income families often believe college is too expensive and are not aware of the need-based aid available to them (Chan & Cochrane, 2008; Horn et al., 2003). Researchers (Luna de la Rosa, 2006) found that financial aid awareness affected college choice for low-income students and that 70% of low-income students who had information on financial aid took steps toward attending college compared to only 48% of students who did not have financial aid information.

According to Fuller (2014), "financial aid has become a fundamental expectation of students and institutions" (p. 42), but many middle-class families have struggled to manage financial costs and have often received less federal and state aid than their low-income peers. Furthermore, since many students from low-income families are also first-generation, they lack the knowledge and support needed to navigate the financial aid

process (Long & Riley, 2007). Despite the majority of students receiving some type of financial aid, the awards are not enough to cover the full cost of a college education, leaving students to find other ways to pay for their degree (McMillion, 2005; Perna & Li, 2006); however, a study on first-generation students' perceptions of financial aid revealed that students expressed gratitude for receiving financial aid, even when it was not enough to cover their remaining college costs (Saunders, 2020).

Loans and Student Debt

As part of the Higher Education Act of 1965, the federal government can lend loans to students to help them pay for college, but many students, especially first-generation students, lack the financial knowledge needed to navigate applying for financial aid, taking out loans, and paying for college (Falcon, 2015). In 2020, approximately 41% of first-time, full-time freshmen received loan aid (NCES, 2022e). At a public four-year institution, the average loan amount was around $7,300 annually and almost $28,000 over the course of their studies (Baker et al., 2017; NCES, 2022e). This was $900 more than the average institutional grant, and approximately $2,800 more than the average federal or state grant (NCES, 2022e). Borrowing differs among racial and socioeconomic groups, too. Black students who received a degree were found to borrow significantly more than any other racial group, and almost 20% more Black students graduated with debt than their White peers (Baker et al., 2017). Additionally, 84% of Pell grant recipients graduated with debt, compared to 46% of their non-Pell Grant peers (Baker et al., 2017).

The amount of borrowing and college debt has increased significantly since federal and state aid have not kept up with the increases in tuition (Montalto et al., 2019), although at-risk students were less likely to borrow than their non-at-risk peers (McMillion, 2005). While many classify educational debt as good debt and believe students reap a return on their investment, this is really only true if the student completes the college degree (Baker et al., 2017; Long & Riley, 2007). Many students take on debt to attend college but then need to drop out, with 35% having cited financial reasons as the cause (Brown, 2021). The average college dropout leaves campus with over $10,000 in student loan debt, and many of these students have defaulted on their loans- a major issue since they did not get a return of a degree on their investment (Baker et al., 2017; Brown, 2021; Long & Riley, 2007).

Loans tend to increase access to college, but research is divided on its effect on persistence and completion; however, researchers have found that students who take out more than $10,000 in debt (which is correlated with working longer hours, enrolling part-time, or taking care of children) are less likely to complete a degree (Baker et al., 2017; Montalto et al., 2019). The amount of student loan debt a student has can affect their persistence and graduation; however, many students often have misconceptions about how much debt they need to take on to pay for college and the long-term impact of those decisions (Long & Riley, 2007).

Working Students

For many students, the high cost of college translates into working throughout their studies to pay for their education (McMillion, 2005). But working in college is

risky, as those who work have lower grades and are more likely to drop out (Smith-Barrow, 2018). At-risk students are more likely to work than their non-at-risk peers, but they are also more likely to work than they are to take out loans (McMillion, 2005). Approximately 48% of low-income students work at least 15 hours a week to pay for college, but many students work more than 35 hours per week (McMillion, 2005). According to Finney (2016), students would have to work more than 20 hours weekly to cover full-time tuition at a public community college. This leaves less time for studying and can greatly impact students' grades and their ability to persist (Finney, 2016; Long & Riley, 2007; Poutre et al., 2017; Smith-Barrow, 2018).

Beyond academics, working to pay for school also takes students away from student engagement opportunities (King & Bannon, 2002). Specifically, King and Bannon (2002) asserted that it took students away from opportunities to engage in civic learning, community service, and extracurricular activities. Working for some students can be a positive experience that helps them prepare for their careers; research has shown that those who work modest hours are retained at higher rates than their non-working or overworked peers (King & Bannon, 2002; Perna, 2010). For others who rely on the income, though, it can be a stressful experience that is “detrimental to their grades and college experience” (King & Bannon, 2002, p. 2). Furthermore, even though these students work to pay for school, they still struggle to avoid debt and receive a degree (Smith-Barrow, 2018). With an increase in income, they may also be expected to contribute more to their educational costs the next year and be eligible for less financial aid (Long & Riley, 2007).

Family Support

Students from all backgrounds also rely on family support to cover their college costs. While it may be expected that students from higher-income households have the financial support to pay for college, it may be more surprising that low-income students also have and rely on their families for support (LeBouef & Dworkin, 2021). Much literature around low-income, first-generation students' family support revolved around the lack of support from family members due to limited understanding of the college-going process. Parents may not know how to help students determine financial aid eligibility or help them decide about which college to attend (Roksa & Kinsley, 2019). Research about family support for low-income students often measures parents' activity of supporting their children through attending on-campus events, visiting students, or encouraging them in their studies, as well as differences in financial support between first-generation and continuing-generation students (Roksa & Kinsley, 2019; St. Clair-Christman, 2011). However, "support means many different things across families and across class and culture" (St. Clair-Christman, 2011, p. 99). Low-income students hold practical support, such as providing resources, cooking meals, or living at home, at a high value (St. Clair-Christman, 2011) and may choose to live closer to home (Engle & Tinto, 2008). While students receiving support from their low-income families may seem surprising, Swartz et al. (2011) found that "parents across income groups were similarly inclined to provide at least some money for living expenses to their adult children" (p. 423).

Federal and State Policy

Students are paying for college in a variety of ways, and it can impact their ability to persist throughout college. Moreover, many students do not view college as an attainable option because of the cost of tuition, as well as the additional fees (McMillion, 2005; Perna & Li, 2006). With a greater emphasis on increasing college completion rates and a recognition of the rising cost of college, the federal and state governments have implemented policies and initiatives to assist more students in obtaining a degree. The Higher Education Act of 1965 created a variety of financial assistance programs, including federal grants, federal loans, and federal work-study, to ensure finances were not a reason that students were not able to attend college (Baker et al, 2017; NCES, 2022f; Perna, 2006). The largest need-based federal program is the Pell grant program. According to McPherson and Shulenburger (2008), the Pell Grant is the nation's "imperfect and inadequate federal expression that income alone ought not to determine the school at which one works to earn a bachelor's degree" (p. 18).

Despite the emphasis on financial aid, the offerings are often not enough to cover the costs of higher education (Long & Riley, 2007; Poutre et al., 2017), and, even if they were, many students are not aware of their eligibility for substantial federal and state financial aid or struggle to navigate the financial aid process (Long & Riley, 2007). Thus, students from low-income families, first-generation students, African Americans, and Hispanics are disproportionately less likely to attend college (Perna, 2006). To address this, there have been investments in federal and state financial aid. Many have argued that not enough has been invested, though. State funding has been declining for years,

although, in more recent years, there have been some increases (Finney, 2016; Poutre et al., 2017).

In the late 80s to 90s, there was a shift from government aid to subsidized loans for students to pay for their college (St. John et al., 2018), leading to a national student debt crisis. However, there was also more investment in community college development. The reauthorization of the Higher Education Act increased the amount of loans that students could take out (McMillion, 2005), and non-need grants became more widespread, again causing a financial burden to low-income students since states were investing in financial aid that "provid[ed] funds to students who would have gone to college anyway" (Finney, 2016, p.18). Thus, many students from already underserved populations had to choose between a lower price institution (community college) or taking out loans for a four-year institution (Perna, 2006). Since then, other federal acts have attempted to make college more affordable by cutting interest rates on loans, capping monthly payments, and providing loan forgiveness to certain populations (Baker et al., 2017).

Legislators and institutions of higher education are aware of the affordability crisis and recognize that more needs to be done. This is evident through the frequent push by politicians and policymakers to implement new initiatives that help reduce the financial burden of college to students, such as the most recent loan forgiveness plan by President Biden. Many of the initiatives, though, continue to help those who do not necessarily need the financial assistance. Perna and Li (2006) stated that "the most

effective strategies are likely those that result in better targeting of scarce financial aid resources toward students from lower- and lower-middle-income families" (p. 7).

Free College

More recently, there has been widespread advocacy for free college through community colleges to help alleviate the financial burden for students and provide access for all (Campaign for Free College Tuition, 2023). By providing free access to community colleges, all students in the country *could* have the opportunity to earn a postsecondary credential. Although Promise programs make attending college more affordable, they often do not cover the remaining costs of attending college such as books, technology needs, and room and board (Billings, 2018b; Lallman & Ellis, 2022), often leaving students with large amounts of unmet need (Long & Riley, 2007). While some advocate for free college and believe it is the solution (Cengage Group, 2021), others have found that living expenses are the problem and are not resolved by Promise programs (St. Amour, 2020). Even with the rise of tuition-free college programs, students still struggle to pay for additional costs associated with college (Long & Riley, 2007). Furthermore, critics argued that Promise programs, especially those that are not need-based, continue to help those who do not need financial support and do little to "direct resources toward the students in most need of financial support" (Poutre et al., 2017, p. 14).

In addition, free college programs, like the Tennessee Promise, still do not address other issues with access, such as balancing work and school, paying for transportation, and managing family responsibilities, which are barriers for adult students

(Kazis et al., 2007). While finances continue to be the number one barrier for students, there are other areas to consider when addressing access, and many of these are not addressed through current access policies.

Summary of Affordability

The cost of college has been rising for decades. While federal aid has increased and state aid has fluctuated, aid amounts for students have not kept up with the cost of college, inflation, or stagnant incomes. Many federal programs are need-based, but state and institutional aid are often merit-based, leaving many students with the most need still unable to afford college, further perpetuating access inequities among varying populations. Furthermore, the high price of college scares many low-income students away from even applying, believing that it is unaffordable and, thus, not an option for them; however, many students are not aware of the financial aid they would be eligible for or how to navigate the aid application processes. Finally, for those who do attend college, financial aid is usually not enough to cover the full cost of college, so students find other ways to pay for their degrees, such as taking out loans and working; however, research has shown these methods can reduce positive success outcomes for students. While affordability is one of the top reasons for not accessing college or not persisting, other factors or challenges may also affect a student's ability to succeed in college.

Success

Student success is a core value of institutions across the country, yet a variety of student success definitions exist. Kinzie and Kuh (2017) broadly defined student success as "students reaping the promised benefits of the postsecondary experience" (p. 19).

Their more detailed definition described student success as "increasing the numbers of students from different backgrounds…for postsecondary attainment who participate in high-quality educational programs and practices culminating in high-quality credentials and proficiencies that enable them to be economically self-sufficient and civically responsible post college" (p. 20). Using Webster's dictionary definition of success, Cuseo (n.d.) defined student success as a "favorable or desirable outcome," and went further to cite student retention, educational attainment, academic achievement, student advancement, and holistic development as indicators of a desirable outcome.

The National Institute of Student Success stated, "student success aims to encourage student engagement, learning, and progress toward the student's own goals through cross-functional leadership and application of technology" (Steppingblocks, 2021, p. 1). A study by EAB's Student Success Collaborative asked 200 college students how they defined success and received another definition. Students described success as a "steady progress toward graduation," being "strong candidates for careers in their chosen fields," becoming "competent and trustworthy adults," having no regrets, and making their family proud (EAB, 2017, para. 2). While there is no standardized definition of student success, many colleges think about and measure student success in terms of retention, persistence, and graduation (Pelletier, 2019). In other words, student success means the student stays in college, makes progress towards graduation, and graduates with a degree. Thus, student success programs and initiatives would revolve around activities that help students move through these phases.

In modern American higher education, students face a variety of challenges that can inhibit their ability to stay retained, persist, and graduate. Top issues facing students and student success administrators today include mental health and wellness (Abdu-Glass et al., 2017; Pappano, 2022; Pedrelli et al., 2014), academic unpreparedness (Bishop, 2019; Habley et al., 2012), financial barriers (Brown, 2021; Cengage Group, 2021; Smith-Barrow, 2018), achievement gaps (Higher Learning Advocates, 2019; Sawhill, 2013; Venit & Bevevino, 2020, sense of belonging (Johnson, 2020; McKim, 2022; Strayhorn, 2018), and inequitable situations or treatment that affect students' well-being, and these are just the beginning. While entire novels can and have been written on these issues and student success as a whole, the scope of literature here is limited to student success imperatives that will be explored in this study. The Statewide College Promise Framework considers the success component of college Promise programs to include student support services and program requirements, both of which are incorporated to promote a student's success, or retention and persistence toward graduation, in college (Callahan et al., 2019). This section explores the purpose of student support services and then explains the support services the UT Promise scholarship requires as an attempt to enhance students' success. Finally, the research on the eligibility requirements of the program, such as maintaining full-time enrollment, are explored.

Student Support Services

According to the Statewide College Promise Framework, student support services are academic or socio-emotional supports that are implemented to enhance students' success and persistence through college (Callahan et al., 2019). While there is a formal

federal program by the same name (Student Support Services) that provides grant money to higher education institutions to help retain and increase college completion for disadvantaged students, I used the phrase more generally to discuss programs, initiatives, or services that are intended to support a variety of student types during their collegiate journey to enhance the college experience and, ultimately, their success.

In a recent report on college completion, the National Student Clearinghouse Research Center (2022) found that the national six-year completion rate is 62.3%, and Tennessee's is 59.4%, down 1.2% from the year before. Although the majority of students are graduating, almost 40% are not (National Clearinghouse Research Center, 2022). As discussed in the affordability section, this can be detrimental to students who are now leaving college with debt but without a degree (Baker et al., 2017; Long & Riley, 2007). Furthermore, leaving without a degree means many students did not acquire the necessary knowledge and skills needed for the twenty-first century (Kinzie et al., 2008). With pressures from state legislators to increase completion rates and needs to promote high graduation rates to prospective students and families, college administrators have found ways to support students and reduce their chances of stopping out.

Beyond just supporting the average student, colleges are aware of the need to provide additional attention and support to students who are predisposed to leaving the university (Heisserer & Parette, 2002). Students from underrepresented groups, such as low-income, racial minorities, and first-generation students, do not persist through college at the same rate as their peers due to social/cultural, economic, academic, and situational barriers (Babineau, 2018; Carter, 2006; Grant-Vallone et al, 2004). Less likely

to have family supporting college persistence, less likely to have strong financial means, more likely to have lower GPAs, and more likely to have changes in family or personal situations that take them away from school, underrepresented students face more challenges than their non-underrepresented peers (Babineau, 2018). Furthermore, academic unpreparedness, regardless of demographics, can greatly impact a student's overall success and influence their decision to leave college (Wilmer, 2008), especially when dropping below a certain academic threshold can cause students to lose financial aid and/or scholarships. Tinto (1993) posited that students come to college with varying skills sets, motivation, and external commitments that can impact their success, but he argued that "what happens to them *after* they arrive on campus is at least as important as what happened *before*" (Brock, 2010, pp. 115-116). Furthermore, research has shown that regardless of background, student engagement trends positively for all students (Carter, 2006; Kuh, 2009).

To mitigate low retention and completion rates, a proliferation of student support services has been enacted. The purpose of these programs is to engage students and support them through navigating the demands of college. According to Kinzie et al. (2008), "increasing evidence suggests that a small number of programs and activities engage students at high levels and increase educational gains and student persistence" (p. 24). Research has shown that student support services influence students' academic success in college, and, thus, many services are geared toward academic support, such as academic advising and academic skill building (Babineau, 2018; Cooper, 2010). Remedial education and bridge programs are ways that students can enhance their core

academic skills, so they are better prepared for the rigor of college classes (Babineau, 2018; Brock, 2010; Cooper, 2010). Learning communities, groups of students that typically live together and take classes together, also help students rely on their peers for academic and social support (Babineau, 2018; Cooper, 2010; Kinzie et al., 2008). Writing intensive courses, common intellectual experiences, like common reading, and student-faculty research can also positively influence students' academic success and persistence (Kuh, 2011). Beyond academics, other student engagement experiences can also increase students' connection to the university and retain them for future years. Examples of these activities include first-year seminars, service learning, study abroad, internships, and student involvement in extracurricular activities (Astin, 1984; Kinzie et al., 2008; Kuh, 2009; Kuh, 2011).

Furthermore, emotional support also has a strong influence on students staying at college. Participating in advising or counseling services was highly correlated with persistence (McClenney et al., 2012). This could come in the form of formal counseling services or an assigned advisor, as well as positive and trustworthy interactions with faculty and staff. Mentoring, whether informal or formal, individual or group, can also make students feel supported and promote a sense of belonging (Babineau, 2018). These supportive relationships can promote a student's well-being and make them feel like they have someone to rely on as they navigate the challenges of college (Grant-Vallone et al, 2004). This enhances the quality of a student's college experience and makes them more likely to continue persisting to degree attainment (Babineau, 2018).

For Promise programs specifically, student support services usually involve mentoring or coaching, participation in summer bridge programs to assist with academic preparation, or participation in a first-year experience program (Callahan et al., 2019). Of those, UT Promise requires mentoring and community service. While the other services have shown to be highly impactful in general to student groups, they are not explored in this study since they are not required. Mentoring and community service are discussed in more depth next.

Mentoring

Similar to student success, there is not a standardized definition of mentoring in the academic world. In Crisp and Cruz's (2009) review of mentoring literature, they found over 50 varying definitions. Often, confusion around what mentoring actually is, what it means, and who it is for exists (Crisp & Cruz, 2009). In many mentoring contexts, mentoring is reciprocal, where both the mentor and the mentee grow and learn (Crisp & Cruz, 2009; Zellers et al., 2008). While most mentoring relationships are mutually beneficial, this study explored a mentoring program that is not intended to support the growth of the mentor, so this literature review focuses on mentoring that primarily discusses the benefit to the mentee. To narrow the scope and align with the intent of the UT Promise program, I explored mentoring that aligned with the second half of Zellers et al.'s (2008) definition, which stated mentoring is "a …learning relationship… in which a mentor supports the professional and personal development of another by sharing his or her life experiences, influence, and expertise" (p. 555). Furthermore, mentoring can, and often is, conducted peer-to-peer; however, since that did not align with the UT Promise

program, little, if any, literature on peer mentoring was included. Despite the varying definitions and formats of mentoring that can limit research on outcomes (Crisp, 2010), "mentorship continues to be widely accepted as an effective mechanism for positively influencing undergraduate students, including improving their academic performance, enduring their persistence in university or in specific disciplines" (Lunsford et al., 2017, pp. 316-317).

Mentoring provides emotional support, encouragement, and friendship to the mentee (Grant-Vallone et al, 2004). Since students who are mentored feel supported and have someone to bring issues, concerns, or questions to, they can more easily navigate challenges and overcome difficulties (Laverick, 2016). Mentoring has also been positively correlated with student persistence and increasing GPAs (Crisp & Cruz, 2009: Lunsford et al., 2017; Pagan & Edwards-Wilson, 2002), as well as greater satisfaction with college and easier times adjusting to the academic and social components of college (Babineau, 2018; Grant-Vallone et al., 2004). Research has shown that mentees felt like their mentor helped them feel like they belonged on campus (Grant-Vallone et al., 2004). Mentors can be great sources of information to point students to the right resources or refer them to appropriate offices on campus (Grant-Vallone et al., 2004). Mentoring can also help ease the transition to college for students and be retained through graduation (Lunsford et al., 2017). Furthermore, mentors can help their mentees find jobs or make connections in their career field of interest (Gershenfeld, 2014; Laverick, 2016). Mentoring combined with financial aid can be even more beneficial to positive student outcomes (Babineau, 2018).

For underrepresented students, mentoring can be even more important to help them navigate many of the unique challenges they face that may lead them to stop out (Grant-Vallone et al, 2004). Having interactions with faculty can help underachieving students do better academically and increase their likelihood of being retained (Song et al., 2017). It can also help them adjust better to college and "counteract risk factors they face" (Song et al., 2017, p. 25). First-generation students often do not have the familial support to assist with college related questions or pressures (Wang, 2012). Strong mentoring relationships can also help narrow the achievement and retention gaps between first-generation and continuing-generation college students, as well as help first-generation students acclimate and integrate to campus if being mentored by an on-campus mentor (Wang, 2012) or community mentor (Hilberg et al., 2009). A study of low-income students participating in a scholarship program with mentors found that students appreciated knowing they had someone who was supposed to support them and who they could go to for help if they needed it (Hilberg et al., 2009). These mentors went beyond academic support and connected them to resources, helped them with administrative tasks, assisted students with personal issues, and encouraged them through crisis. Mentoring can also be effective in motivating and supporting first-generation students to "direct [them] professionally… and help [them] maximize [their] time as a university student" (Ortega, 2018, p. 493).

Limitations on mentoring also exist. In formal mentoring, specifically, mentees may not believe the mentor is knowledgeable in the areas they want to learn about (Kirk & Olinger, 2003) and, thus, feel like their needs are not being met (Green & Jackson,

2014). The mentee may also view the relationship as a requirement they have to "check the box" for and not be open to learning from their mentor (Kirk & Olinger, 2003). The time commitment could take the mentee away from other academic tasks or may be viewed by the mentee as a burden rather than a benefit (Busch, 1985). Since the mentoring relationship is intended to support the mentee and their development, the relationship would not be functioning properly if the mentee became too dependent on the mentor, so much so that they were not able to make decisions or operate without support from the mentor (Green & Jackson, 2014; Kirk & Olinger, 2003). Students may also grow to not need the mentorship as much. One study of low-income students found that after the first or second year of college, students became comfortable on their own and no longer needed to rely on their mentor with the same fervor (Hilberg et al., 2009). Finally, if the mentor removes himself from the program, the mentee may take it personally, believing the mentor was no longer interested in mentoring them (Kirk & Olinger, 2003).

Since much of the mentoring in the UT Promise was conducted virtually, it is important to briefly discuss virtual or e-mentoring. Virtual interactions can change the dynamics of a relationship, specifically the personal aspect of the relationship (Crisp & Cruz, 2009). Close proximity can benefit mentoring relationships, with mentors and mentees able to notice body language (Kirk & Olinger, 2003). However, virtual mentoring offers benefits that mentoring in person does not have. For example, when meeting virtually, mentors and mentees can share screens, which allows for the pair to

learn about new concepts or see what someone is talking about in real time (McReynolds et al., 2020).

Virtual mentoring can also reduce scheduling and space availability challenges (Bierema & Merriam, 2002; McReynolds et al., 2020). It also allows the mentor and mentee to access each other more frequently or at the last minute, something that is more difficult to accommodate when meeting in person (Tinoco-Giraldo et al., 2020). Virtual mentoring can specifically be beneficial to vulnerable populations for this reason (Tinoco-Giraldo et al., 2020). Furthermore, when mentoring programs use virtual mentoring, they have a broader pool of mentors to choose from since they are not bound by location, increasing the probability of pairing mentors and mentees that will be successful pairs (Bierema & Merriam, 2002; Kirk & Olinger, 2003). Finally, although virtual mentoring may be viewed as less personal, it can actually promote more candid communication between mentors and mentees, reduce cultural stereotypes, and promote safety between pairs (Bierema & Merriam, 2002).

Community Service

Service learning, an experiential learning opportunity with community partners that allows students to apply what they are learning in class to real-world settings, is a well-known high-impact practice - a practice that enhances student learning, engagement, and career preparation (Johnson & Stage, 2018). While community service can provide opportunities for students to give back to the community, which is "good preparation for citizenship, work, and life" (Association for American Colleges and Universities [AAC&U], n.d.), it does not offer the same classroom learning or reflective opportunities

that service learning does. Although they are similar, research has shown there are differences. For example, a study of 22,000 college students found that connecting service with course material enhanced the development of cognitive skills while community service alone did not (Vogelgesang & Astin, 2000). Some use these words interchangeably, but community service alone is not considered a high-impact practice, nor does it have the same impact on students, so it is necessary to make the distinction. Most of the current literature available on students' community involvement is in regard to service learning; in the last twenty years, there has been limited research on the influence of generic community service on students' success.

Despite not officially being considered a high-impact practice, research has shown that service can positively affect students. According to Antonio et al. (2000), "student participation in service learning or volunteer work is positively associated with persistence in college, interest in graduate study, the development of leadership skills, and commitment to racial understanding" (p. 374). Community service involvement is associated with growth in critical thinking and writing skills, as well as increases in GPA, too (Vogelgesang & Astin, 2000). Civic responsibility and career preparation are also enhanced when students participate in community service (Karasik, 2020). Participating in community service can strengthen students' moral compasses (Boss, 2006) and can help students learn about themselves, others, and the world, through interactions with people and environments they normally would not have (Weider, 2005). Furthermore, students who attended schools where community service was actively advertised and promoted were more likely to be involved in service activities or other non-service

campus activities (Jones & Hill, 2003), which enhanced the student's college experience and overall success.

Community service has benefits across student populations. Researchers (Reed et al., 2015) found that community service learning "benefits students regardless of their entering characteristics" (p. 32) and can be particularly beneficial to at-risk students. In a study of low-income, first-generation students participating in service-learning programs, Yeh (2010) found that students from these backgrounds developed skills, such as time management and the ability to talk to others, fostered resilience and motivation to persevere through challenges, and found personal meaning in making a difference. Many students were even inspired to "give back to those who came from a similar background as themselves…These students felt a sense of connection to the populations they were working with and felt passionately about their involvement" (p. 57) Further, low-income students brought a "sense of cultural awareness and familiarity with those served through community service" that allowed them to be an asset at service sites by being "understanding of the needs of others" (Marks, 2010, p. 150)

In a scholarship program through AmeriCorps that required first-generation and Pell grant students to complete 300 service hours for $1,100, researchers found that when students completed community service, they felt connected to their campus community, found professional mentors, participated in service that grew their learning for their chosen field of study, and found "comfort in connecting with their home community or one that is similar" (Marks, 2012, p. 30). Further, in a study that explored students' perceptions of and participation in volunteering, more low-income students rated helping

others as very important compared to their higher-income peers, indicating the value of community service; however, these students also volunteered at lower rates than their higher-income peers and experienced more barriers to volunteering, such as limited opportunities due to attending under-resourced schools or lost trust in their community, limiting their desire to give back (Wells & Lynch, 2014).

While community service can provide great benefits, it can also be time consuming and stressful to find opportunities, ultimately reducing the benefits. Even students who had been involved in community service in high school found maintaining involvement in college difficult, with many noting that so much of their time during their first year was spent studying and learning how to manage priorities (Jones & Hill, 2003). Transitioning to a new city and/or school also made it challenging to find service opportunities or navigate venturing into unknown parts of town (Jones & Hill, 2003). For low-income students, logistics, such as finding accessible and timely transportation or having to adjust work schedules to participate in volunteerism, created additional barriers and stressors (Conley & Hamlin, 2009). These stresses can lower the positive benefits of community service and lower students' desire to participate.

Since community service in the UT Promise program is required, the implications of required community involvement must be considered. Negative outcomes seem to be associated with requiring service. Stukas et al. (1999) state that "to promote citizen participation, various institutions have started to use their authority to 'require', as opposed to 'inspire' individuals to engage in community service" (p. 59). When students were involved in required service, they later discontinued service (Jones & Hill, 2003;

Stukas et al., 1999). Participants in Jones and Hill's (2003) study noted the irony of completing community service for a scholarship award, saying it feels like they are being paid for their service. Students believed that scholarship recipients were only performing service to maintain their scholarships rather than for "the good their volunteering might do" (Jones & Hill, 2003, p. 528).

Limited research has been conducted on the effect of required community service on Promise program participants, and support for the requirement is mixed. Billings et al. (2021) stated that "advocates say that such requirements increase student buy-in and encourage students to give back to their communities, while opponents argue that they create unnecessary barriers" (p. 84). This is exhibited in only 40% of Tennessee Promise applicants completing the required community service (Billings et al. 2021). If a program must include a service requirement, hours should be minimal to not negate the positive effects.

Program Eligibility and Persistence Requirements

Finally, while less prominent than the other student success components of community service and mentoring, UT Promise program requirements are also implemented to enhance students' success. For many Promise programs, this includes academic requirements, such as full-time enrollment and a minimum GPA (Callahan et al., 2019). UT Promise is no different as it requires students to be enrolled full-time, or 12 hours, to be eligible for Promise (UT Promise, n.d.). While the program does not have an explicit GPA requirement, students have to maintain their state merit scholarship, the Tennessee HOPE Scholarship, which requires a 3.0 from high school for initial eligibility

and then a 2.75 GPA for students at the 24- and 48-hour credit mark, and a 3.0 for students at the 72-credit hour mark (TSAC, n.d.). It is important to note that there are nuances with the HOPE scholarship that may lead to different outcomes for individual and/or unique circumstances, but those are not considered here since the impact is minimal. In addition to full-time enrollment and having to maintain their merit scholarship, students must also be continuously enrolled, which means they cannot take a semester off and then come back to school.

Full-time and Continuous Enrollment

As noted, in a fall or spring semester, full-time enrollment means the student is enrolled in at least 12 hours, and part-time enrollment means the student is enrolled in 11 hours or less (many summer semesters only require six to nine credit hours to be considered full time). In fall 2020, almost 10 million undergraduate students were enrolled full time in postsecondary institutions while six million students were enrolled part time (NCES, 2022g). Furthermore, when taken just at four-year schools, eight million undergraduates were enrolled full time (73%) while almost three million attended part time (27%) (NCES, 2022a).

According to NCES (2022g), "between 2020 and 2030, full-time enrollment is projected to increase by 7 percent, and part-time enrollment is projected to increase by 11 percent" (para. 5). As the demographics of enrolled students has continued to change (i.e., more adult learners, less traditionally aged students, etc.), more students are seeking opportunities to attend school while also continuing to work, leading to increases in part-time enrollments. Part-time students are significantly more likely to be employed than

their full-time peers, with 74% of part-time students working while only 40% of full-time students worked (NCES, 2022c). Some of these may manage full-time careers while also pursuing a degree to help with career advancement, while others are working part-time jobs to help offset the costs of college (King & Bannon, 2002).

There are distinct differences in full-time and part-time students' success, as related to retention, persistence, and graduation, that lead Promise programs to implement full-time enrollment requirements. In fall 2020, 43.5% of part-time students were retained from the previous fall while 75.7% of full-time students were retained (NCES, n.d.) With significant differences in retention rates, it is not surprising that part-time college students are also less likely to persist and graduate than their full-time peers. Data of six-year college completion rates showed that "part-time students stopped out of college at about twice the rate of full-time students" (Amour, 2020, para. 3). Twenty percent of part-time students earned a degree in four years, and 34% earned a degree in six years, but full-time students earned degrees at 45% and 65%, respectively (Amour, 2020). Additionally, part-time enrollment and full-time employment was found to reduce graduation rates, with full-time enrolled students five times more likely to graduate in six years, and students working full-time half as likely to graduate than those who work less than 12 hours a week (Kantrowitz, 2021). Campbell and Bombardieri (2017) stated that the data on part-time students show that they "face dismal odds of ever making it to graduation" (para. 3), and the Center for American Progress (2017) argued that "the American higher education system is failing many [part-time] students (para. 1).

Similarly, students who take gap semesters or breaks in enrollment are also less likely to graduate. Kantrowitz (2021) found that leave of absences reduces the likelihood of students graduating in six years by 50% (para. 15), and Burke (2020) reported that students who took a year off at any point while seeking a degree were 26% less likely to graduate (para. 3). While Promise program students' tuition and fees are usually covered, the additional costs of college are not, so many students take time away because of financial concerns about maintaining enrollment (Burke, 2020).

With data pointing to part-time students and students who take breaks in enrollment less likely to graduate (Burke, 2020; Kantrowitz, 2021), many Promise programs have implemented program requirements in attempts to promote student success. While these efforts to improve graduation rates are made in good faith, they may fail to consider individual student situations and limit students' opportunities to take necessary time away (e.g., family challenges, financial pressures, etc.) and return to school with their scholarship. Without an option to maintain their scholarship and continue to have free tuition, students' overall success and opportunity to graduate may be negatively affected.

Minimum GPA Requirement

The minimum GPA requirement for UT Promise is not explicitly a program requirement, but rather, a component of the required merit-scholarship students must maintain. For UT Promise, as noted in Chapter I, the requirement of the HOPE scholarship was primarily implemented to reduce costs for the program and provide precedent policies for the program to follow, not to promote student success; however,

since a large portion of Promise programs do have GPA requirements, and the framework notes it as an element that supports student success (Callahan et al., 2019), it is still important to address. Minimum GPA requirements for merit scholarships make sense, as they are intended to reward students for academic success; it is less clear for Promise programs why a minimum GPA is needed.

Simplistically, colleges want students to persist toward graduation and for there to be a return on the investment in the student. By enforcing required academic benchmarks, Promise programs are promoting persistence toward college degrees or certificates (ACCT, n.d.a), although there is limited research on outcomes. Promise programs are intended to increase overall postsecondary enrollment rates, move more secondary students into higher education, increase completion rates, and reduce the cost of obtaining a degree (Chan, 2022). According to the U.S. Department of Education (2016), "research shows that a scholarship designed to help students with their expenses and incent good academic progress - by requiring students to earn a minimum GPA - increased the likelihood of credit accumulation, academic persistence, and completion" (p. 8). Students' GPAs tend to decline in the final year when it can no longer impact their financial eligibility, suggesting that students are motivated to maintain satisfactory academic progress when there are financial consequences (U.S. Department of Education, 2016).

While Chan (2022) found that when credit momentum was promoted (taking more than 12 hours per semester to encourage graduation in four years) there were slight increases in grades, he also discovered that the effects varied based on race and ethnicity.

He recommended that free college programs eliminate tying GPA requirements to financial aid to help students from lower- and middle- income groups access affordable college and reduce barriers that may make it difficult for underrepresented students to complete college. Mishory (2018) found that Promise programs with higher GPA requirements disproportionately benefit white students and can perpetuate inequities. She also recommended eliminating merit requirements as they detract from the true purpose of the programs. Finally, some believe that merit requirements are introduced in order to limit enrollment in the programs and reduce costs, especially for those who are academically less likely to persist due to low GPAs (Mishory, 2018). Research is divided on the benefits of requiring a minimum GPA, but some research has shown that it does promote persistence. Thus, minimum GPA requirements tend to be included as components of Promise programs and fall under the success element of the Statewide College Promise Framework.

Summary of Success

Retaining students and helping them persist toward a college degree is important to a student's overall success. Colleges have implemented a variety of student success initiatives, such as mentoring and community service, that research has shown support positive student outcomes. Mentoring has shown to provide needed emotional support for students that makes them feel supported and encouraged throughout their journey. While service learning is correlated with positive student outcomes, research on requiring community service is mixed.

Finally, Promise program requirements can also support a student's success. Requiring a minimum GPA and for students to be enrolled full-time can promote academic progress and keep students from dropping out of college. Next, access, affordability, and success will be explored further in the context of free college programs.

Free College Promise Programs

Access, affordability, and student success are prominent issues facing higher education. When considered individually, there are a variety of measures that can and have been implemented in order to address these. For example, federal and state aid, as well as statewide merit programs, provide funding that lowers the out-of-pocket cost for students to attend college, making it more affordable. To address student success issues, such as retention due to academic unpreparedness, institutions and their communities have implemented bridge programs and remedial coursework options in hopes of helping students be more academically prepared for the rigor of college and, thus, stay in college (Kallison & Stader, 2012). Furthermore, to address concerns around sense of belonging, institutions have implemented a variety of methods, such as hosting student engagement activities for students to connect to others at the university, to create an environment in which students feel like they matter and belong (Vaccaro & Newman, 2016). When considering these issues- access, affordability, and success- collectively, it is not as simple or easy to address all of these dimensions at once, but doing so may lead to better support of at-risk students. Hypolite et al. (2022) stated the following

> Rather than focus exclusively on issues related to academic preparation, social, or financial burdens in isolation or in siloed support offices, more recent programs

> have been introduced that take into consideration the multitude of structural and institutional challenges that impede students' opportunities for success and take the initiative to coordinate intentional, comprehensive support for at-promise students rather than leave it to the students themselves to find the support they need (p. 6).

Despite the complexity of the matter, Promise programs have been implemented as a solution to address these challenges in hopes of not only increasing access but also to holistically support students and drive completion rates (Kanter & Armstrong, 2018). These "comprehensive and integrated programs that combine several interventions" can have "synergistic effects for student success - addressing factors that affect retention and success from multiple angles," specifically for those from marginalized student populations, and can "create a seamless learning environment for supporting students academically, socially, and personally" (Kezar & Kitchen, 2020, p. 224).

Access and Affordability

Creation of Promise Programs

College Promise programs are founded on the idea that education should be free and accessible to everyone (Kanter & Armstrong, 2018). The movement started in 2005 in Kalamazoo, Michigan, with the Kalamazoo Promise Program, a program offering free tuition to students from the Kalamazoo School District (Campaign for Free College Tuition, n.d.). Recognizing the barrier of college tuition and the connection between academic achievement and the economic strength of a community, anonymous donors provided funds to cover tuition and fees for all students from the Kalamazoo Public

School system (Strickland, 2009; The Kalamazoo Promise, n.d.). Slowly, other communities adopted similar ideas, often finding funding from local philanthropists and developing their own unique program requirements to address access, affordability, and success, although most of them remained place-based scholarships, meaning the scholarship had a location or residency component.

In 2008, KnoxAchieves was started and offered free tuition at any community college in the state for anyone graduating from a high school in Knox County (Carruthers, 2019). Over the next six years, KnoxAchieves expanded to 26 other counties and was renamed tnAchieves. In 2014, Governor Bill Haslam expanded the program to the entire state when he signed the Tennessee Promise bill (Carruthers, 2019). Inspired by the Tennessee Promise, then President Obama proposed America's College Promise, a program that would offer tuition-free community college to all students (Palmadessa, 2017). The purpose of the program was to make college more accessible and affordable, as well as to utilize community colleges to increase the number of workers with a college degree, an idea from the Truman Commission, in an attempt to spur economic development (Kanter & Armstrong, 2018; Palmadessa, 2017).

While the legislation lost bipartisan support and did not progress, it served as a catalyst for the modern-day College Promise movement and the College Promise Campaign, both of whose goal was to garner support for tuition-free community college at the state and local level (Kanter & Armstrong, 2018). In 2015, there were 53 established Promise programs (Kanter & Armstrong, 2018); by 2018, over 200 had been established (Millet et al., 2022). Furthermore, more recently, single institutions have

adopted their own versions of Promise programs, many of which are need-based rather than place-based. Despite not becoming law, America's College Promise helped the idea and activation of universal, accessible, and free college take off.

College Enrollment

The core mission of free-tuition Promise programs is increasing the number of students who are able to access, afford, and attend college (Kanter & Armstrong, 2018). Generally, research on Promise programs has shown that they increase college enrollment at eligible institutions among eligible students (Gandara & Li, 2020). Researchers found that the first Promise program, the Kalamazoo Promise, resulted in a large increase in college enrollment at four-year institutions and moderate increases in enrollment at two-year institutions (Miller-Adams, 2015).

Other researchers (Page et al., 2019; Perna & Smith, 2020b) also indicated that being offered free college was correlated with a higher likelihood of enrolling in higher education. In a study of the Pittsburgh Promise, "marginal students who utilized Promise were nearly 14 percentage points more likely to pursue postsecondary education than they would in the absence of the Promise opportunity and nearly 17 percentage points more likely to enroll and persist into a second year of college" (Page et al., 2019, p. 27). Similarly, students participating in KnoxAchieves were 24.2% more likely to enroll in college than their peers (Billings, 2018a), and postsecondary attainment for students eligible for the New Haven Promise increased by approximately 7% (Swanson et al., 2016). Perna and Leigh (2018) also found that Promise programs increased the likelihood that someone in the eligible area would enroll in college and attempt more college level

credits. The probability of completing a bachelor's degree also increased. Furthermore, Perna et al. (2020) conducted case studies of programs that offered tuition to attend community colleges and found that the programs encouraged enrollment for students who may not have enrolled in college if it was not for the promise of free tuition.

In a study of 32 Promise programs at two-year colleges, on average, enrollment of first-time, full-time students at a Promise-eligible college increased by 22% compared to their non-Promise college peers (Li & Gandara, 2020). These programs also saw an annual 3% increase each year the program was active after the first year; however, it was unclear if the enrollment increases were due to a new choice to pursue higher education or if students chose to attend a Promise school instead of a non-Promise school. If students would have attended and afforded a four-year college, the shift to enroll in a two-year college would be less aligned with the policy's intention (Finney, 2016; Li & Gandara, 2020; Perna et al., 2017).

Although some researchers (Page et al., 2019; Perna & Smith, 2020b) indicated that free college programs can have positive influences on students' college attainment, this is not true for all programs. A study of the Milwaukee Degree Project, which covered up to $12,000 of students' tuition costs at an in-state institution, revealed that while there were positive impacts on students' motivation to attend college and their persistence in college if they were recipients of the scholarship, the program did not increase college enrollment. Researchers largely attributed the limited success to the design of the program, which had high performance standards and limited knowledge around the program and its requirements (Harris et al., 2018). Furthermore, Li and Gandara (2020)

found that need-based promise programs, as well as those with program supports such as mentoring programs, had smaller effects on increases in college enrollment than programs that did not have a need-based or program support requirement. Issues about underrepresented students accessing college is also a concern of Promise programs. While community colleges are another option for students to obtain a postsecondary credential, they have not closed, and may be contributing to, gaps in degree attainment among racial and socioeconomic groups (Davidson et al., 2020).

Financial Awards

Promise programs provide varying financial award amounts to students, with some operating as first-dollar programs and others as last-dollar. Researchers (Perna & Smith, 2020a) found that, across the country, awards ranged from as little as $0 to $20,000 to students. Based on an analysis of 140 Promise programs across the country, for programs that offered a flat amount, the average award was just over $4,000, with awards ranging from $250 to $25,000 (Billings, 2018a). Additionally, 29% of those included in the analysis allowed the award amounts to go beyond just tuition and fees (Billings, 2018a). Tuition and fees are approximately 40% of the total cost of attending college and living on campus at a four-year institution, and 20% of the cost for those attending community colleges (Boggs, 2019). Most free college Promise programs tout tuition-free college, but there are a variety of other costs associated with attending college that most of these programs do not cover, such as transportation, living expenses, and books, failing to eliminate financial barriers, specifically for low-income students (Millett

et al., 2020). This means that these programs do not necessarily eliminate debt for students, although they may lower it (Billings et al., 2021).

Since first-dollar programs apply the Promise award before other and federal and state aid, they are more likely to reduce overall costs and debt for students (ACCT, n.d.b). These programs can also eliminate paperwork burdens, like filing the FAFSA, since they do not need information on the student's financial situation; however, filing the FAFSA is highly encouraged in higher education, so it is unlikely that this would not be promoted (Boggs, 2019). While these programs are more effective at reducing costs for students, they are also much more expensive. Last-dollar programs, on the other hand, are less expensive, but they often leave students, specifically low-income students, with large remaining college costs (ACCT, n.d.b).

Last-dollar programs often distribute less money to low-income students than higher-income students (Poutre et al., 2017). For example, in 2018, 57% of New York's Excelsior scholarship recipients had incomes above $70,000, which was above the median income for the cohort (Scott-Clayton et al., 2022). While many programs have promoted free college in an attempt to change the college-going conversation for low-income students, many of these students actually received the smallest award amounts because they were largely covered by federal and state aid (Lepe & Weissman, 2020; Perna et al., 2017; Perna et al., 2020; Poutre et al., 2017). Some low-income students actually received no financial award from their Promise program since their other aid covered the cost of their tuition, despite having completed all of the program requirements (Perna et al., 2017; Perna et al., 2020). Many marginalized groups,

specifically low-income and often students of color, are eligible for the largest amounts of need-based federal and state aid, leaving no room for last-dollar Promise funds but the responsibility to cover other remaining postsecondary costs (Lepe & Weissman, 2020). For example, in 2015, 45% of Tennessee Promise eligible students received no aid from the scholarship because their Pell grant covered 100% of their tuition (Perna et al., 2017).

According to Lepe and Weissman (2020),

> A common criticism of College Promise programs is that they have the potential to be a windfall for middle- and upper-class students and families because the scholarships often do not take income into account. In some cases, last-dollar Promise programs can pay out a majority of their scholarship funds to middle- and high-income students, while low-income students receive federal Pell funds but little additional local Promise funding. (p. 3)

While Promise programs have worked effectively to increase access if the student was not already considering college and then did consider it because of the option of free college, they have not necessarily made college fully affordable to students and have left some of the neediest students with no additional financial assistance (Davidson et al., 2020). Furthermore, they also have not increased the number of affordable college options for students (Poutre et al., 2017). In a college affordability analysis of 10 theoretical student profiles, researchers found that last-dollar programs provided more affordable college options for students from families making approximately $100,000 and made college less expensive for students from families making close to $160,000.

Those with the lowest income, from $2,700 to $69,000, saw no increase in affordable college options after being offered free tuition and fees (Poutre et al., 2017).

Promise program recipients, especially those in last-dollar programs, are often left to cover their remaining costs of college. With no additional financial support to cover books, transportation, and living expenses, many students still have to take out loans (ACCT, n.d.b; Ward, 2020). In a qualitative study of students receiving the Golden Promise at Florida International University, the remaining estimated cost of college beyond the covered tuition and fees was over $8,500. Many of the participating students had to take out loans or feared having to take them out in the future (Ward, 2020). In a case study of four Promise programs, Perna et al. (2021) found that at one institution that offered a $300 minimum award had minimal effect on college affordability because of the remaining college costs. However, a study on the amount of loans students participating in the Tennessee Promise took out revealed that the percent of students borrowing money and the average loan amount declined by 50% in the first year of the program's implementation (Odle et al., 2021). Prior to implementation, 17% of students borrowed and the average loan was $776. In the first year, nine percent of students borrowed, and the average loan decreased to $446, implying that the Promise awards did assist in lowering out of pocket costs for students (Odle et al., 2021).

Furthermore, an analysis of student experiences in the Oregon Promise found that the financial award improved financial stability for recipients and allowed them to reduce their hours at work, as well as reduce the amount of loans they needed to take out (Gulbrandsen et al., 2017). Receiving the award helped students feel more financially

secure, regardless of the amount they were receiving, and encouraged some students to enroll in college immediately following high school rather than take time off to save up money to afford the cost.

While researchers (Perna et al., 2021; US DOE, 2016) have shown that generous grant aid can affect college choice, as well as the student's ability to persist through college and complete a degree (U.S. Department of Education, 2016), offering more aid is often not possible for programs. Many programs have adopted last-dollar policies, as well as implemented eligibility restrictions, to reduce the cost to the state or institution for this reason (Perna et al., 2021). Perna et al. (2021) found that for some institutions, costs were actually lower than they projected, primarily because students were receiving large amounts of federal and state aid and required little funding from the Promise program. They were then able to relax some of the eligibility criteria to include more students in the program (Perna et al., 2021). Programs should consider, though, if their goals are to increase the number of scholarship recipients or limit the number of recipients but increase the award.

Eligibility Requirements

Eligibility is one factor of access to Promise programs, according to the Statewide College Promise Framework used in this study (Callahan et al., 2019). Eligibility is the criteria that determines if someone can participate in the program. This is different from program persistence requirements to maintain the scholarship, which are included in the success category. A higher amount of eligibility requirements limits the number of students who can participate in the program, while fewer requirements can lead to

broader participation. Callahan et al. (2019) found that residency, application timelines, merit- and need- based criteria, and a requirement to complete the FAFSA were the most common program requirements.

Applications and paperwork. Most Promise programs require students to complete the FAFSA to determine how much federal and state aid for which the student is eligible (Callahan et al., 2019). The last-dollar award then covers the remaining tuition and fees. However, the FAFSA has been known to be complex and challenging to complete, especially for first-generation students and students from lower-income families, although they are the neediest and most likely to receive the largest award amounts (Perna & Smith, 2020b; Scott-Clayton et al., 2022). In 2016, about 60% community college students completed the FAFSA (U.S. Department of Education, 2016). Completion rates have been disproportionately low for students from families making less than $50,000 (Millett et al., 2018). More research is needed, though, to explore if the complexity of the FAFSA process has limited Promise program participation for these populations or others (Perna et al., 2017; Perna & Smith, 2020a).

In addition to requiring students to complete the FAFSA, some Promise programs have also required an additional application for the Promise scholarship (Davidson et al., 2020). Perna et al. (2020) explained that requiring a program application can limit recipients to those who knew about and completed the application; however, it also increases students' knowledge of the program and increases their awareness of what they are required to do to maintain eligibility. Li and Gandara (2020) posited that need-based programs have often required more paperwork for students to determine eligibility, which

can be burdensome. A student participating in the Tennessee Promise found the eligibility criteria was easy to fulfill but said, “There’s like a million steps… so, it’s only for the motivated” (Kramer, 2022, p. 770). They believed more research is needed to explore the relationship between application complexity and enrollment in Promise programs. House and Dell (2020) stated,

> The complexity of the college application and enrollment processes can cause students to experience cognitive overload. Students without sufficient support may choose nonenrolment as the path of least resistance because they simply do not know how to navigate these processes (p. 153).

This should be considered when determining if a Promise program should require a separate application. If necessary to require an application, research has shown that support through the application process and early awareness, as well as clear communication, can reduce the complexity of application requirements (Herbaut & Geven, 2020).

Academic requirements. Research was mixed on requiring pre-college standards. For example, introducing a merit requirement has shown to limit the program to students who are academically prepared to meet the rigor of college (Callahan et al., 2019; Callahan et al., 2020; Perna et al., 2020). These students are more likely to complete their classes and stay enrolled, which can serve as a student success measure since struggling academically can lower motivation and self-esteem and set students back in degree progression (Miller-Adams, 2015); however, this approach also limits the number of students who can participate in the Promise program. In Perna et al.’s (2020)

case study analysis of four Promise programs, those that did not have a pre-college academic requirement were able to expand access to a larger range of students, specifically those from historically underserved groups. Although these programs increased enrollment of students, many of the students were academically unprepared and struggled to persist (Perna et al., 2020).

As mentioned in the introduction to this section, attempts to address college access and success simultaneously are difficult, so often, Promise program decision-makers have found themselves navigating how to both promote enrollment and set students up for success (Callahan et al., 2020). Limited academic restrictions may include more people, but those people may be more likely to struggle with the academic rigor of college. Too stringent academic requirements mean less eligible students, but the students who are participating are more likely to persist (Callahan et al., 2020; Miller-Adams, 2015). Thus, it is difficult to determine the best practice for the "appropriate merit cutoff" (Miller-Adams, 2015, p. 53).

Eligibility requirements can also affect varying populations differently, introducing concerns of equity (Callahan et al, 2020). Miller-Adams (2015) posited that merit requirements reflect "deep-seated beliefs about meritocracy and discomfort with the notion of giving money to low-achieving students" (p. 53). Duffourc (2006) stated that "without an income cap, [merit] programs disproportionately benefit already-advantaged students because of the close link between socioeconomic status and high school achievement" (p. 244). Boggs (2019) said that "adding unnecessary additional requirements can result in unintended barriers" (p. 4). However, it does seem plausible

that simultaneously having an income and merit requirement could partially alleviate this, although it would still not provide universal access to all low-income students.

As previously noted, research showed that increases in aid can positively influence enrollment (Baker et al., 2017; Dynarski & Scott-Clayton, 2013; Gandara & Li, 2020; Page et al., 2019; Perna & Smith, 2020b)); however, financial aid programs that seem to have the most positive effects "tend to have simple, easy-to-understand eligibility rules and application procedures" (Dynarski & Scott-Clayton, 2013, p. 21), and there is evidence that complex financial aid processes are major barriers to college access. According to Mishory's (2018) work on the future of Promise programs, these programs should keep eligibility requirements simple. Mishory (2018) stated,

> While research on the effectiveness of Promise programs is still in its early stages, researchers have identified at least one emerging theme: the simpler the better. Eligibility requirements, such as confusing GPA standards, detract from one of the most promising characteristics of a free or debt-free structure. (p. 7)

Messaging

The access component of the Statewide College Promise Framework includes messaging about the program since that can increase access to the Promise program (Callahan et al., 2019). Programs that require students to take steps to be eligible are reliant on the content and distribution of messages about the program. Because many Promise programs target students with financial need, targeted messaging should be considered and implemented appropriately.

In a study evaluating the effect of messaging to 2,000 students that promised free tuition and fees to students who already met the eligibility criteria for grants, the likelihood of applying to college doubled (Dynarski et al., 2018). As noted previously, free college programs have had a positive effect on enrollment (Page et al., 2019; Perna & Smith, 2020b), indicating that students are more likely to enroll in college when offered free or partial tuition. Li and Gandara (2020) posited that this indicates students are responsive to the message of "free college." They are more likely to apply and enroll in college when they know it is possible they could go tuition free, despite the amount of award they actually receive.

For the Tennessee Promise, the average award a student received was under $1,000, which is the remaining, last-dollar portion of the tuition they needed covered (Carruthers & Fox, 2016). Many people would not consider $1,000 "free tuition," and if they knew they were only receiving that amount, they may feel like college was still unattainable. What many students, specifically low-income students, have limited understanding of is the amount of federal and state for which they are eligible (Chan & Cochrane, 2008). And yet, promotion of free college still increases college enrollment. Carruthers and Fox (2016) stated that "the simple message of 'free…college' has proven to be a powerful one that may have fundamentally reshaped the postsecondary expectations of participants" (p. 99). Furthermore, promoting free college early on has helped students view college as a viable and affordable option, especially for low-income students who may not think they can afford college, but who would be more likely to attend college free due to federal and state need-based aid (Perna et al., 2017).

Perna et al. (2020) found that students may be attracted by the free college message, but then retreat once they are faced with the multitude of steps required to receive the scholarship. Students who received the Tennessee Promise felt the requirements were fair, but also said the scholarship was not really free tuition since they had to do community service to receive it (Kramer, 2022). Researchers also found that investing in materials and communications methods improved awareness of the program and its requirements to students and other key stakeholders, such as parents and high school staff. Targeted messaging can increase enrollment rates among those who may not have enrolled in college without the program (Perna et al., 2020). However, researchers have also found that students who did not receive a financial award from the Promise program felt misled and became nonresponsive to continued outreach by the program (Perna et al, 2020).

Beyond messaging's influence on college enrollment, little research exists on the influence of communication on completing program requirements and maintaining eligibility once students are enrolled in college and recipients of the Promise award. Available research from the Tennessee Promise revealed that students found the regular contact from program administrators helpful in ensuring they completed steps on time (Kramer, 2022). Further, Nodine et al. (2012) found that students "desire to receive transparent, accessible, accurate, and timely information leading up to and during their college experiences" (p. 1).

Success

While Promise scholarships have helped increase access to higher education and made college more affordable, they have also highlighted achievement gaps (Miller-Adams, 2015). These programs may be introduced too late in the "development continuum" to more significantly influence student outcomes; however, because they revealed academic disparities,

> Promise programs underscore the need for support at the postsecondary level to ensure that scholarship recipients don't just go to college but actually persist, progress, and complete some kind of certificate or degree that will be of value in the workforce. (Miller-Adams, 2015, p. 22)

A report by Achieving the Dream (2018) stated that "the 'Promise' of a college degree or certificate is an empty one if newly accepted students do not go on to complete their chosen credential. College Promise programs, then, must be 'Built for Completion,' matching the promise of college access with the promise of college graduation" (p. 2). As such, more and more Promise programs have incorporated student support services into their design in order to increase the likelihood that students graduate. While most Promise programs have program eligibility requirements a student must meet to retain the scholarship, not all Promise programs provide supports, which could limit their potential to retain students and support persistence (Callahan et al., 2020).

Student Support Services

With an expansive definition of student support services, it seems college supports in Promise programs are fairly common, with the majority of 35 Promise

programs in one study offering at least one support (Millett et al., 2018). Student support services can include mentoring, community service requirements, FAFSA renewal support, summer bridge programs, and academic supports or workshops (Millett et al., 2018). While there are a variety of supports a Promise program may implement, this discussion specifically focuses on mentoring and community service since those are the requirements of the UT Promise program.

Mentoring. As revealed in the body of mentoring literature discussed before, mentoring has had positive effects on student success, including improving grades, promoting persistence, and assisting with the transition in and through college (Babineau, 2018; Crisp & Cruz, 2009; Grant-Vallone et al., 2004; Laverick, 2016, Lunsford et al., 2017; Pagan & Edwards-Wilson, 2002). Approximately 25% of Promise programs have required mentoring or advising for recipients, although this was more common for programs that supported associate's degree completion rather than bachelor's degree completion (Li & Gandara, 2020; Millett et al., 2018). In a study of 35 Promise programs, mentoring was the most common nonfinancial student support offered, but programs varied in implementation, from requiring counseling or advising from institutional staff or encouraging peer mentorship to formally assigning volunteer mentors from the community (Millett et al., 2018).

Despite being a common component of free college programs, Li and Gandara (2020) found that Promise programs that included support services such as mentoring and advising actually had smaller increases in enrollment than other programs that did not include these supports. However, Carruthers and Fox (2016) determined KnoxAchieves,

which required students to meet with a mentor at least once before college enrollment, improved graduation rates. It is unclear, though, if mentoring supported the increase in completion or if the general components, like the financial award, did (Swanson et al., 2020).

A recent study evaluated the mentoring experiences of tuition-free students attending a large, public research institution in Michigan. While students had mentors, they were not formally assigned through their free-tuition program. Researchers (Parnther & Collier, 2021) found that students described mentors as being a "constant presence and support" (p. 188). Students appreciated the accountability their mentors provided and believed mentors offered potential job opportunities, academic support, and an opportunity to help drive their success. Mentorships were viewed transactionally, though, with students finding value in the relationship because it served their interests; some students who were not able to recognize an immediate transactional service for them to receive did not find value in the relationship (Parnther & Collier, 2021).

The Oregon Promise included an Oregon Promise Students' First-Year Experience, in which students were given advisors through the college success class (Gulbrandsen et al., 2017). In an analysis of the Oregon Promise's role in students' lives and college experiences, students found that success coaches were helpful and assisted students in utilizing resources they maybe did not know about. Having someone who was specifically knowledgeable about the Oregon Promise, its purpose, and its requirements was even more helpful than those who were assigned advisors who were not as familiar (Gulbrandsen et al., 2017).

While not a Promise program, a scholarship program for low-income students with mentoring supports found similar results when exploring students' experiences participating in the program (Hilberg et al., 2009). Mentoring played a significant role in the student's transition into college. Hilberg et al. (2009) found that these low-income students who were often first-generation needed assistance in finding resources and knowing how to ask for help. Having a mentor not only helped them connect to the resources, but it also helped them develop strategies for learning how to seek assistance. Furthermore, mentors helped these students "persevere in times of crisis," often related to feeling frustrated and overwhelmed, leading to wanting to quit or give up (Hilberg et al., 2009, p. 461).

Other studies have also found positive effects on persistence when scholarships are paired with nonfinancial supports (Babineau, 2018). For example, the Carolina Covenant coupled scholarship and additional counseling, and the program saw increases in on-time bachelor's degree attainment by 8%. The Buffet Scholarship in Nebraska, which included counseling support for students, had significant influence on early college persistence (Babineau, 2018). Finally, the Dell Scholars program provided additional resources, such as laptops, connection to peer scholars, access to workshops, ongoing emotional support, close monitoring, consistent communication, and one-to-one contact. Eighty percent of students in this program earned a bachelor's degree within six years (Babineau, 2018). All of these programs saw the value of mentoring and included it in their program design; however, it is possible the positive change in persistence was correlation, not causation.

While research on mentorship to undergraduates has shown positive effects, there is limited research on the role of mentorship to students participating in Promise programs. Most of the current literature on this topic focused on mentorship's influence on enrollment rather than persistence; however, Li and Gandara (2020) supported the idea that mentoring and other support *may* improve retention and completion after enrollment. It does seem that a combination of financial and nonfinancial supports has had the most positive effects.

Community Service. In a study of 35 Promise programs, under 25% required community service hours (Millett et al., 2018). Promise programs ranged from requiring 8 to 40 hours of community service; however, community service as a requirement to maintain a Promise scholarship has mixed support (Billings et al., 2021). While some believed that this created buy-in and personal connection to the scholarship for the student, others believed it was a barrier for students (Billings et al., 2021). For example, in 2016, of the 60,000 students who applied for the Tennessee Promise, only 40% of them completed the community service requirement (Perna et al., 2017); however, students receiving the Tennessee Promise cited that community colleges regularly promoted community service opportunities to help them meet their "contractual" requirements (Kramer, 2022). Using behavioral science insights to evaluate Promise students' behaviors, Rosinger et al. (2021) explained that students may continue to put off a task, such as completing community service, because they believe it will be easier to do in the future. They may also feel overwhelmed with options to volunteer and become

indecisive, leading them to inaction (Rosinger et al., 2021). These behaviors, though, can have grave consequences if it leads students to lose their Promise scholarship.

In the America's College Promise Playbook, the U.S. Department of Education (2016) recommended including community service or part-time work requirements that complement students' academic experiences since research has shown that these experiences can be beneficial to students. However, they caveated the suggestion by saying "programs should exercise care to ensure that work experiences and community service options add to- but do not detract from- students' learning experiences" (U.S. Department of Education, 2016, p. 9), since heavy work or academic loads can negatively affect academic progress and completions. Currently, there is limited research on the value of community service to Promise program recipients (Perna & Smith, 2020a) and the effect of community service on access and equity (Millett et al., 2018).

Program Persistence Requirements

Most Promise programs have continuing eligibility requirements, such as maintaining a specific GPA and full-time and/or continuous enrollment. In California, 92% of all Promise programs required full-time enrollment (Billings et al., 2021), and research has shown that students who are enrolled full-time are more likely to graduate (Mishory, 2018). In Perna et al.'s (2020) case study of four Promise programs, researchers found that institutional staff believed that eligibility requirements supported higher college completion rates, with staff from all institutions holding strong assertions that full-time enrollment was necessary since the likelihood of success increases.

However, they did acknowledge this could be more challenging for low-income students who want to enroll part-time so they can also work.

While these requirements can be beneficial to students, research has shown that they can also negatively influence continued college enrollment or academic rigor, as well as disproportionately affect underrepresented populations. Billings et al. (2021) posited that full-time requirements could limit continued participation by some students due to obligations outside of school, such as family and work, that limit their ability to attend school full time, and Holtzman et al. (2019) believed enrollment requirements made college inaccessible to student parents and independent students. Additionally, Mishory argued that "today's limited Promise programs do not provide enough funding to allow working students to cover existing financial obligations, drop their work hours, and enroll full-time" (p. 3).

Research has shown that linking financial aid to merit or GPA requirements can actually encourage and promote academic achievement and progression, as noted earlier (Chan, 2022; U.S. Department of Education, 2016). However, merit scholarships typically have had high loss rates and can be "easy to get and difficult to maintain" (Duffourc, 2006, p. 244). This should be considered since the UT Promise is tied to the state's merit scholarship the Tennessee HOPE. From 2004-2005, 29% of students lost their HOPE scholarship after two semesters (Carruthers & Ozek, 2016). While more recent published data on the loss of the Tennessee HOPE scholarship was not available, it is widely believed in the Tennessee higher education community that, today, 40% of students lose their HOPE eligibility after the first year. This aligned with published data

on the Georgia HOPE scholarship which revealed 30% of students lost their merit scholarship (Lee, 2021). While linking financial aid to grades can promote academic performance, it has also discouraged students from choosing certain majors, like those in STEM, because they believed it would be difficult to maintain the minimum GPA. It can also cause students to lose their scholarship if they do not meet the requirement, potentially becoming a cause for stopping out of college (Millett et al., 2018).

An evaluation of Promise programs' characteristics revealed that the program eligibility requirements that are implemented to support student persistence, such as GPA and enrollment requirements, have not resulted in the desired retention rates (Duffourc, 2006). For the New York Excelsior Scholarship, students were required to maintain initial eligibility, such as income requirements, meet minimum enrollment and credit hour requirements, and complete the state's need-based tuition assistance application (Scott-Clayton et al., 2022). In 2018, 52% of the first-year cohort retained their scholarship into the second year. Some of these students stopped out, but of those who continued enrollment, 64% retained the scholarship (Scott-Clayton et al., 2022). Thus, Promise program designers should carefully consider how to balance implementing requirements that promote academic progression but do not add additional burdens to students.

Variation in Promise Programs

With hundreds of Promise programs across the nation, there are a variety of program designs. Perna and Leigh (2018) stated,

> [Promise] Programs differ in terms of demographic and academic eligibility requirements (e.g., family income, grade point average); high school attendance and/or course-taking requirements (e.g., a college success course); residency requirements (e.g., reside in a state or school district or attend particular schools); time when students must commit to the program (e.g., before middle school, during high school); types of costs covered by the financial award (e.g., tuition, room and board, books, and/or, etc.); structure of the financial awards (e.g., first or last dollar); number, type, and geographic proximity of postsecondary institutions at which a financial award may be used; availability of support services to address nonfinancial barriers to college access and completion; alignment of the "place" with the systems that deliver corresponding services; funding sources; and sustainability and scalability. (p. 156)

Limited research on the impact of Promise programs may explain why there are such a variety of designs in these programs, including the aid that is provided. Award amounts have varied across the board, even within the same program (Perna & Smith, 2020a), as does for what students have been able to use the awards. Some Promise programs have only allowed the award to go toward tuition and fees while others covered living and educational expenses (Billings, 2018a). Some programs' maximum award has gone up to the maximum cost of attendance while others offered a maximum award amount the student could receive, even if it did not fully cover tuition and fees (Perna & Smith, 2020a). Research on the Kalamazoo Promise found that being offered free college changed the college choice for low-income students, allowing them "to consider

institutions that were higher priced and more selective" (Billings, 2018a, p. 48). Furthermore, Perna & Smith (2020b) found that there were great benefits for students when the Promise program provided a "generous financial award (e.g., four years of free tuition and fees) to attend a well-regarded selective four-year university" (p. 4). The financial aid variation matters because institutional cost has shown to be a top determinant in college choice, and the cost of college can place a strain on families and students (Clemmons, 2013). According to Kim (2004), one of the main goals of financial aid has been "to provide equal educational opportunity for students to attend the college of their choice," and a student attending their first-choice college "is related to the measures of students' success in college" (p. 47).

Programs have also had varying eligibility requirements and student supports. Some programs required students meet academic standards to encourage persistence, while others preferred to provide universal access to students and limited requirements (Callahan et al., 2019). The same was true for student supports. These were typically implemented with the intent to assist students in their college journey. However, there is limited research on the students' experiences with these supports. Without best practices to help guide program designs, programs will continue to implement measures that seem best suited for their state, local, or institutional goals without data to know how it affects the student (Perna & Smith, 2020a).

According to Perna et al. (2021), "we know little about why programs have different eligibility requirements, offer particular financial awards, and vary in other program components" (p. 3). Perna et al. (2021) also said,

> College promise programs are also characterized by ambiguity, as the organizational processes and tools for accomplishing program goals have not been established. For example, promise programs may improve attainment by providing a grant that reduces the financial costs of attendance and a clear, simple message that some college costs will be covered. Programs may also increase attainment if they address other barriers to student success, including challenges to navigating college entrance, transfer, and completion processes. While suggesting theories of change, these perspectives do not establish how to provide aid, messaging, or non-financial supports. Consistent with this ambiguity, promise programs vary in eligibility requirements, characteristics of the financial award, and other features. (p. 4)

If Promise programs are to be impactful, they need to be properly designed and implemented (Callahan et al., 2019; Perna & Smith, 2020a). Without the right constructs and a determined "sweet spot" for the financial aid offered and program requirements, they will be ineffective and lack the desired outcomes and impact on students and their communities. Specifically, the award amount given to students involved in a Promise program should be enough that it changes the conversation about college attendance, as well as students' persistence in college (Campaign for Free College Tuition, n.d.). Further, maintaining eligibility requirements and support services should serve as supports, rather than barriers to success, and programs should provide additional support that serves students as they complete their requirements. One way to help support students with this is through targeted communications.

According to Harris et al. (2020), “communications are an important, underrecognized aspect of all financial programs” (p. 134). While little research exists on the influence of communication on completing program requirements and maintaining eligibility, researcher (Kramer, 2022) found the regular contact from program administrators was helpful in ensuring Tennessee Promise recipients completed steps on time. Programs can provide resources that can help make students’ scholarship experiences easier rather than more difficult (Nodine et al., 2012). As Billings (2018a) stated, “these programmatic decisions are important because they directly affect the overall cost of college and may influence a student’s decision to enroll or stay in college” (p. 25).

Summary of Free College Programs

Access, affordability, and student success are key components of Promise programs. Much of the research on Promise programs has focuses on effects of enrollment. While some research is available on whether Promise programs promoted persistence and completion, it is difficult to know what components of the programs influenced higher graduation rates. It was clear that additional supports beyond the scholarship award itself could be useful in helping retain students. Research was mixed, though, on whether requiring eligibility standards and student supports as part of maintaining the scholarship drove student success or created more barriers for students. Thus, different states and institutions have designed Promise programs in various ways, since research on best practices is lacking.

Summary of Chapter II

The Statewide College Promise Framework posited that Promise programs should be evaluated on their ability to increase access and affordability and support student success. Using this framework, Promise programs can be evaluated on how their individual components influence their effectiveness. Historically, college has not been as accessible or affordable to underrepresented students, and financial barriers have been a top reason that students choose to not enroll or stay in college. Further, as the population of college students has evolved and students have continued to face a variety of challenges that can inhibit their ability to persist and graduate, college administrators have implemented measures that have supported students and assisted in improving completion rates.

Free college Promise programs have been one attempt to collectively address the issues of access, affordability, and student success by providing awards to students that can alleviate the burden of college cost and supplementing it with student supports to promote college persistence and completion; however, research is mixed on whether these components, such as eligibility and mentoring requirements, have positively served students or created more barriers. Thus far, much of the research on Promise programs has focused on effects on enrollment. Few studies have examined students' experiences in the programs and their perceptions of student supports, as well as how the student's financial award supported their college journey. This study adds to the growing body of literature on free college Promise programs by exploring students' perceptions and experiences for an institutional Promise program.

CHAPTER III
METHODS

The purpose of this study was to explore persisting UT Promise scholarship recipients' experiences in the UT Promise program and to explore how persisting UT Promise students perceive the individual Promise program' components and requirements. The study used a basic, interpretative qualitative design (Merriam & Tisdell, 2016) to explore UT Promise recipients' experiences participating in the scholarship program. The following research questions guided this study:

1. What are the experiences of UT scholarship recipients persisting in the UT Promise program?
2. How do persisting UT Promise students perceive the individual UT Promise program's components and requirements?

In this chapter, I explain the research methods I used to answer the research questions. I also explain my research design and rationale, the context of the study, how participants were selected, and how data were collected and analyzed. Finally, I discuss how I achieved trustworthiness in the study, as well as how my position as the researcher influenced the study.

Research Design

Qualitative research is used to understand a phenomenon in a real world setting by exploring how individuals make meaning of their experience (Merriam, 1998). Qualitative research seeks to "describe, decode, translate, and otherwise come to terms with the meaning, not the frequency, of certain more or less naturally occurring phenomena in the social world" (Van Maanen, 1979, p. 520). Merriam and Tisdell (2016)

identify four key characteristics of qualitative research: (1) a focus on understanding how people make meaning out of their experiences; (2) the researcher is the primary instrument for data collection and analysis; (3) concepts and theories are built through the inductive process; and (4) rich, thick description is used to describe the phenomena. Thus, a basic, interpretative qualitative study seeks to understand "how people interpret their experiences, how they construct their worlds, and what meaning that attribute to their experiences" (Merriam & Tisdell, 2016, p. 24).

Research Design Rationale

Because I studied experiences of a specific phenomenon, a qualitative methodology was best. A qualitative approach, rather than a quantitative approach, allowed me to explore the scholarship recipients' experiences participating in the UT Promise program through their description of the phenomenon and to develop an understanding of how they made meaning of their experience. In addition, a qualitative approach allowed me to discover the recipients' perceptions of what components of the scholarship program are valuable in their participation and contributed to their overall retention and success at the institution.

Context

This study explored the experiences of college students who are or who were recipients of the UT Promise Scholarship at University of Tennessee System. Founded in 1968, The University of Tennessee System is the oldest and largest public higher education institution in the state of Tennessee (University of Tennessee System, 2022). Collectively, the UT System enrolls approximately 54,000 students across its five

campuses. While each campus has its own chancellor, the UT System President and his administration oversee the campuses' operations (University of Tennessee System, 2022). That being said, the UT President has the authority to implement strategic initiatives across the campuses, like the UT Promise Scholarship.

UT Promise is an institutional scholarship program that is managed by the University of Tennessee System Administration (UTSA), and students attending any UT campus are eligible to receive the scholarship. As mentioned in Chapter 1, UT Promise recipients attending UT Health Science Center or UT Southern are excluded from this study. Since only students attending UT Knoxville (UTK), UT Chattanooga (UTC), and UT Martin (UTM) will be included in the study, only those campuses profiles are described below.

UTK, the System's flagship institution, is a land-grant institution located in east Tennessee. With over 225 years of history, UTK is the largest of the System's campuses, with 29,460 total students in attendance. The average GPA of UTK students is 3.96, and 78% of students are admitted. Undergraduate tuition and fees for in-state students is $13,264, and 93% of UTK students receive some type of financial aid or scholarships (University of Tennessee System, n.d.a). The campus retains 87% of its students from their freshman to sophomore year. Approximately 19% of students identify as non-white.

UTC, located in the southeastern part of the state, is the second largest campus in the UT System, with approximately 11,590 total students enrolled. The average GPA of students is 3.57. The campus admits 78% of students who apply and retains 78% of freshmen. The cost of undergraduate tuition and fees for in-state students is $9,848

(University of Tennessee System, n.d.a). For undergraduate students, approximately 23% identify as non-white, 21% as first-generation, and 20% as low-income (as defined by having a household income at or below 150% of the federal poverty line).

Finally, UTM is located in the northwest part of the state and serves approximately 7,280 students. The campus admits 69% of students that apply, and the average GPA of its student population is 3.55. It costs students just under $10,000 annually to attend, and 74% of students are retained from their freshman to sophomore year. UTM provides almost $33 million in scholarships and grants to its students each year, with over 2,500 students receiving the Federal Pell Grant. Approximately 25% of UTM's student population identifies as non-white (University of Tennessee System, n.d.a). Table 1 summarizes the campuses profile data.

In November 2018, the UT System welcomed a new Interim President, Randy Boyd, who was permanently appointed in March 2020. Prior to joining the UT System, President Boyd had served the state of Tennessee as a commissioner of the Tennessee Department of Economic and Community Development, as well as spent time serving as the governor's special advisor on higher education (University of Tennessee System, n.d.b). It was during this time that Boyd worked to establish the Tennessee Promise, the state's free college program that provides opportunities for high school graduates in the state to go to community or technical college without paying tuition or fees (Tennessee Board of Regents [TBR], n.d.).

Table 1

UT System Campus Profiles for 2022

Campus	Student Enrollment	Admit Rate	Average GPA	Freshman Retention Rate	Cost of Tuition	% Non-White
UTK	29,460	78	3.96	87	13,264	19
UTC	11,590	78	3.57	78	9,848	23
UTM	7,280	69	3.55	74	9,912	25

This program was designed as a part of the state's larger initiative, the Drive to 55, to equip 55% of Tennesseans with a postsecondary credential by 2025 (Drive to 55 Alliance, n.d.). The Tennessee Promise supports this initiative by providing last-dollar scholarships to students to encourage college enrollment. In the first year the program launched statewide, the college going rate in the state increased from 57.9% to 62.5% (tnAchieves, 2022). Tennessee Promise was designed to be more than just a scholarship program, though. It also provides each student with a volunteer mentor to help students navigate the college-going process, with the hope that this guidance enhances the student's ability to succeed (tnAchieves, n.d.).

Within four months of Boyd becoming President of the UT System, the UT Promise Scholarship was announced. A strong supporter of the Drive to 55, Boyd wanted to provide opportunities for students to attend a four-year college for free. President Boyd acknowledged that he wanted UT to be known for being accessible to students, not exclusive, which aligns with the institution's mission as a land-grant institution (Boyd, 2020). Since Boyd was the original architect of the Tennessee Promise, the UT Promise program is very similar to Tennessee Promise.

The UT Promise Scholarship is a last-dollar scholarship providing free tuition and fees to students whose income is under $50,000 and who are recipients of the state's merit award, the HOPE scholarship (UT Promise, n.d.). It is important to note that the income threshold was raised from $50,000 to $60,000 in fall 2022; however, students who were first-time recipients during fall 2022 are excluded from the study as they will not have been in the program for a full semester yet, which limits their holistic

understanding and experience of the program. Students who participate in the program must complete eight hours of community service and meet with a volunteer mentor three times every semester. They must also maintain their HOPE Scholarship eligibility, be enrolled full-time, and be continuously enrolled, meaning they cannot take a semester off (UT Promise, n.d.). While there are exceptions to these rules, these are typically the guidelines students must follow.

Over the course of the first two years of the program, approximately 40% of students left the program every semester. Many of them became ineligible for not completing their community service or mentor requirements. Since completing community service and mentoring requirements are primary reasons students leave the program, I explore how students in the Promise program describe the value of these components. Additionally, of those students who lose UT Promise, approximately 80-83% of them receive less than $100 per semester from the program. This study explored the University of Tennessee's (UT) Promise scholarship recipients' experiences in the UT Promise program and how UT Promise students perceived the individual UT Promise program's components and requirements.

Population, Sample, and Participants

Population

UT Promise has approximately 8,000 students apply annually; however, many of these students do not complete the initial requirements to be eligible. From fall 2020 to spring 2022, 2,250 students have received UT Promise funds, all of whom must have had a family household income under $50,000, be Tennessee residents, receive the Tennessee

HOPE scholarship, and have completed community service and mentoring requirements. Information on the demographic makeup of these students was only available from the inaugural semester, fall 2020. During the first semester of the program, the average household income for all eligible students was $25,859.09 (Braddock, 2020). Approximately 32% of participants were male, and 68% were female. The majority of scholarship recipients were White (64%), and the second largest group of students were Black (17%), followed by Hispanic (8%), multiracial (5%), and Asian (4%) (Braddock, 2020). Students of all class levels can receive UT Promise. In fall 2020, freshmen made up the largest portion of scholarship recipients (52%), followed by sophomores (19%), seniors (15%), and juniors (14%), as determined by credit hour. The average award for students was $726.24. The lowest award was $100, due to the program requirement to ensure students receive a minimum award of $100; the highest award was $9,878 (Braddock, 2020).

From fall 2020 to fall 2021, certain trends about the students' awards and participation in the program became evident. Two-thirds of UT Promise students received the minimum award of $100. Approximately 30 to 40% of UT Promise students lost their scholarship each semester. Of those who lost the scholarship, 80 to 85% of them received the minimum award. Community service was the number one reason for losing the UT Promise (UT Promise, 2021; UT Promise, 2022), although a combination of not completing community service and mentoring was also a top reason.

Students' collective, outstanding additional costs, such as room and board and differential tuition, to cover their last-dollar amount of tuition and fees was $4.7 million.

Approximately 950 students participating in UT Promise already had their tuition and fees met by other federal, state, or institutional aid; 240 students had remaining tuition and fees they needed UT Promise to cover (UT Promise, 2021).

Sample

Purposeful, criterion-based sampling (LeCompte & Schensul, 2010; Patton, 2015) was used to select participants for this study. When using this type of sampling, the researcher "decide(s) what attributes of [the] sample are crucial to [the] study and then find[s] people or sites that meet those criteria" (Merriam & Tisdell, 2016, p. 97). As noted previously, participants must have received the UT Promise scholarship at some point between fall 2020 and spring 2022. I worked with the UT System office, who manages the UT Promise program, to obtain a list of students who were eligible for this study. The UT Promise administrators were also willing to provide two hours of community service to students who participated in the study. Because of this, students needed to still be participating in the program to participate in the study, as I could not offer compensation for those who were no longer UT Promise students.

To identify my participants, I sent an email (Appendix A) to 619 students who had participated in the program and who met the eligibility requirements for this study (the time in which they received the scholarship and the campus they attended). Because the study was offering two community service hours for their participation, I only included students who were receiving UT Promise during spring 2022, the last semester where I had data. It was possible students received the email who had previously lost the scholarship since the list I was provided did not include eligibility from the most recent

semester. The email informed students of the study and asked them to complete a brief demographic form to indicate their interest and determine their eligibility.

Forty-three students completed the demographic interest form. To ensure a variety of recipients' experiences were included, I intentionally sought out people with specific demographic traits. For example, I attempted to include an even mix of male and female participants, and I sought out participants with varying racial backgrounds and academic classifications. I also sought to include a variety of representation within each campus. Furthermore, since the award amount that the student received could affect their perception of the value of the scholarship as a whole and their experience participating in the program, I sought to include students with a variety of award amounts. Including students from a variety of backgrounds allowed me to ensure a variety of voices were heard and identify similar and contrasting themes about the experiences of being involved in UT Promise for differing populations.

I conducted an initial review of the responses and selected 14 students with varying characteristics to contact to start. Nine students responded. I then conducted a second review of the responses and selected more students with demographics or traits that were not represented in the current participants. I repeated this process four times until a total of twenty students had agreed to participate. I would have continued the process if more data were needed after interviewing those students. Further, when some participants mentioned knowing other UT Promise students or described an experience I wanted to explore further with other participants, I engaged in snowball sampling. Snowball sampling is the process of asking current participants to refer other people to

the study (Merriam & Tisdell, 2016; Patton, 2015); however, no student participants were recruited through snowball sampling.

Participants

Twenty students participated in this study to share their experiences as UT Promise students. Participants were selected based on varying gender, racial, social, and financial characteristics. Twelve participants identified as women, seven identified as men, and one did not have a preference. The majority of participants were White (12), followed by Black (6), and then Hispanic/Latino (2). Nine of the students were first-generation students, and two were students who transferred into a UT school after attending another college first. Twelve students attended the University of Tennessee, Knoxville, and the other eight were evenly distributed between the University of Tennessee at Chattanooga and Martin. Seven students were sophomores, seven were juniors, and six were seniors. Due to the timing of the study approval, no students were freshmen in college. Award amounts ranged from $100 to $2,109, with the average award being $763. Only one student asked that his award amount not be considered in the data analysis. Finally, one student had previously received UT Promise but lost the award due to not completing the requirements and was no longer receiving it. In Chapter 4, I present a table with the participants and their demographics.

Instrumentation

An advantage of qualitative research is that the researcher is the primary instrument of the study and "can expand his or her own understanding through nonverbal as well as verbal communication, process information (data) immediately, clarify and

summarize material, check with respondents for accuracy of interpretation, and explore unusual or unanticipated responses" (Merriam & Tisdell, 2016, p. 16). Furthermore, "interpretations of reality are accessed directly through… interviews, [and, thus, the researcher is] "closer" to reality than if a data collection instrument had been interjected between [them] and the participants" (Merriam & Tisdell, 2016, pp. 243-244). By serving as the primary instrument of data collection, I was able to go deeper with participants than would have been possible with a survey or open-ended questionnaire. Being close to the participants and clarifying their responses also enhanced the internal validity of the study.

Hence, as the primary investigator for the study, I collected and analyzed all the data. I used a semi-structured interview protocol (Appendix C) with flexibly worded questions to conduct my interviews (Merriam & Tisdell, 2016). Semi-structured interviews allow the researcher to probe or clarify concepts as they unfold to gain a better understanding of the phenomenon despite the question not being constructed beforehand (Merriam, 1998). The protocol went through face-to-face data validation with a qualitative researcher prior to use for the study to ensure appropriate wording and question order (Edmonson & Irby, 2008). This gave me the opportunity to receive feedback on the questions and adjust the interview protocol to enhance the reliability of my data collection (Edmonson & Irby, 2008).

Data Collection

To develop a holistic understanding of a phenomenon, "a breadth and depth of data collection" (Merriam, 1998, p. 134) was needed. For this study, data were collected from interviews.

Interviews

One-on-one interviews are the primary source of data for the study as they are critical in understanding the phenomenon through the eyes of those who are experiencing it (Yin, 1984). Prior to the interview process, participants signed an informed consent that gave permission for the information they provided in the interview to be used for research. The participants could also choose to allow their financial award amount from UT Promise to be used in the analysis. Only one did not allow their award amount to be used in the analysis. The consent was reviewed verbally, and participants had the opportunity to ask questions about the study before the interview began (Seidman, 2019). Data was collected via online methods (Salmons, 2015). Interviews took place over Zoom at the participants' convenience and were recorded, and then the audio was transcribed verbatim following the interview. To protect participants' privacy and to ensure confidentiality, I informed participants that they did not have to turn their video camera on (only three participants chose to leave theirs on) and that they would be assigned a pseudonym in the final presentation of the research.

I used a semi-structured interview protocol (Appendix C) to conduct the interviews, which allowed for flexibility to ask follow-up questions, clarify information, or probe further into a specific thought, comment, or topic (Merriam & Tisdell, 2016).

The structured questions in the protocol served as a guide and were asked to all participants, but the semi-structured protocol allowed me to probe further to gain a deeper understanding of an individual participant's experience in the scholarship program. Questions focused on the student's experience in the scholarship program, the student's perception of how the scholarship has or has not influenced their college retention and success, and the student's perspective of the scholarship components. Interviews ranged from approximately 35 to 90 minutes, and while I reserved the right to conduct follow-up interviews with participants to clarify data or probe further on rising themes, no follow-up interviews were needed to fully develop the emerging themes. Furthermore, interviews were conducted until I reached data saturation, the point at which data became redundant and no new insights were gathered (Lincoln & Guba, 1985).

Data Analysis

According to Merriam and Tisdell (2016), "the most preferred way to analyze data in a qualitative study is to do it simultaneously with data collection" (p. 197) as it allows for better collection of new data. Thus, during data collection, I analyzed the first interview transcript through elemental coding, "a primary approach to qualitative data analysis… [with] focus filters for reviewing the corpus" (Saldaña, 2021, p. 129). This included "making notations next to bits of data that [struck me] as potentially relevant for answering [my] research question" (Merriam & Tisdell, 2016, p. 204). Then, I repeated this process with another transcript.

When data collection was complete, my data were ready to be fully analyzed. Through an inductive process, I used emic coding to establish themes for my findings.

Coding inductively allowed me to remain open-minded to emerging themes. For first round coding of transcripts, I utilized structural coding to note students' perceptions about their experience in the scholarship program (Saldaña, 2021). Structural coding "both codes and initially categorizes the data corpus to examine comparable segments' commonalities, differences, and relationships" (Saldaña, 2021, p. 130). After I determined the initial codes, I used pattern coding to explore the emerging concepts by noting the categories and themes that "capture[d] some recurring pattern" (Merriam & Tisdell, 2016, p. 207). Pattern coding is an appropriate data analysis for this study because the technique is used to search for explanations in the data (Saldaña, 2021). Once I developed tentative themes, I looked for these themes to show up in future data I analyzed, "operating from a deductive stance… [by] looking for more evidence in support of [my] final set of categories" (Merriam & Tisdell, 2016, p. 210).

After themes were developed, I also coded deductively using the a priori codes of affordability, access, and success from the Statewide College Promise Framework. Coding deductively is appropriate when the framework suggests that certain themes are likely to show up in the data (Saldana, 2021). Since the framework used for this study posits that Promise programs should support college access, college affordability, and student success, it was likely that UT Promise students' experiences would align with these categories. Examining the developed themes, I was able to categorize each of them under three main overarching concepts, called theoretical constructs (Auerbach & Silverstein, 2003; Saldaña, 2021). This is similar to the idea of a metatheme - "an integrative theme that weaves various themes together into a coherent, storyline

narrative" (Saldaña, 2021, p. 258). The theoretical constructs are aligned to the three prongs of the theoretical framework - access, affordability, and success - and contain themes that support each of those elements.

Throughout my data analysis, I primarily used analytic memos to discover my themes, the process of writing to help me think critically about the data to make connections and generate answers (Saldaña, 2021). When reviewing data, I would "stop whatever [I was] doing" (Saldaña, 2021, p. 59) when something significant came to mind about a concept in the data to write and reflect about it. Code mapping, the process of putting codes in lists and then categorizing the codes, was also used to help me turn codes into themes and concepts (Saldaña, 2021). For me, the intentional process of reflecting, writing, and mapping about "how some codes seem to cluster and interrelate, [allowed] a category, theme, or concept for them [to be] identified" (Saldaña, 2021, p. 71).

Trustworthiness and Credibility

Morse et al. (2002) defined verification as "the process of checking, confirming, making sure, and being certain. In qualitative research, verification refers to the mechanisms used during the process of research to incrementally contribute to ensuring reliability and validity and, thus, the rigor of a study" (p. 17). To verify my findings, I engaged in several strategies to enhance the credibility and trustworthiness, also known as the validity and reliability, of my study. Overall, I demonstrated trustworthiness through member checks, clarifying researcher's bias, discrepant case analysis, rich, thick description, and peer review.

Member checks is one strategy I used to ensure internal validity or credibility. After determining preliminary findings through my initial data analysis, I provided all participants brief descriptions of my findings and asked if the emerging themes aligned with their perceptions. Six students responded and provided no feedback that would change the themes. Since the participants did not note any inconsistencies with the emerging themes aligning with their experiences, I assumed the themes were a good interpretation of the participants' perspectives (Merriam & Tisdell, 2016). This enhanced the credibility of the study by ensuring the findings made sense as related to the participants' experiences.

I also enhanced both validity and reliability by addressing my biases in my positionality statement. A researcher's position statement explains "biases, dispositions, and assumptions regarding the research [being] undertaken" (Merriam & Tisdell, 2016, p. 249) by this particular researcher. Stating my position did not eliminate the bias but, rather, helps my readers understand how my values and expectations influenced the study (Maxwell, 2013). Further, I intentionally sought data that "challeng[ed my] expectations," a process known as discrepant case analysis (Merriam & Tisdell, 2016, p. 249), and noted the differences in my expectations and the findings in Chapter V.

The use of rich, thick description, "a detailed description of the findings with adequate evidence presented in the form of quotes from participant interviews" (Merriam & Tisdell, 2016, p. 257), was used to ensure external validity. Providing a rich description allows others to determine if their research situation closely aligns with this study's situation and if the findings could be transferred. Additionally, using the exact

words of the participants, which were captured through recordings of the interviews, enhanced the reliability of my study as well.

Finally, I also engaged in peer review (Merriam & Tisdell, 2016) since this study went through extensive review with four members on my dissertation committee. This process allowed me to seek comments and incorporate feedback both into the interpretations of the data and the final publication of the paper.

Positionality Statement

As a qualitative researcher with a constructivist perspective, I believe there are multiple realities that are individually constructed, and I sought to describe, understand, and interpret the experiences of my participants. As with all researchers and people, my own identities and lived experiences influence my perspectives and ideas about the world. I identify as a White, heterosexual, cisgender female, and thus, relate to the world through that lens. While I am aware of my marginalized identity as a female, most of my other identities lie within privileged categories. While I will never be able to fully understand the experiences of those who identify differently than me, I believe experiencing any marginalized identity can *help* me understand the oppression of others. Acknowledging my own identities of privilege and reflecting on them can help both the reader and me to recognize how those identities influenced my interpretation of the data.

In addition to my aforementioned identities, I also grew up in a financially stable, multi-college-generational family, so my experience in college and the preparation for life after was filled with both emotional and financial support. I received academic scholarships, but I did not receive need-based aid. While I had a job in college, I did not

need a job to pay for my school and left college without debt. This experience is likely different from those who are first-generation students and come from lower socioeconomic statuses, many of which are more likely to have student loans and come from families who would not be able to support them financially.

My education and career also influenced my research. Specifically, my role as a higher education administrator and experience studying the field of higher education influenced my perspective on the purpose and role of higher education. I believe that college administrators have a responsibility to not only prepare students to be successful in college but also after college, which includes ensuring they understand the financial implications of taking out loans, declining scholarships, or losing a scholarship based on low grades. As a previous student affairs' professional, I hold firm beliefs that student success is largely dependent on both students' experiences inside and outside of the classroom. I am a supporter of mentoring. I believe that having someone support and encourage students during their college years, as well as having someone who can assist them or connect them to resources when times are challenging, can change the trajectory for a student. I also believe that student affairs professionals have a responsibility to provide programming, resources, and support that help students develop non-academic proficiencies such as leadership, communication, self-exploration, and social skills that assist students in their journey of self-authorship and growth, ultimately helping them develop the skills they need to be successful. However, I also think these programs must be implemented well for them to be impactful.

I also admit my biases with the UT Promise Program. My interest in studying this topic came from having designed, implemented, and managed the UT Promise Program for three years. I worked closely with the administration and the campuses on the implementation and assessment of the program and have a strong investment in the program's success. I am a natural reformer and like to make processes and programs more efficient and impactful. I am critical of the aspects of the program that I thought were less than successful (e.g., lengthy application processes), aware of the resources, opportunities, and hurdles the program has faced (e.g., high numbers of attrition in the program), and mindful of the areas *I* believed need to be changed (e.g., reduction of requirements, such as community service, that many students do not complete). While I no longer oversee this program, I am aware of my desire to see it thrive.

Just as I believe higher education administrators have a responsibility to assist students in their journey, I also believe that I had the responsibility as the principal researcher of this study to acknowledge my biases. To ensure validity and reliability of the study, I had my interview protocol examined by external constituents to ensure I did not allow my own bias of my expected result of a question to affect the way I framed the question. By practicing reflexivity, I became aware of data that did not reflect what I anticipated, indicating that my bias was not skewing my interpretation of the data. I noted differences in my expectations and findings in Chapter V. Finally, throughout the research study, I intentionally self-reflected on my own biases and expectations, and when analyzing the data and writing the recommendations, I critically assessed if my biases informed my findings or recommendations.

Summary of Chapter III

This study sought to explore the experiences of participants in the UT Promise program and their perception of the individual Promise program requirements. Through various analysis methods, I interpreted the data collected from semi-structured interviews to understand the experiences of UT Promise scholarship recipients and discover how these students make meaning out of participating in a free college Promise program. By conducting member checks, stating my position as the researcher, and using rich, thick descriptions throughout the study, especially in the findings, I have ensured that my study is credible and trustworthy.

CHAPTER IV
FINDINGS

The purpose of this study was to explore persisting UT Promise scholarship recipients' experiences in the UT Promise program and to explore how persisting UT Promise students perceive the individual Promise program' components and requirements. The following research questions guided this study:

1. What are the experiences of UT scholarship recipients persisting in the UT Promise program?
2. How do persisting UT Promise students perceive the individual UT Promise program's components and requirements?

The study used a basic, interpretative qualitative design (Merriam & Tisdell, 2016) to understand the students' perceptions of their experiences as they related to the UT Promise program, and to explore how they experienced being involved in the program and completing the program's requirements of community service and mentoring, as well as maintaining the academic requirements.

Purposeful criterion sampling was used to select participants with a variety of characteristics for the study. Semi-structured interviews were conducted virtually with twenty selected participants and lasted between 35 and 90 minutes. After data collection the data was analyzed using structural and pattern coding, and eight major themes emerged from the participants' experiences, each of which are discussed in depth in this chapter. Table 2 provides demographic information about the students who participated in this study. All students were provided with a pseudonym to protect their confidentiality.

Table 2

Study Participants' Profiles

Participant	UT Campus	Sex	Race	Classification	Identities	Award Amount
Jordan	Chattanooga	F	B	Sophomore	FG	100
Andrew	Chattanooga	M	B, W, H	Junior		100
Zoey	Chattanooga	F	W	Junior		100
Clay	Chattanooga	M	W	Junior		100
Shelly	Martin	F	W	Junior	FG	200
Jasmine	Martin	F	B	Senior		1,434
Jake	Martin	M	W	Senior		200
Olivia	Martin	F	W	Sophomore		200
Aubrey	Knoxville	F	W	Senior		100
Ava	Knoxville	F		Sophomore	FG	1,659
Brian	Knoxville	M	W	Junior	FG	859
Chloe	Knoxville	F	W	Sophomore	FG	1,309
Jamie	Knoxville		W	Sophomore	FG, LGBTQ+	2,109
Kennedy	Knoxville	F	W	Junior	Transfer	1,560
Kiana	Knoxville	F	B	Senior	FG, LGBTQ+	709
Maria	Knoxville	F	H	Sophomore	FG	259
Caroline	Knoxville	F	W	Junior	FG	1,909
Devon	Knoxville	M	B	Senior	FG, Transfer	959
Drake	Knoxville	M	B	Senior		1,284
Gavin	Knoxville	M	W	Sophomore		100

Note. Sex: M=Male, F= Female; Race: W= White, B= Black or African American, H= Hispanic or Latin American ethnicity; Identities: FG= First generation

Description of Findings

Twenty participants shared their thoughts, feelings, and perceptions about their experiences with the UT Promise in one-on-one interviews. From the data, eight major themes emerged, some with subthemes. Each of the themes' names includes a title for the theme, as well as a quoted phrase directly from a participant's "own language that succinctly capture[s] and summarize[s the] major idea" (Saldaña, 2021, p. 260). Each of the major themes could be categorized into three main "researcher-generated theoretical constructs - a way of clustering sets of related themes and labeling each cluster with a 'thematic category'" (Saldaña, 2021, p. 266). According to Auerbach and Silverstein, (2003), "in the same way that we organized the repeating ideas into themes, we organized the themes into larger, more abstract ideas," called theoretical constructs (p. 42). These theoretical constructs were developed by considering how the themes related to the theoretical framework components of access, affordability, and success. While not labeled using those titles, the three theoretical constructs directly align with the three groupings, respectively, and contain themes related to those concepts in the theoretical frame. Table 3 summarizes each of these constructs and themes.

Following is an in-depth discussion of each of these themes, supported by participants' quotes gathered from the transcriptions from the audio-recorded interviews. Filler words, such as "um," "like," or the excessive use of "you know," have been removed for clarity. In some situations, these words were left in the quote to better articulate the student's story. Ellipses and brackets were also inserted either for clarity or to protect the identity of the participants.

Table 3

Study Themes and Descriptions

Theme	Description
Theoretical Construct 1: Changing the College-Going Conversation	
"A Great Blessing": Gratitude for College Opportunities	Students expressed gratitude for free tuition, for participating in the program, and for the scholarship affording students opportunities they may not have had.
"Only Reason I'm Able to Go Here": Implications for College Choice	Free tuition influenced college choice, with some students attending a school they desired to attend but would not have been able to without the scholarship money. Assurance of college (subtheme): The guarantee of financial aid that would cover the cost of tuition helped finalize college decisions and help make the decision sooner.
Theoretical Construct 2: Money Still Matters	
"Every Dollar Counts": Reducing Financial Stress	Fair requirements (subtheme): Because every dollar mattered, students felt like the requirements were fair and worth doing for the financial award. Aversion to debt (subtheme): Students were hesitant to take out loans due to seeing the effect on others and were grateful UT Promise helped them avoid it.
"Free Tuition, Not Free College": Managing the Cost of College	Students still had remaining costs they had to cover, which typically was managed by working or relying on family supports.
Theoretical Construct 3: Helping and Hindering Student Success	
"A Very Beneficial Program": Appreciation for Program Supports	Helping people (subtheme): Students got great internal gratification from seeing their impact through community service.

Table 3 continued

	Mentor support (subtheme): Students valued the support they received from their mentors, feeling like they had someone to talk to and be there for them. Accountability (subtheme): The academic requirements served as a motivator to students.
"Great Opportunities": Enhancing the College Experience	Developing skills (subtheme): Students gained new skills and perspectives by participating in community service and mentoring and working with a variety of people. Making social and career connections (subtheme): Students enjoyed meeting new people and were sometimes met with career connections or opportunities to learn about their field.
"Another Thing to Worry About": Barriers to Student Success	Managing responsibilities (subtheme): Students had busy schedules and felt overwhelmed by all that was on their plate, and UT Promise deadlines added to their stress. UT Promise induced anxiety (subtheme): UT Promise program management communication led to stress or fear about losing their scholarship.
"I Wish": A Desire for More	Students had lists of opportunities they wished the program offered, including more career development, service days, and opportunities to meet other UT Promise students.

Theoretical Construct 1: Changing the College-Going Conversation

Throughout the interviews with UT Promise students, it was apparent that UT Promise had an impact on their lives and the way they viewed their college career path. Two major themes emerged from the data about students' experiences that revealed how UT Promise changes the college-going conversation for students. The themes indicate that students show deep gratitude for the college opportunities that UT Promise affords them and that the UT Promise influences their college choice, as well as gives them the assurance of college.

"A Great Blessing": Gratitude for College Opportunities

All of the participants expressed deep gratitude for the UT Promise program. Words such as "grateful," "gratitude," "appreciation," and "thankful" were used to describe their feelings towards the program. Students also used words such as "excited," "joy," and "glad" when describing their experience with UT Promise. One student even described it as "heartwarming" (Chloe- UTK). Students described the program as having an impact on both their ability to attend college and their lives. They expressed gratitude for how UT Promise opened doors for them that they would not have had without the scholarship. Zoey (UTC) described how UT Promise changed what she thought her college outcome would be due to her low socioeconomic status:

> I am very grateful just because I do come from a low-income household, so if I didn't have the UT promise, I would not be able to attend and graduate. Either that, or I would be, you know, thousands of dollars in debt.

Zoey went on to share that she was not even applying for college before she heard about the UT Promise. Many students' gratitude was tied to the idea that they would not have been able to afford college without the financial support. Brian (UTK) explained how UT Promise has been "a really, really been a big help [for him]." He said, "It's really the reason I've been able to go [to UTK] for the last three years." Jamie (UTK) described "freaking out" when they first found out about UT Promise because they did not know if college would be an option before UT Promise. Jamie goes on to say,

> I value the UT Promise scholarship with my life, so I would never do anything to put it in detriment. It gives me a lot of hope. I'm first-gen, and for the longest time I didn't think that I was even going to be able to go to college because we didn't have the money to. So, when I think about UT Promise, I think about all that I have been blessed with and provided with…I think of what it's provided me with, and the ability to kind of learn anything I want.

Devon (UTK) shared that attending UT was only possible because of the UT Promise. He said, "I probably wouldn't have been able to go to school here without it." Clay (UTC) was excited that the UT Promise opened up a door for him that was not limited to free community college. He said, "I was definitely very excited, and I was glad that they had figured out how they could make something work for people who didn't want to go to community college." Kiana (UTK) expressed joy and excitement about finding out UT Promise was available to her.

> I was like, 'Oh, my gosh! I meet the poor requirements!' And it was kind of just nice to see that even though my family doesn't make a lot of money, there was a resource like UT Promise out there.

She goes on to share that there is no negative stigmatism with being a low-income student and receiving the scholarship: "I don't look down on it. I just, I think of it like a blessing. I know it's a good thing." Caroline (UTK) also expressed gratitude for how UT Promise made UT seem like an affordable option for her. Prior to learning about the UT Promise, she did not think she would be able to attend UTK due to the cost. She explained,

> I think [UT Promise] is the best thing that UT can do. Period. I'm so grateful for this opportunity because I didn't even apply to UT Knoxville. I thought, 'I'm not going to be able to afford it. There's no point'… UT Promise is the reason that I came to University of Tennessee, Knoxville, so I have so much respect and so much gratefulness for it.

Some students noted that having the opportunity to attend college was important to them because their parents either did not attend or did not finish their degree. Students held the belief that college was the way for them to have the life their parents did not have. Zoey (UTC) said, "Neither of my parents graduated from college, so they really pushed it on me to basically set a life for myself." Olivia (UTM) said,

> Neither of my parents finished college…But it was definitely important for me to stay in school and just go from high school to college and not skip anything in

between because school is one of the most important things to me, and I just want to keep learning and learning, and then get my degree and then get a job.

Further, students expressed gratitude for the award amount they received because it opened college doors for them. Drake (UTK), the only student who participated in the study who also lost his scholarship, said, “The UT Promise has been a very big impact on me financially, and I'm honestly so grateful that I was able to be a part of it.” Drake was at one point receiving $1,300 from UT Promise. The average award for spring 2022, including those who received nothing from UT Promise, was $172. When removing both those who received nothing or the minimum award of $100, the average award goes up to $755. Drake, who was receiving well above the average, goes on to say,

> Receiving honestly, anything is better than receiving nothing. So even though some people may say, ‘Oh, they only give you $1,300,’ I'll be saying in my head, ‘Oh, my goodness, they gave me $1,300, so I can stay here.’ That is...I'm grateful for that [chuckles].

Another student, Jasmine (UTM), was also receiving above the average award amount with an award amount of approximately $1,400, but she thought she was only receiving $200. When hearing what her actual award amount was, she responded,

> Whew! It's amazement! It's really close to bringing me to tears because it's just like, I don't know how to really word it because I’m not saying that the requirements for UT Promise are really easy, but… for something that doesn't take a lot of time and actually grows my network and actually kind of betters me

as a student and an overall person in my community, to reward so much, it's, it's just astonishing.

Despite the financial award that the students received, they were still grateful for UT Promise. Shelly (UTM), who received the minimum award of $100, said,

> I only get like the $100 because I have lots of other scholarships, so like I wish I could say it was like a huge improvement on my life, but I'm definitely grateful for the $100 a semester because a $100 is a $100 I could put toward something else…. it is really nice to have…and if something did happen and I lost a bunch of scholarships. I could get more from UT Promise, and I wouldn't be completely in the hole.

Jake (UTM), who received $200 for the semester, had a similar response: "I'm still very grateful to receive any kind of amount of money. Definitely anything that will help me pay off….my student tuition, I'm very grateful for no matter what amount it is." Students felt fortunate to be in the UT Promise program receiving anything. Jordan (UTC) said,

> I'm still being given an opportunity to get help in school, even if it's not a lot. It just helps to be grateful, because I know that some people aren't in the same position as me to be able to have that opportunity.

Devon (UTK), like Jordan, also viewed his financial position in comparison to others, feeling grateful that he had an opportunity when there are many people who do not. Even though he still had out-of-pocket costs that he wished UT Promise would cover, he was grateful for what he was given. He said,

> It'd be really nice if they covered [room and board]. But at the same time, I'm thankful for what I have gotten because a lot of people can't even get their foot in the door. So, I mean, I'll take whatever I can get.

Beyond the financial award, students were grateful for the opportunity to participate in the program due to the benefits it provided to them as a student. Students described the program helping them both in college and beyond. When describing how she felt the requirements were commensurate for the award amount she was receiving Chloe (UTK) said the community service and mentoring "experiences are worth it." Aubrey (UTK) felt similar:

> I thought about [if it was worth it] the first semester when I only got a couple hundred dollars, but after the first semester I realized how helpful the requirements were for UT Promise. I thought it was good to just keep my scholarship and do their requirements because of how helpful they were in addition to the scholarship…. Despite the dollar amount, like no matter what the amount is that you get, the program is really beneficial for you as a college student and as a future professional to be able to make these relationships and complete community service to become a better person. So, I think it's a very beneficial program, even though you may not get as much as you think, the dollar amount really doesn't matter in the end.

Jordan (UTC) explained how she was grateful for the opportunities she participated in for the program as they add to her overall experiences.

> I will kind of express gratitude for it just because the activities that's required for the UT Promise is actually good for you to be involved…because that type of stuff is good for your resume if you've never experienced that type of thing.

Maria (UTK) described really loving her mentor and how that added to her college experience, cultivating a sense of gratitude for the program:

> I really like it. This is more than I thought it was going to be because most scholarships are kind of like, you know, they don't have a mentor that comes along with it. So that's really the one thing that stands out is my mentor. He's the best. I love talking to [him]. So, I'm thankful that this program has allowed me to connect with him.

Jamie (UTK) also shared thankfulness for the experience.

> You know, I've gotten to have great opportunities, meet great people, and even though UT Promise is a last dollar thing, I mean, still, it wouldn't really have been an option for me without it. So, UT Promise has been a great blessing in my life.

"Only Reason I'm Able to Go Here": Implications for College Choice

In addition to being grateful for UT Promise, students also expressed how UT Promise influenced their college choice. While some students were considering attending UT regardless of the scholarships they received due to the academic opportunities it provided, others expressed that UT would not have been an option without the UT Promise. Zoey shared that she "only applied to UTC because of the UT Promise," and Caroline noted she was not planning on applying to UTK before she found out about UT Promise. Maria (UTK) was overwhelmed by the cost of college. She shared,

> It's really expensive when nobody has that kind of money unless you come from a very wealthy family, and we are immigrants… [My parents] just have like regular hourly wage jobs…So, it's definitely like, I could only have come to college if I had financial aid.

Olivia (UTM) was considering going somewhere else, but the cheaper option at UT with UT Promise was alluring. She said, "I was actually planning on going to [a different school], but then I saw UT, and I was like that's a lot better because it's definitely cheaper, and the UT Promise helps a lot." For Aubrey (UTK), money was a major factor.

> I was definitely exploring other colleges just for financial reasons. If I didn't get scholarship money, I wasn't going to be able to come to UT. So that's when I was really motivated to apply for [UT Promise]. Financial reasons did come into play just because I didn't have the money to just write checks for my tuition, so it was really important that they had scholarships. Loans were an option, but I did not want that to be what I was relying on. So, if it came down to it, and I got less scholarships at UT, I probably would have gone somewhere else that I got more scholarships.

Chloe (UTK) was concerned about how she was going to pay for college until she learned about the UT Promise.

> Before the scholarship I was like stressing. I really wanted to go to Tennessee, but I was looking at other schools that would pay for everything but finding out about UT Promise really helped me confirm my decision that this is where I want to be,

> and that I can be here through that scholarship. It just really, I guess, set in stone the place I want to be at.

Jake (UTM) had originally gone out of state for a sports scholarship, but even then he had found himself in debt. Due to financial, mental, and social reasons, he decided he wanted to move back to Tennessee for college. UT Promise helped him make the choice to attend UTM. He shared, “Whenever I found out about [UT Promise] and figured out that I was actually able to get it, I knew this was the right place to go.”

Students also shared how UT Promise changed the college path they thought they would be on. Brian (UTK) described how it would have been difficult to go to UT, even though he wanted to attend.

> It would have been hard. It would have been possible, I guess, but it definitely would have been smarter to go somewhere else, if [UT Promise] wasn't available. I applied to [two other four-year institutions], so those were my two other options, other than UT. Then I found out about [UT Promise], and this was really the only place I wanted to go after that. It's really the only reason I'm able to go here.

Similarly, Clay (UTC), who was disappointed he was having to look at other options due to cost, shared,

> Before I found out about UT Promise, it felt kind of discouraging because there was not one school in the state of Tennessee that accepted Tennessee Promise that had cybersecurity, so I started looking into out-of-state schools, which I didn't really want to do. So, when I found UT Promise it was this really cool, like, I can actually do what I want to do without having to jump through a bunch of hoops.

This ultimately helped Clay make the decision of where to go to school, saying,

> [UT Promise] definitely had a pull towards attending in-state. …. it definitely helped in saying, 'Oh, I don't have to go out of state just to get what I want,' and it definitely saves some money for sure, which helps.

Gavin (UTK), an architecture major, was excited when he found out about UT Promise because it opened the door for him to "pursue [his] career and [his] goals" at an affordable cost, noting that other schools in-state did not have his major. Unlike Clay, Gavin would have attended a community college without his major to cut down on college costs. Devon (UTK) shared that he did not think he would be able to go to UT despite it being his dream school. The cost would have been too much without the scholarship award.

> I probably wouldn't have been able to go to school here without that. I heard about, 'Next year we're going to start up the UT Promise, and it's going to be similar to the Tennessee Promise,' and I've kind of always wanted to go to UT, but it was kind of just like a dream school.

Before learning about the UT Promise, many students noted that they planned on attending a community college to take advantage of the free two years through the Tennessee Promise because a four-year college was too expensive. When UT Promise became available, it changed Zoey's (UTC) perspective on attending a four-year institution. After applying to other community colleges and then finding out about UT Promise, she described feeling like she "might as well take advantage of the four years and just go ahead and go to UTC." Finances was the main reason for planning not to

attend a UT school initially and, instead, utilizing the state's free college option; however, UT Promise changed that decision for students. Kiana (UTK) said,

> I think if I wouldn't have gotten UT Promise, I definitely would have ended up at a community college, probably working to save up until I could go to a big university. But getting UT Promise definitely made it to where I could go to university right off the bat.

For students who had initially planned to attend a community college, they were disappointed that an associate's degree was the only affordable option for them and that they would not be able to attend a four-year institution. While they felt like it was the right financial decision to attend a community college, they desired to attend a four-year school and were saddened by the loss of the academic opportunity or college experience a four-year institution could have afforded them. Jamie (UTK) wanted to go to vet school, and she knew she needed a four-year degree to be able to do that, but she could not afford to attend a four-year university. She was disappointed that she would have to go to community college because that was not going to allow her to get the bachelor's degree she needed to pursue her desired career path. She shared,

> If I had the financial ability on my own without UT promise, I would go to UT, mostly because it's always been kind of my dream school. [It was] pretty much devastation [knowing I wouldn't be able to attend my dream school]. It's kind of like, I got to the point where I had to keep myself going, because I mean, yeah, I could learn at [a community college] but then, what was I supposed to do after that if I couldn't pay for it? That's maybe an associate's degree, but it was kind of

> that gut-wrenching feeling of I want to go to vet school, but I'm not going to have the steppingstones to get there, and I was just incredibly depressed about it.

Andrew (UTC) expressed gratitude for UT Promise giving him the option to attend a four-year institution.

> Well, it made me feel great [knowing college was possible] just being able to have that resource because I most likely would have gone ahead and finished out the other two years at an in-state school, perhaps this one… or, I guess, the cheaper options, but instead I'm able to experience a full four years at a university. (Andrew - UTC)

Kennedy (UTK) was a transfer student who had already taken advantage of the Tennessee Promise. Looking to continue her studies, she was interested in transferring to a four-year school. UT Promise helped her make that decision, saying "I was really thankful because I didn't know that UT didn't really have a lot of transfer scholarships. So, once I found out about that it definitely solidified my transfer with UT."

Devon (UTK) shared a similar sentiment, saying, "I feel like [UT Promise] made it easier to make a choice…I didn't really have to hunt down too many scholarships." Devon also expressed how it helped him make the choice earlier on, explaining how with other scholarships, he would be left waiting longer to determine what amount he would receive. Without knowledge on financial award amounts, it was difficult to make a college choice.

> Usually you have to go deep into the enrollment process to figure out if you're going to qualify for certain scholarships, and how much you're going to get. With

> UT Promise, I already had an idea that I was gonna' get a decent amount, so it made it easier. (Devon- UTK)

With UT Promise being last dollar, there was a guarantee that his tuition would be covered, which helped finalize his college choice.

"A For Sure Deal": Assurance of College. In addition to UT Promise opening up doors of academic opportunities for students and influencing their college choice, it also created a sense of assurance that college was not just an option, but it was going to happen. Andrew (UTC) said it made college a "for sure deal" for him. Despite having other scholarships and even knowing she would be eligible for full Pell grant, the guarantee of UT Promise covering the remainder of any tuition costs allowed Shelly (UTM) to feel like she could attend college. She said,

> It definitely improved [my ability to attend college] because it was like, I will always have this if I keep up with everything. I knew I was gonna' get full FAFSA [Pell], and I had an academic scholarship and that kind of stuff, but still, even if I didn't have that, I would have something that I could access to keep me going… It definitely helped me feel more confident about going to college.

For Zoey (UTC), UT Promise "changed [her] view on the college experience more positively." The assurance that there was a financial award to fall back on as other aid might fluctuate made her feel confident in her decision to attend college. She said, "Just because if something were to go wrong, or you just simply can't afford it, there's an option for you. [It's not like,] 'I can't afford it; college's out the window.'"

Clay (UTC) explained how the UT Promise can be the final push to make the decision to go to college. He said, “Scholarships like this can be that last straw and the last building block that helps push them towards the decision to go to school, to go to college, and it can be that support to actually complete this journey.” Jamie (UTK) described how the assurance of college actually boosted their high school performance because they wanted to make sure they did everything on their part to attend college now that it was an option.

> I remember hearing that [UT Promise] was actually a thing, and I absolutely freaked out. I look at my transcript and my freshman/sophomore year, I was doing awful because I was in that mindset of like what is even the point, you know. … And then I was a straight A student the last two years of high school, and I think that was because it was like that motivation click, and I was like, this is my opportunity. So, I went from being a D/C/B-ish student to having all A’s my junior and senior year.

Maria was also academically motivated to do better in high school because she knew she would need academic scholarships, although her motivation was not UT Promise specific.

> Throughout all of my high school career I knew that I was going to need a lot of financial aid to go to college because I come from a low-income family. So, I was always really expecting to keep my grades up in order to have this scholarship.

Beyond high school, the assurance of being able to afford college also extended academic motivation into the college years. Students were appreciative of the opportunity to have a

four-year college experience, so they wanted to make sure they took advantage of it. Andrew (UTC) said,

> It really adds to the experience, and it also I think it adds to the motivation as well, because I know a lot of people who say they're going to do the two years at a community college, but they just end up not liking it and not feeling motivated to the point where they just decide that college overall this isn't for them.

Knowing that a four-year college option that they wanted was available to them helped motivate the students, while the promise of community college was less appealing since it did not always align with their hopes or goals.

Despite UT Promise providing an assurance of college to the students, many of them actually did not need the money to be able to attend school. As part of seeking students out for the study, I was provided a list of eligible students along with their award amount. As noted in the Informed Consent (Appendix B), this would not be used unless given permission to do so. During the interview, students were asked to share what they thought their UT Promise award amount was, allowing me to compare their perceived award amount with their actual award amount (for those who provided consent to use the award amount). Students were also asked if they wanted to hear what they were actually receiving, and all said yes.

Many of the students were receiving the minimum award of $100 from UT Promise, meaning that their other financial aid and scholarships had already reduced their tuition to zero dollars and indicating that college actually was an affordable option for them. Only eight of the students were actually aware of what award amount they were

receiving from UT Promise. Many students were surprised with how "little" they were receiving, expecting that their UT Promise award would be the full cost of tuition. Multiple students thought they were receiving anywhere from $8,000 to $13,000 dollars, when in reality they were receiving $100 to $2,100. When finding out how much they were receiving, students responded in the following ways:

> "Ohhh okay! [laughter] I was so far off!" (Olivia- UTM)
>
> "I guess I didn't look at it on my financial aid." (Brian- UTK)
>
> "Oh! Oh, really? Is the rest other scholarships, or like from the Pell Grant and the HOPE scholarship and stuff?" (Devon- UTK)
>
> "So, this whole time I've only been getting a $100 a semester from UT Promise?" (Andrew- UTC)
>
> "Wow! Where is the other stuff coming from? I know Pell grant is some." (Jamie- UTK)

Since students were not aware of the actual cost of college, they just assumed it would be expensive and not an option, deterring them from considering UT until they became aware of the UT Promise. Jamie (UTK) said,

> [UT cost] was an assumption at first, but when I actually went online to see, oh, it's like $11,000 a semester or something like that or a year, I was like, 'oh, so yeah, no, this is definitely not an option.'.

Caroline [UTK] said she "stereotyped" UT as being expensive, saying, "I just didn't even think it was possible. I had I thought, 'Oh, only the rich kids go there.'"

Evident throughout the interviews was that most students lacked knowledge on financial aid both prior to and during college. The lack of financial aid knowledge resulted in many students failing to consider college an option or a guarantee, but with the message of free college, students began to see college as an option, despite it actually being affordable for most of them even without the scholarship. Participants noted relying on UT Promise as an assurance that they could go to college, but, in reality, many of them would have already been paying zero dollars for tuition due to their other aid. This means they would not have needed to rely on UT Promise to guarantee college for them, but the lack of financial aid knowledge and messaging around college access and affordability hindered this.

Theoretical Construct 2: Money Still Matters

While UT Promise helped to reduce college costs for the scholarship recipients, money was still relevant to their daily lives. Chloe (UTK) was initially shocked when she realized she still had to pay for items, but then she said she discovered "it's not free college; it's free tuition." Students noted expenses such as on- or off-campus housing, books, class fees, car payments, gas, parking, class materials for projects, and food. Almost all of the students worked, with many noting that not working was not an option. Two themes emerged under this category that reveal that while UT Promise helps make college *more* affordable and reduces some financial burdens, it does not eliminate all costs or financial stress for students.

"Every Dollar Counts": Reducing Financial Stress

The first theme that emerged around affordability of college for students is that every dollar helps reduce the overall financial stresses and barriers that students face. As noted previously, students were grateful for the award amount, no matter what it was. All of the students described money as a factor when deciding if and where they would attend college. Some students were planning to attend college regardless of the scholarships, while others would only attend if they received enough money to make it affordable. For those who were planning to go regardless, money was still a consideration and something they felt concerned about. Zoey (UTC) said, "It was more of the anxiety of how am I going to pay for it, or will I be able to graduate with the cost of books and tuition and everything like that." Many students described feeling stressed about thinking about how they would pay for college; however, when learning about the UT Promise, some of that stress subsided. Drake (UTK) explained,

> When I saw that the UT Promise was an option, then, of course, I threw myself at that opportunity immediately, and it basically lifted that idea that all this is so much stress having to pay all this money, even while I'm in-state student. It was so much stress, and it just allowed me more flexibility with my budget and what I plan to do over the semester.

Kiana (UTK) experienced stress around money during the semester due to the payments that had to come out of pay for her additional college costs at the beginning of the semester. The anxiety around money caused her to miss out on some experiences with her friends, or at a minimum, be mindful of the way she was spending money.

> Sometimes I feel a little bit more stressed, 'cause we'll get into the second month [of the semester], and it's like oh, my bank account's really low because I had to pay all of that stuff. So I won't go out with my friends, or I won't do certain things to try to save up my money a little bit, so that way when I get into something I really want to do, I can do it. So, I guess it's definitely making choices like, do I really need to do this? Do I really need to go out on this Friday night, or can I just stay in? Because I know I'll need to pay for something eventually.

Despite her worry over money and having to be conscientious of spending money, she goes on to explain how UT Promise reduced some of the financial stress for her and allowed her to have more of the college experience she wanted. With UT Promise, she was able to keep her working time just to the summer and breaks, rather than during the semester, allowing her to focus on school and friends.

> I think because I get UT promise I'm able to experience a lot more than I would, 'cause if I didn't do UT promise, my tuition and stuff would be a lot more, so I would have to work during the semester to try to pay for things I needed because all the money that I saved up would probably be the out of pocket pay [for tuition], so I would have to work, and then I wouldn't be able to like go to football games or go study with my friends or like, get lunch after class and stuff like that.

Gavin (UTK) would have had financial support from his family without the scholarships but receiving UT Promise helped "take a little bit more financial pressure off." Jake (UTM) also felt like UT Promise reduced the overall financial stress he experienced and allowed him to worry less. UT Promise allowed Jake to go to college

without taking out loans, which he found reliving. The extra money helped reduce the mental burden for him.

> Because I get UT promise I'm able to experience a lot more than I would. UT Promise has let a lot of the stress off my shoulders. I still have to work the same amount of hours that I worked before I got UT Promise…but instead of me getting UT Promise and not worrying about the bills and everything piling up, I would've had to take the loans and just know in the back of my head that that's constantly building up.

Most students felt similarly, describing how the additional money helped them cover the additional costs of college they were responsible for, which was helpful to reduce stress. Since UT Promise is a last-dollar scholarship, students should not be able to use the money for any of their additional costs; the award would only cover their remaining tuition costs. However, many of the students described receiving multiple scholarships that covered all of the tuition. Since UT Promise gives students at least the minimum award of $100 per semester, students whose tuition was already covered by their other aid and scholarships were able to receive that back in a refund check, along with whatever other scholarship money was also awarded beyond the total tuition amount. Drake (UTK) said he used the money for gas or school supplies. This reduced stress for him by knowing he would be able to "get to and from school without having to worry about if [he was] going to be late to class because [he] may have to take the bus because [he has] no gas."

When asked how she felt about her award amount, Aubrey (UTK) said, “Well, $100 would buy my groceries for the month, So that's kind of what I use it for.” She also noted that she could also use that extra money to go out with her friends. This was an important sentiment with students, as many of them mentioned needing to consider money and make wise financial choices, so even a little extra money to feel less worried when going out to eat with friends was helpful. Refund checks also helped some students reduce the amount they had to work or helped cover them until they were able to get to a school break to work. This reduced stress and allowed them to focus on school and the college experience instead of working.

While receiving UT Promise did not eliminate financial stress for the students, it did help reduce it. According to Olivia (UTM), “it would always be great to get more, but any little bit helps…because there are times that I only have $200 in my bank account, and I definitely would not want to pay that out of pocket.” Chloe (UTK) described how UT Promise helped reduced her other costs, saying, “But I can tell you, without the UT Promise [my loan] would be a lot higher than what it is right now.” The guarantee of UT Promise was also helpful in reducing stress about money. Students did not have to worry about what would happen if their financial aid or scholarships were reduced from semester to semester because they “would have [UT Promise] to fall back on in case [they] did lose one of the other scholarships” (Zoey- UTC). When describing her experience with community service, Chloe (UTK) noted that she was reminded of the ways in which she played a role in reducing the financial burden. She said, “it just helps me knowing that even when I do this stuff, I'm also helping with my tuition…I’m helping

people, but I'm also relieving my financial burden." What was evident in the students' stories was that every dollar supported them throughout college and helped reduce the financial stress and worry they may have experienced otherwise. Caroline (UTK) summed this theme up when she said, "any amount of money that I'm receiving is money that I didn't have," which helps relieve financial stress.

"Worth It": Fair Requirements. Because every dollar mattered to the students, they felt that completing the community service and mentoring requirements were fair asks. Jamie (UTK) said, "I think it's very fair. I mean, it's only 3 meetings with your mentor a semester, and 8 hours of community service. I think I definitely have time for that." Jordan (UTC) agreed, feeling like the program did not require very much of her and also stating that the program was "'nothing compared to what you have to do for other things". Others felt like "it's worth it just because it is a drastic full tuition versus 8 hours every 4 months" (Zoey- UTC) and that "anything is worth getting an education" (Devon- UTK).

When describing how the requirements were fair, many of the students discussed how it benefited them as well. Jamie (UTK) shared that the three meetings come at the right point during the semester (beginning, middle, and end), and Gavin (UTK) said that "it hasn't been too troublesome" to maintain the requirements. Shelly said,

> It's only 8 hours of community service that I do, and meeting with someone three times a semester who I found fun to talk to and everything. Sometimes I do think, 'Well, I do all this just for a $100. It's so sad', but like when you think about it, it's

> really not that bad. It's a good amount. Anything is worth helping people and talking to a person three times a semester (Shelly - UTM)

During the interview, financial awards were shared only if the student gave permission to discuss it. Some students discovered they were receiving more than they thought, creating even more appreciation for the scholarship and reassurance that the requirements were worth it. Only one student, Andrew (UTC), expressed frustration with the requirements, and he only did so after learning he was receiving $100 when he thought he was receiving $3,000.

> I was like, 'Oh, yeah, this is really great. Eight hours of work for a giant scholarship,' so it didn't even feel like work. It was like, 'Oh, yeah, this is a really wise decision to be making.' Now, it just feels like I've just been working a $10 an hour job…. It seems like I'm putting in a lot of effort for just 100 bucks a semester.

Despite his initial sentiment, Andrew said he still planned to participate in the program because "100 bucks is still 100 bucks. That's still scholarship money regardless." This indicates that even though he felt the requirements were not commensurate for the money he was receiving, that money still mattered to him, and the internal benefits he was receiving from participating in the community service and mentoring were more beneficial than working a job for the money.

Andrew (UTC), Kiana (UTK), and Ava (UTK) were the only students who felt the money received from UT Promise should be more equal to the effort put in. Kiana shared that one semester she got $3,000 and another she got $700. She did not like that

she had to do the “exact same thing” for less money. Ava also received less money one semester and said,

> I was shocked. I felt a bit like, not betrayed, but kind of like lied to. I know I'm getting money, but it's not money you would expect to get from a scholarship. I know scholarships where the minimum I've known of was like $500, so I’m getting a $100 and doing 8 hours of community service …. getting a $100 is not worth doing 8 hours of community service. I mean, I’m okay with doing it because I know I'm helping the community, but you expect to get more than that for what you do.

For two of these students, they were willing to do the requirements for the money because every dollar was helpful. For the other, helping others was the driving factor, but she felt great about completing the requirements when she received more money from the program. Despite these students’ sentiments, the majority of students felt the requirements were fair for the scholarship money they received.

“No loans”: Aversion to Debt. As discussed, UT Promise students are acutely aware of money and how having it or not having it impacts their daily lives. Because it matters to them so much, many students described having an aversion to taking out loans and going into debt for school. While some students had no choice but to take out loans to cover the expenses beyond their tuition, others explained that they would have chosen not to go to college over going into debt for it. Kiana (UTK) knew she was going to have to take out loans, but she was hesitant about taking anything out that could put her into deep debt.

> There was always the thought in the back of my head that going to somewhere like UT was not possible because it is such an expensive school … so I always knew I would have to take out loans, but I did know that I didn't want to exceed like…How much do I take out? I feel like I do like $1,000 per [semester]. So, I knew I didn't want to be getting like $10,000 in debt every single year. I knew I didn't want that, so it was important that I was getting lots of scholarships.

Reasons for debt aversion varied. Olivia (UTM) did not want to have to deal with the additional financial stress or mental burden associated with taking out loans. She said, "I'm trying my hardest not to take out any loans. I just don't want to have to pay them back in the future. It's just one less thing to worry about." Ava (UTK) described hearing that some debt could be good, but it was overwhelming to understand and know what would be helpful.

> I don't do loans. Since the beginning of my senior year, I was like I'm going to college, but I am not taking no loan. Many people say there's good loans, and there's bad loans, and I'm just not dealing with that.

Most students, though, expressed fear or anxiety around loans due to either seeing the effects firsthand or hearing stories about people. Coming from low-income families, many students were personally aware of the effects of debt.

> Because of my financial situation now and growing up, I've always been terrified of debt collection agencies and very serious money issues, so I just didn't want to get myself wrapped up in that if I wasn't able to pay on time or pay in full. (Zoey-UTC)

Maria (UTK) explained how her avoidance came from hearing about others' stories.

> I just hear those horror stories of [people] paying more than what they even had the loans for. Like the interest rates are just so high that their original loan was this amount, and they had to pay like three times the amount. And like, even when you're old, you're still paying it. And I'm like, that's not what I want to do.

Clay (UTC) also saw the negative effects of student debt and did not want to be involved.

> I really didn't want to take out any loans because I've seen how bad loans can be on people if they can't afford to pay it off, and I didn't want to be straddled with an exorbitant payment that was in line with a mortgage or something like that.

Clay goes on to express how UT Promise helped him avoid debt. Others also felt like UT Promise helped them feel like they would not have to take out loans. Brian (UTK) felt like "it was just really cool to find out that it was possible to go here without going into extraordinary amounts of debt." Devon (UTK) described the stress it can create to be attached to the loans so far into the future, and he expressed gratitude for how UT Promise afforded him the opportunity to not be in that situation.

> You hear about it all the time. People are tied down to their student debt for decades after they get out of school… So, I'm glad that hopefully won't have too much of that, if anything, tied to me after I get out, and it's cool to start life with a clean slate.

Finally, Gavin (UTK) said,

> Higher education places are expensive for the average person and can cause quite a bit of debt, and that can cause financial stress for a very long time in someone's

life, so I was mainly worried about that. But thankfully, I was given an opportunity to not have that burden.

"Free Tuition, Not Free College": Managing the Cost of College

Despite having UT Promise to rely on to cover the cost of tuition and to even reduce some of the financial stress, students still had to navigate paying for other aspects of college. If students did not have enough scholarships to pay for items like room and board and their meal plan, or if they did not get a refund check, they were left to manage additional costs associated with attending college. Two main sources helped students manage the cost of college - working and relying on family support.

All but one of the students mentioned working, with some saying they had to work, and others noting they worked either for additional support or for the experience. Caroline (UTK) said, "In this economy? I have to work. Previously I was able to not." Hours worked ranged from 8 to 35 hours per week. Some of the students said they worked over the summer and during winter break to save up money to be able to pay for what they needed during the semester, as working during the semester was "too difficult to manage" (Shelly- UTM). Others noted working after class, weekends, and even early mornings. A few students noted working multiple jobs.

Drake (UTK) worked for a job that aligned with his major, a package delivery job, and an Uber driving job. He described working three jobs as if it was a very normal and expected experience. While he did not complain about his situation, he did note that at times caused him to miss out on other experiences.

> Working most definitely has kept me away from some college experiences because it's on someone else's time. You're basically punching the clock…and then after that you get to do homework…. So yes, I'd say working has hindered my ability to continue like the college experience or continue doing volunteering on the weekends.

Gavin (UTK) worked in a residence hall starting at 4 a.m. Jake (UTM) worked early mornings at a gas station, starting at 3 a.m. so he could get off in time to go to class by 11 a.m. Students had to work early so they could take care of their other responsibilities. Jake knew working was something he had to do, but he also described how that made him miss out on other college experiences.

> I would still be able to work and get out on time to work on my schoolwork but at the end of the day, whenever I finished my homework, I wouldn't want to go out, wouldn't want to hang out with anyone. I just wanted to go straight to sleep because I'd have to do the same thing the next day.

Jake goes on to say how working also impacted his schoolwork, as he would not get as much time to work on assignments as he would like. Despite saying it grew him in time management skills, it was still a challenging situation that caused him to miss out on other experiences.

> All the people I know get to go to class, as soon as they get out of class they can go home, work on their homework, go eat with whoever they want to eat. I would be at work until the end of the day, finally get my homework done, and then get

> invited to play some games or something and couldn't because I had to do the homework then. (Jake- UTM)

Others described similar concepts. Devon (UTK) said work often took up all of his weekends, meaning he could not participate in college activities such as going to football games. Zoey (UTC) said it affected her schoolwork, as she struggled to find time to "fit studying and assignments into [her] schedule." Chloe (UTK) said she occasionally felt like she was missing out on college opportunities but she "tried to put it on the backburner of [her] brain and try to enjoy things." Jamie (UTK) said,

> If I wasn't working, I could probably join more clubs…There are other things I found on campus that I find really interesting to join, but just because I'm so busy during the week… it's pretty much impossible for me to do anything.

Caroline (UTK) and Maria (UTK) both mentioned how they would like to go to career fairs, but those are often held in the middle of the day when they are working. Caroline described having to weigh the options of what to attend. She said, "Do I lose the money, or do I lose the experience? And I need the money more, so I have to make that choice of which is more important."

Many students noted that receiving more money to help cover their additional living costs could reduce the pressure and stress they feel, as well as may allow them to enjoy more experiences in college. Jake (UTM), who had to work the same number of hours after receiving the UT Promise, said the scholarship still eased some of the stress for him and allowed him to focus more on school.

> I work around 35 hours a week and balance a full-time college schedule, so that added stress wasn't really helping. So, whenever I received the UT Promise, it definitely relaxed me a little bit. I've been able to focus more on my homework and my life and kinda like branch out. I had a tendency of not going out socially because all I wanted to do was work and sleep.

Regardless of if students were working, they were very aware of the impact of money and made decisions that helped them reduce the cost of college. Approximately one-fifth of the students noted living at home. Jordan (UTC) mentioned that she chose not to live on campus just to reduce her college bill for her family. She said, “I didn't live on campus because I feel like that was a big chunk of a bill that [my mom] would have to pay.” Maria (UTK) explained how living on campus did not make sense financially, even though it would have been more convenient.

> Living on campus makes it more accessible to be involved on campus. Whenever I have meetings that are like at 7 p.m. and my class ends up like 4, there's three hours in between where I literally can't go home. So, it would be really nice to have a place to live on campus like I did my freshman year, but it would be at least like 15,000 more dollars that I don't have to spend a year when I live 15 minutes away.

Clay (UTC) described how living at home put more money in his pocket.

> I live with my parents, and so that saves a lot of money, and so by just moving off of campus, it gave me the refund check which has been able to be put to different uses that are helping.

Clay goes on to share how even having food on the table after a long day reduced stress and allowed him to relax. He described feeling lucky that he had that support from his family. Jamie (UTK) covered most of their expenses, but they were able to rely on their mom to "chip in the last amount." Shelly (UTM) also noted being able to rely on her mom. She said, "If I really run out of money and don't want to spend my own, my mom helps me out when she can. I'm not sure if I could have made it through on my own without her."

As noted previously, students expressed deep gratitude for the UT Promise financial award, and that gratitude extended into most areas of their life, with minimal complaints about their life situations. This attitude was evident in the ways they appreciated and valued support from their parents as well. Ava (UTK) said that her parents cover all of her remaining costs, such as gas, food, and class materials, so she "knew [she] had to find a way to lower what [her] parents were going to pay for." Students mentioned that working helped reduce stress or ease the support their parents were providing. Caroline (UTK) said she had to work to make ends meet, but even when thinking about if she could make it work, she said "it's a lot less stress to have that extra money than it is not." Chloe (UTK) said it "eases [her] mom's stress." Finally, Andrew (UTC) discussed how he relies on his dad, but he is working to become more financially independent, so his dad does not have to feel responsible for him.

> I'm eternally grateful for [my dad] … I'm just trying to make it easier on him. Every year I've been more and more financially independent, just kind of a little bit. So only last year I had a meal plan living on campus, and then this year I'm

> pretty much responsible for my own food costs, and next year I'll pay maybe like half the rent. This isn't his idea. It's just me just trying to become financially independent and help him.

These family and financial supports were crucial for students as they navigated lowering their overall college costs.

Theoretical Construct 3: Helping and Hindering Student Success

A major part of UT Promise is the mentoring and community service components. In addition, students must maintain certain academic requirements to persist in the program. These elements are intended to be supports for the students. When describing their experiences with these program elements, students expressed overwhelming positive sentiments. From this category, two main themes emerged that revealed UT Promise was a driver of student success. Students appreciated the program requirements and felt that they enhanced their college experience, as they found enjoyment and support from them. However, an additional theme emerged that revealed that UT Promise also created stress for students, leaving them desiring more support, the final theme.

"A Very Beneficial Program": Appreciation for Program Requirements

All of the students described some level of appreciation for at least one of the program components that were implemented in order to support the students. Three major subthemes emerged from the data- students enjoyed helping people through community service, they valued the support from their mentors, and they appreciated the accountability of the academic requirements.

"Rewarding as Hell": Helping People. When asked to describe their experience with community service for UT Promise, almost all of the students immediately started describing how much they enjoyed doing the community service and helping people. Zoey (UTC) said helping others made her "feel more in tune with the community." Most of the students described the internal gratification they got when they were able to help someone else. Jordan (UTC) explained, "The best part about completing it is… knowing that you're helping somebody else." Aubrey (UTK) wrote cards to children in hospitals across the country and loved knowing she "had done something to put a smile on their faces." She said, "I really enjoy doing [community service]. I like to know that I'm doing something that can help somebody else." Shelly (UTM) said she liked doing "something kind of selfless and that makes [her] feel good." She said she has fun doing it, and that it is "probably the best part" of the scholarship.

Students did not need to participate in large service efforts to feel like they made an impact. Most of them described serving at food banks, sorting or distributing food, folding clothes at clothing closets or second-hand clothing stores, writing cards, or cleaning up paths in the park. They appreciated helping people whether "big or small" (Brian- UTK), and often did not mind the time commitment as the "8 hours kind of flies by" (Devon- UTK). Devon goes on to say,

> I like feeling like I'm helping the community, even if it's just sorting clothes… It's usually not difficult. Usually it's just basic stuff like tagging clothes or putting stuff away or picking up trash or something. It's never super labor-ish or anything. So, I like the ease, and I like talking to people.

Students seemed to get the most joy from seeing the impact they were making on others. Clay (UTC) said,

> It's definitely the people and seeing the joy on their face when I tell them that they can have two of an item. I've been lucky in my life to not have to worry about food insecurity, and a lot of these people… are really struggling with making sure they have something to eat every day, or having one meal a day, so whenever you can tell them that they can have a gallon of milk, or some frozen meat, or something like that, sometimes their faces just light up like a Christmas tree. It's the most amazing thing because whenever you don't have that struggle and you see somebody who has a struggle, but you get to help them, it's rewarding as hell.

Like Clay, many students described community service in light of their own situation. Having grown up in single parent homes or low-income homes, students were sometimes aware of what it meant to need help. Much of that awareness was the driver behind their desire and enjoyment of serving. Caroline (UTK) said,

> I love being able to help people because it's not like I can give money or anything like that, but I can give time. My mom was a single mom, so she always said that we were one paycheck away from being in that place and it always just gave me a sense of wanting to help because I know how it feels.

Serving in the on-campus food pantry is what also informed Caroline that she could take advantage of it as well: "I had no idea that [the food pantry] was even an option for students, so the first time I went, and I was like, 'Oh, this is free food that like I can take, and I can use.'" While not many students struggled with food insecurity, a few did and

noted taking advantage of food pantries for themselves. Jasmine (UTM) also mentioned utilizing the on-campus clothing closet for professional clothes if she needed to.

Andrew (UTC) said community service was like "doing your fair share of contributing to helping those who have it worse than you." Students used this sentiment frequently when talking about UT Promise (although not exclusively about the community service aspect), having a high awareness that they were not in the worst situation and that there were others who were struggling more than them. This perspective often led them to both enjoy and appreciate that they got to help others.

"Genuinely Cares": Mentor Support. The majority of students loved their experience with their mentor and raved about their relationship with them. Mentors served as supporters, helpers, advocates, and advice-givers, in addition to also reminding students about completing their UT Promise requirements. Students appreciated that they had "someone to talk to, relate, and give advice" (Zoey- UTC). Jasmine (UTM) described her mentor as amazing. Kiana (UTK) said, "My mentor has been like the biggest thing I've gotten from UT Promise." Jordan (UTC) said the mentorship is her favorite part of the program and "made a difference more than the scholarship itself." The extra support is beneficial because she has "never had someone that just talks to [her] … wanting to know about [her] daily life and what [she] likes to do."

Most students described the additional support similarly. They appreciated that there was always someone they could go to with questions and valued when mentors initiated checking in on them. Clay (UTC) said, "My mentor is great. He's helped a lot, and whenever I needed something, I could call him up and be like, 'Hey. I have a

question for you.' So, it's been a good experience so far." Clay shared that he could talk about things that were bothering him or discuss unique or unusual situations. Shelly (UTM) said her mentor was "someone [she could] talk to, who knows what they're doing, and who knows what's going on in the college and… can tell [her] who to talk to if [she had] a problem."

Students frequently described how their mentors would check in to make sure they completed their UT Promise requirements. Some students said they would forget until their mentor either asked them in their meeting or would send a text asking how their community service was coming along. A few students noted that even just having the mentor meeting on the calendar also served as a reminder to do their other requirements. Mentors did not stop at just reminding the student; they would also help the student think about places they could serve and suggest opportunities they thought would be a good fit.

UT Promise mentors were also able to help students work through challenges that arose. Brian (UTK) described a situation in which he received a notification that he had lost UT Promise, despite having completed all of the requirements. His mentor was able to serve as an advocate for him in this situation.

> There was one time they actually emailed me and told me that I had lost the UT Promise, and it was something that happened with the community service website….and he emailed them and made sure that it got fixed, and they fixed it right away.

While some students noted having supports through their academic advisors or professors, students described their relationship with their UT Promise mentor being more personal. Kiana (UTK) described it like,

> [The professors] care about you, and they want to make sure you're doing okay. But the way that my mentor does it, she will talk to me and really be there for me, and get real with me, whereas I know that professors can't cross the line, of course. But with her, it's like I can be real with her. So yeah, definitely would not have had that in anyone else.

Caroline (UTK) described the experience similarly.

> I'm a first-generation college student, so there is no one that I can really go to that I feel knows about UT 'cause she went to UT, so she has experience, and she's knowledgeable. So, she's kind of the best person that I could go to about it. I could go to a professor or my advisor or something, but she and I have that relationship, so she kind of makes me feel comfortable to talk to her about things.

Relationships with mentors were founded on more than academic success. Mentors took a vested interest in the students and got to know them so they could support them. Shelly (UTM) said,

> The first day that we spoke in my freshman year we talked for a really long time, just to get to know each other and everything, and she gave me a lot of good advice, kind of like she was my mother…because I'm a first-generation college student, and I really didn't know what to expect coming into college. So, it was like she was kind of comforting to me in a way and like telling me it's gonna' be

> okay and telling me about her college experience. She was really open with me, more than just making us like a school idea. But more of trying to know me as an individual… It's more than just us being in the UT Promise.

Students appreciated that the relationship was more than just about their UT Promise scholarship. Some students said they thought it was just going to be a get in, get out, and check in to see if they had done what they were supposed to do, but they were glad that the relationships were more than that. Jordan (UTC) said her mentor actually "cares about how [she] feel[s] and how [she's] doing with school…it's more than just, 'Have you done your hours, and have you checked everything off?'."

Over time, students developed personal relationships with their mentors. Jake (UTM) said, "I feel like [my mentor is] more of a personal friend now, so I'm really glad that I got the opportunity to connect with him through the UT Promise program." Kennedy (UTK) also described her mentor as a friend, saying it was like "somebody who's watching over to make sure [she] does everything she's supposed to do. Others said the relationship progressed from talking about UT promise and school to checking in on family.

Students also described bonding over similar interests, hobbies, career choices, or just personalities. Devon (UTK) appreciated that his mentor was also a history major and was able to help him "even outside of UT Promise." He said,

> He was also a history major in college, so he knows what I'm going through and stuff with a lot of the classes, and it's actually kind of relaxing just to talk to somebody different and be kind of down to earth with someone. He's a librarian,

> so I've been working on a big project, and he's been helping me. He's been sending me sources and stuff. I feel like he saw me outside of the program, too, so I really appreciate him.

Jamie (UTK) also bonded with their mentor over a shared career interest.

> I love [my mentor]. I think that we got paired up perfectly because I'm an English lit major. She's an Honors English teacher. We have a lot of things in common. It's really nice. She's super easy to talk to. Yeah, I mean it's great. I really enjoy our conversations, and she has a lot of insight…We talk on the phone, and normally it'll be like maybe an hour, an hour and a half.

The program encourages mentors and students to connect for about 30 minutes, three times a semester, and most of the students described meeting for around that long; however, others noted talking for up to two hours. For those who lived in the same city, some would even meet in person and talk as long as the conversation would go. Drake's (UTK) mentor was a professor in his college and frequently had contact with him. He would check in on him, make sure he was taking care of himself, help him with class projects, and also recommend what classes or professors to take. His mentor would even offer to go grab him food while he was studying late at night in the college building. Drake said, "[his mentor] most definitely helped [him] with staying within the program [and] still having that drive to be [in his profession]." Aubrey (UTK) also had a mentor who was in her college. Her mentor was supporting her beyond her undergraduate courses by helping her make connections and registering for classes as she goes on to pursue her master's at UT.

A few students appreciated the relationship with their mentor so much that they wanted to talk to them more often. Jasmine (UTM) said,

> I just want to talk to her more because I'm always either trying to bounce ideas off of her, or I'm always trying to get into a new interest group or something on campus, and I just feel comfortable going to her and asking questions instead of going to multiple people to try to find the right person to ask the question.

Kiana (UTK) only meets with her mentor the required three times a semester, but she described in great detail the relationship she has with her mentor. They talk in depth about what is going on in her life and use text messaging to stay up to date on what is happening with each other. Kiana liked knowing her mentor was always there for her.

> She's like anytime you're freaking out just text me….so we'll text throughout the semester quite a bit. She'll send me text just like text checking in on me, and I'll send her text when I've passed the math quiz and like gone to class, or just like little stuff. And I think she's definitely been a big help in helping me keep my motivation for college…. It feels like she actually cares and genuinely wants me to be good in school or be successful in college, which is really nice.

Kiana and her mentor are both women of color, which they have been able to bond over.

> Well, I think one of the reasons [we connect so well] is because she is also Black, and so I can relate to her. I'm able to express some of my feelings around that and she's able to understand that. …That also kinda just gave me a connection of like, 'You'll kind of understand where I'm really coming from, because you also experience the things I experience sometimes'.

Students perceived that having something in common benefited the relationship, with many of them even saying they got "lucky" with their mentor having shared interests or career paths. Students seemed to think being similar to their mentor was a unique situation, but in reality, the majority of students noted having commonalities. When pairing students and mentors, UT Promise administrators intentionally try to pair students with shared interests or identities based on factors students chose they would want to be paired on. Regardless, it was apparent that even without common career paths, students appreciated someone being in their corner to support them, especially since many of them were first-generation students. They relied on their mentors for advice and support that their families may not have been able to provide.

Evident from the students' stories was their appreciation for their mentors. Mentors supported students in a variety of ways, such as checking in on their requirements, seeing how they were doing in class, and asking about how their personal life was going. Knowing this support was there helped students as they navigated the pressures of college. They liked knowing there was someone who genuinely cared about them and their college success. Jake said, "If I wasn't to have a mentor, honestly, I would probably feel a lot more lost." With such positive experiences, a majority of the students enthusiastically said they desired to stay in touch with their mentor after college.

"Don't Slack Off": Accountability. To maintain their UT Promise, students are required to keep up certain eligibility persistence requirements. They must maintain a specific GPA to keep their Tennessee HOPE scholarship, stay enrolled in at least 12 hours every semester, and not take a semester off. Students' perceptions of these

requirements were mixed, with most saying the requirements were relatively easy to maintain; however, many students also had at least one requirement they wished they did not have to maintain. Most students found maintaining the GPA requirement, and thus, their HOPE scholarship, something they would already strive to do; however, if their classes were challenging, this sometimes created stress for them. Kiana (UTK) said her upper-level courses had become more difficult, and even when she got a B, she became stressed feeling like, "My GPA cannot drop. It cannot drop." Most of the students were able to manage this stress, though. They reframed the stress to be a motivator. Zoey (UTC) said, "[The academic requirements] definitely kept me from being lazy and slacking off just because I know I do have to keep up with the scholarship requirement." Chloe (UTK) shared a similar sentiment, saying,

> When I'm not doing well in the class, I do get kind of stressed out, so that kind of pulls me out of it. It's like, if my GPA drops below a certain thing, I lose the scholarship, and then I lose another scholarship. I lose two scholarships in this, and I can't afford to do that, so I guess just having that in the back of my mind that I am here on scholarships, really just motivates me to do the best I can academically and strive for good grades.

Students frequently described maintain their GPA as easy or something they would have already done, but students found maintaining the minimum course hours with no break more difficult to manage. Many of the students were very academically motivated already and noted taking course loads of 15-19 hours; however, they also sometimes began to feel overwhelmed by the workload. The students showed resilience

by continuing with determination, learning from those challenges, and making different choices the next semester. Multiple students mentioned lowering their course load in subsequent semesters to better manage the stress.

A few students mentioned wishing they could take a semester off. Olivia (UTM) said, “I kind of wish that wasn't one of the requirements because it would be nice to have a semester to just recollect and work and make more money.” She also mentioned that there have been semesters where she wished she could drop below the 12-hour threshold; however, she also said she would guess that most people who take time off do not come back. Andrew (UTC) had a similar awareness, said,

> I know a lot of people who say I'm gonna’ take a semester off, and then, they're just gone. It sounds kind of nice sometimes, but at the same time I feel that discipline-wise, it would be best for me to just keep going, you know. And I'd like to be getting done here; getting the degree sooner rather than later.

Despite wishing they had the option to reduce their course load or take a semester off, most students described how the requirements helped keep them accountable. Drake (UTK) said, “I believe that it's held me accountable and held me to a higher standard that other students are not being held to.” Olivia (UTM) said, “They definitely hold me accountable. I have to stick to these things, you know, and I can't drop below that.”

Others said the scholarship was a motivator for them doing well in school. Brian (UTK) said, “I think your grades could start to slip, and it just goes down from there, so it's nice to have things in place that you have to get done. It just kind of makes you more accountable.” Maria (UTK) said that despite school already being a priority for her, “the

fact that you would lose thousands of dollars if you didn't keep your GPA makes you want to study for that exam." Kiana (UTK) shared a similar sentiment.

> [The requirements] keep me motivated in the sense of like I have to go to class. I have to do my work. I have to study and get good grades on my work which is like something you just need for college [laughter]. But I think because those are like requirements of UT Promise, they keep me even more motivated; whereas if I didn't have that I probably would slack a little bit more. I will let my procrastination take over a little bit more.

Zoey (UTC), who initially said she would like to take less than 12 hours, also said she would want to graduate on time and maintaining those hours helps with that. She ultimately said, "If I was given the opportunity, I'm honestly not sure if I would take it." Shelly (UTM) was aware that she could take a semester and come back, but she would then be financially responsible for her tuition. She said,

> It would kind of suck if I did take a break and wanted to come back that I would no longer have [my scholarships]. Almost every scholarship is like that where you have to stay, and if you drop out, then it's bye bye, you know…. It could also hinder, not wanting to come back. That's definitely one of the first things that pops into your mind. It's like you have to pay for it all yourself, and it ain't cheap, and it's not fun, so don't drop out.

While students desire more flexibility with their academic requirements, they are ultimately glad the requirements are there to hold them accountable. Chloe (UTK) said "those requirements motivate me to do the best I can. I guess I don't fear and stress that

I'll lose the scholarship if I don't try, so it just pushes me to try to be the best I can." Devon (UTK), whose mom took a break in college and never returned, said the requirements set "the standard to do great things, and don't slack off." Even though he worked hard and pushed himself, he said the requirements were "like a consequence to keep [him] in check and keep [him] self-motivated."

"Great Opportunities": Enhancing the College Experience

In describing their participation in the UT Promise program, students described how the program components of community service and mentoring supported their growth and development as a college student, ultimately enhancing their experience. The activities and relationships helped them gain skills and make connections that set them up for future success. Those two topics serve as the subthemes for this major theme.

"Well-Rounded Person": Developing Skills. Students were grateful for the opportunities in UT Promise because they helped them develop skills or perspectives that they did not previously have and may not have had without the experience in the program. Students described skills that would help them academically, professionally, and socially. Many students described growing in their interpersonal skills, learning how to better communicate with others. Jamie (UTK) described how participating in community service at a non-profit coffee shop interacting with others and on a team helped grow their communication skills.

> I think that's really helpful because working in that environment, I used to be an introvert. But now I can talk to people, and that helps in a variety of different ways in college. I mean talking to professors, reaching out for help if I need it, not

> feeling embarrassed or not feeling kind of awkward asking things from people if I need help.

Olivia (UTM) expressed that her favorite part about community service was meeting people and learning how to talk to them. She shared, “I had really bad social anxiety since high school, so this has really helped me overcome it.” Mentoring also helped students develop their communication skills. Clay (UTC) described how meeting with his mentor helped him become more comfortable talking to people he does not know well. He realized we are all just people.

> I'm not a super outgoing person. I'm quite introverted, and so at first it was kind of weird to talk to somebody on a regular basis, but it was nice, because at first, I was almost forced to do it, but then as we continued to talk, it was nice. [It was] like, he's just a normal human being who, you know, he's got his job and everything, and he's going through some stuff just like I am, and so it was nice to just have that interaction.

Students also described learning about differences in people. Being around people who were different from them helped students develop communication skills and grew their perspective of differences in people. Kiana (UTK) said,

> Usually when I go volunteer, I'm interacting with people I've never met before. So, it's like you're learning how to be respectful of other people you've never met before…. I’m able to learn about people who are different than me and learn how to interact with people that I probably would never see again.

Jasmine (UTM) said it improves her teamworking skills, and “it shows [her] people that come from different walks of life and branches [her] connection with people of different viewpoints.” Ava (UTK) also said participating in community service helped broaden her perspective of different people and lifestyles.

> I used to be a person who liked to stay quiet, keep to myself, but now volunteering and going to these different places, it's really helped me open up as a person and get to know more people and understand that not everyone is the same. They all have different stories, and even stories you wouldn't expect. So, it helps me grow and get new perspectives of what people live day to day. So yeah, it's really helped me grow a lot and understand how different people are.

Participating in community service helped students stay motivated. Ava (UTK) said the people she would meet would listen to her story and “encouraged [her] to stay in school.” Jake (UTM) said he met people who had gone through similar situations as him. He said, “They know what it's like, and they can talk to me about that, and I would never have met these people if it wasn't for the community service opportunities.”

Students also described how participating in the program helped them grow in responsibility and time management. Aubrey (UTK) shared that having to make sure she was on top of maintaining her requirements and searching for community service opportunities helped her feel responsible. It also helped her get creative about opportunities, not just doing what she has always done.

> I think it's important to be well rounded as a person and take the responsibility of having to find these opportunities and then complete them myself. It's definitely

> the responsibility skill, but I feel like it's definitely more well-rounded, doing more different opportunities since I've been in school and not just like sticking with one thing.

Jake (UTM) said having to figure out when to do community service, mentoring, schoolwork, and work helped develop his time management skills. Devon (UTK) said having to show up for community service requirements held him accountable and gave him real-world experience.

> [It] helps you maintain focus and dedication on goals. So, if I don't do this, then I'm gonna' lose money, and I'm not gonna' finish school. That's how the real world works. If you don't do a job or you don't complete certain tasks or pay certain things, then you're not going to get the benefits or you're gonna' be kicked out of something or lose something, so I guess it really helps prioritize things.

Students also explained how participating in community service made them better students and prepared them for academic assignments, as well as his future professional career. Drake (UTK) said,

> It's given me the ability of being able to present in front of a large group, and I honestly believe that's very important when you're going throughout college because you have to take some public speaking classes, but it also helps when you get older and…. majority of jobs require you to give a presentation or speak to multiple people at a time or speak to your own team. So being able to go out in the community and being able to gain those skills is very important…So it

> actually helped me communicate more with people and get to know people on a different level and a different basis.

Other students also described how they were able to make connections between what they were doing in their community service and their desired professional careers. Shelly (UTM) is a natural resources management major. She would volunteer at parks and do trail maintenance, helping her grow professionally. Maria (UTK) said she gained "valuable dental experience" when she worked with a dentist for her community service requirement. Chloe (UTK), a social work major, felt like participating in community service helped her be even more sure that she is pursuing the right degree.

> Being able to work hand in hand with a community that serves these populations really set in my mind that this is what I want to do… It's really helped me realize that this is what I want to do with my life. I just want to help people. So, having that experience, I guess just overall affected me to stay in college because if I drop out, I don't get to help these people.

"Met So Many Great People": Making Social and Career Connections. By participating in community service and mentoring, students were also able to make connections with people that grew their social and professional network. Some students even noted discovering career opportunities. Students appreciated the opportunities more because of what they were able to glean from their participation. Clay (UTC) said,

> I've met so many great people, and one of my closest friends now, I met him at the Food Bank, and so it's been amazing just to be able to have something that I need to do for the scholarship, but that I enjoy doing.

Jamie shared that by completing community service at the same place over and over again, they built relationships over time. They said, “I think the most enjoyable part is getting to work with some of the people… It's a great community there.” Students enjoyed hearing about other people’s lives and learning how it related to their own. Jake (UTM) even said he has some career opportunities present themselves from participating in community service.

> I definitely enjoyed the UT Promise… the relationships it has actually helped me receive has been really beneficial. I've actually had numerous job opportunities open up just from being out there, working on community service with other people.

Many of the students described how their mentor helped them make connections, as well. Jamie (UTK) said their mentor helps connect them to opportunities and experiences that align with their passion and experiences. Jasmine (UTM) has always wanted to be a lawyer but has not always known how to get connected to the right resources. Her mentor helped her do this.

> She has helped me get in contact with a public defender in another county. She really helped me there because I've always wanted to be a lawyer. I still do, and I did not have the connections on my own, and I could not find the connections for a criminal lawyer on campus.

Her mentor also helped connect her to clubs and activities on campus when she was looking to get involved. Aubrey’s (UTK) mentor was a professor in her college and

helped connect her with other professors in their department. Her mentor also helps connect her with job opportunities when possible.

> If she sees an opportunity…or a job that she thinks might interest me, or it would be a great position for me, she'll just send it to me, so she's been helpful in really all aspects of me being at college.

Jake's (UTM) mentor was also a professor, although not in his same field; despite that, his mentor was still able to help him make connections across campus if he needed it. Caroline's (UTK) mentor would tell her about internships and help her make other connections. Her mentor was a UT employee, and while Caroline felt mentors did not need to be employees, she did feel like it was beneficial because she could tell her about opportunities on campus that she did not know about.

Beyond just creating connections with people, mentors also shared their own experiences with their mentees that made them feel more supported and connected. Olivia (UTM) said,

> She has a lot of experience in her job that she could share with me. It's telling me how kind of like how the real world is, I guess, and the difficulties that she faces in the day to day. It's just like real world experience that I get to hear about.

Kennedy (UTK) said her mentor, who was in the same field she wanted to go into, would show her physical therapy room and said she could help her make connections or find someone to shadow in the field to help her better prepare for her career. Hearing from mentors about their experiences helped students make mental connections between

school and the real world, which better supported them and further drove student success.

"Another Thing to Worry About": Barriers to Student Success

Despite students describing that they enjoyed participating in the UT Promise program and that the program had supported their success, students also faced barriers within the UT Promise program that created more challenges for them. Two subthemes emerged from this theme: students experience stress managing their responsibilities, including UT Promise, and UT Promise program management can cause experiences that induce anxiety in students.

"Stressed Beyond Belief": Managing Responsibilities. Evident through students' stories was that they had a lot to manage. As working college students who were academically motivated, often taking more than 12 hours, students felt stress and pressure to get everything done. Students frequently used the word "'busy," "overwhelming," or "exhausting" to describe their college experience. Not all of this was UT Promise induced, although some of it was. Most of this revolved around the stress of money and work or a lack of basic resources, like food or a car; some related to academic pressures students put on themselves. Other stress related to completing their UT Promise requirements. Maria (UTK) described how managing her life load was stressful.

> It's really hard to work full time and go to school full time and try to keep all my balances with personal family and social, and just like all these things that I gotta do, like being involved on campus…It's really stressful.

Shelly (UTM) shared how the activities she was involved in were important to her, but it also induced stress trying to participate in everything while working.

> If you're working outside of school hours, then you don't have as much time to study and do homework, and it's already hard to find time to really get everything done, because I'm in extracurricular stuff that is really important to me and is like really helping me with career goals and getting to know people and that kind of stuff. And not only that, but even if I could be better at time management and find enough time to technically get everything done, it's so mentally and physically draining having to do both.

Students frequently cited that finding time to complete their requirements was difficult. Ava (UTK) and Clay (UTC) felt that finding time in their schedules to complete their requirements was difficult. Clay described how completing the requirements added an additional burden to his stress with academics. As he progressed through college with what he described as a hard major, he found the classes also became more difficult and "time-consuming", making finding time to volunteer a stressful experience because he was 'already stressed out thinking about a class project." Most students shared the same sentiment. Olivia (UTM) explained that even though she liked having a mentor, finding time that worked for both of them was a challenge. Jamie (UTK) said she is on campus around 6:45 a.m. every day, and her schedule is busy with work and class. Finding time to meet with her mentor and do her community service has proven difficult.

> I love my mentor, but both of us are so busy. It's sometimes hard to tack down when we can meet. It's not hard remembering that I have them. It's just hard

> finding a time to make sure that I do them. Sometimes there's stress because it's hard to find time.

Kiana (UTK) felt like managing everything else sometimes made her lose track of the fact that she had to complete the requirements, causing her to feel stress as the deadlines would approach. She described feeling stressed at the end of the semester when she had yet to fulfill the requirements and would have to search for ways to obtain her final few service hours. Even though her mentor would remind her, because it was so late in the semester, she struggled to find opportunities. Shelly (UTM) also described struggling to remember to complete her requirements.

> It just kind of sneaks up on you. [My roommate would say,] 'Oh, I just filled out my UT Promise thing,' and I was like I totally forgot about that, and so then it's like scouring email trying to remember how to do this. Where did it go? How do I do it? And the fall semester is particularly hard because you have to fill it out right at finals week…But you don't really remember it until peak anxiety in the semester, too, so it's just a lot. It's just another thing to remember and worry about getting done and doing correctly.

Zoey (UTC) shared,

> Sometimes there is a little feeling of anxiety just because I know that there is a deadline that I need to get it done by, but still balance everything with like, I can't miss class to do community service, or I can't call off work to complete that.

Despite Zoey feeling like she could not miss class or work, Gavin (UTK) said completing his community service has hindered his student success at times because he has had to

"skip classes in order to volunteer." He described having a busy schedule and was unable to volunteer on the weekends because he had "family issues going on to the point of needing to be there," so he would often go home to support his family. He also said volunteering impacted his social life "because [he] may have to volunteer when people were planning to do something."

Many of the students described finding time in their schedule to complete the requirements one of the biggest challenges with maintaining their scholarship, but some also noted challenges actually finding opportunities, especially in the midst of COVID-19 years. One student noted that one of the places she volunteered at no longer offered that opportunity, so she had to find something else. Some students, especially during their first year, did not know how to search for opportunities and were not aware of the resources available to find opportunities. Drake (UTK) said the "[opportunities] are out there. You just have to find them," but finding opportunities was another added stressor to students' mental load. For some students, the ability to find an opportunity that worked with their schedule and interest was not enough. A few students noted not having a car, which created more challenges for them to participate in service activities. Jasmine (UTM) said she was often limited to opportunities on campus.

> It's kind of difficult in a way to actually attend the opportunities. Well, difficult to attend off campus because it's a decent walking distance, and I don't have a car. So, I really rely on campus opportunities and carpooling with people.

Kiana (UTC) also relied on on-campus opportunities due to a lack of transportation, but she explained how those opportunities fill up quickly. This created an additional burden

for her to make sure she was proactively signing up early. Andrew (UTC) also noted having to rely on friends to help him get to service opportunities. He said, “Not having a car kind of sucks. I mean, nobody wants to have to keep asking for favors to go places. But I can't really live a life without doing that, you know.”

Students also expressed feeling overwhelmed with maintaining their academic requirements, despite most of them being academically motivated. It was evident there was a tension in students. Most of them described wanting to do well in school, and they tried really hard to do so. Thus, many students noted that maintaining the GPA requirements was not difficult. However, some students felt the pressure of the academic requirements every time they took a test. The GPA requirement created such a high standard that they felt they had no option for failure. It induced anxiety in them that non-scholarship students may not experience since the stakes are not as high. Kiana (UTK) said,

> It's like, we have a quiz on it, and then, if I fail that quiz, I do start to stress, and I'm like I can't fail this class. I have to bring my grade up. What do I need to do? So, I do get into that kind of mindset a little bit.

Students noted that the stress increased as they progressed through college because not only do the classes get harder at the junior and senior level, but the GPA requirement also goes up. Most students noted that they would not want to take a semester off from school or drop below the 12-hour requirement, but others wished they had the option due to feeling overwhelmed by the demands of college. Shelly (UTM) said the following about the academic requirement that does not allow for students to take a break,

> It does kind of keep me in college, but it also kind of makes me anxious that if I did really need a break or something happened that I couldn't continue, like I would no longer be a successful student if I tried to come back and couldn't afford it because my scholarships were gone.

Andrew (UTC) shared about a time when he was struggling in a class and wanted to withdraw, but doing so would have put him below 12 hours. He had to decide if he would lose his scholarship or struggle through the class. He ended up failing it.

> I kind of unofficially withdrew, because [my advisor] told me that you get three grade retakes. So, I just decided…, okay, I'm gonna' unofficially withdraw by not showing up to do the test assignments or anything like that… But overall, it definitely impacted my GPA, even though I think it's just gonna' get replaced, but just because I would be short one hour in my schedule, I wasn't able to officially withdraw, which would have helped me a lot more… It would have made things a little bit easier.

Despite enjoying community service, appreciating the support from their mentor, and feeling like the academic requirements held them accountable, students also sat in the tension of feeling like the requirements placed additional burdens on them that made their lives more stressful. The next subtheme describes how program operations also created additional stress for students.

"The Way They Work is Messy": UT Promise Induced Anxiety. Beyond college experiences that created stress or anxiety for students, the UT Promise program administration also created stress for the students. Typically, this was due to a lack of

communication or miscommunication. Students described situations with the program that induced fear that they would lose their scholarship. As noted in previous themes, money was incredibly important to students, and many students felt they were only able to attend college because of the UT Promise, so feeling like they may lose their scholarship was an uncomfortable experience. Some of this started even before school began their freshman year. Brian (UTK) described feeling "nervous" prior to arriving on campus about what the process would be like and what the expectations of the scholarship were. Jordan (UTC) said she initially "didn't have a good experience" with UT Promise because of not getting paired with her mentor until October her first semester.

> I was stressed because I didn't know if it was like an extended deadline or was I even gonna' get paired up, or you know, it was kind of like, how long is this gonna' take…. I kept looking…, but I was like, how long do I wait? If I wait too long, am I going to be too late to the deadline?

Chloe (UTK) felt similarly. She knew other people who had been assigned a mentor, so she was worried about why she had not been assigned one. Even after students were initiated into the program, students still experienced a lack of support from the program and communication that made the process confusing. Kiana (UTK) shared that she does not always know what is expected of her.

> There's a lot that happens within UT Promise, and we just don't really know. With due dates and stuff like that, they don't really announce it as regularly or as

> consistently. It's just like one email at the beginning, and then you'll get one at the end, and it's like, 'Make sure you remember all of this stuff.'

Jamie (UTK) said having more communication would help keep them on track. Ava (UTK) also felt like there was a lack of information, and she struggled to remember the website where she was supposed to track items, saying she had to dig through old emails to find information. One of the biggest stressors for students was hearing misinformation that led to confusion about if they were on the right track. Kiana (UTK) shared about a time she got information that she knew was inaccurate.

> I got an email that I needed to reapply for my scholarship and that stressed me out a lot because I was like, we're not supposed to reapply. That's one of the things they tell you at the beginning. …and then they were like, 'Sorry that was an accidental email. Please ignore it.'

Another student experienced stress when the person at the community service site did not sign off on their hours, inducing worry and anxiety about losing their scholarship.

> Oh, gosh! It was this whole thing. I had done service hours, but the lady who is supposed to sign off because I did the service hours for her didn't sign off until after the deadline, and I kept emailing her, and I was like, 'Please, please sign off on my hours, so I don't lose my scholarship!' (Jamie- UTK)

While this instance was not a failure of the UT Promise administration, it reveals how outside elements related to completing UT Promise requirements can still impact the students and create worry for them.

Further, a few students noted having been told that they lost their scholarship even when they knew they had done the requirements. Shelly (UTM) said,

> I've never not received my award, but there have been times where I've been getting emails that I've been kicked off for, like, mentoring. But I've always got it fixed because I've never not met the qualifications. But there have been times that you know, stuff got lost in translation or something like that.

She also said the timing of when the program was starting caused confusion one semester. The semester had started, but she had not heard anything from the program. The program has to re-initiate the mentorships every year before mentors can start checking off the requirements, so without the announcement that the program was starting, Shelly was confused about what she was supposed to do.

> It was just like crickets. Nothing had happened. My scholarship hadn't been applied to my account, and you couldn't get a hold of anybody to get an explanation of what was happening, and so that was definitely one of the more frustrating times...and my UT Promise mentor didn't even know anything.

Aubrey (UTK) was also confused by the program kicking off for the semester.

> I think last year, maybe the program started later in the semester than we thought it had. So, I reached out to [my mentor] about it because I hadn't received anything from UT Promise…. It hadn't really crossed my mind. And then one day I was like, 'Oh, I haven't done UT Promise this semester…. I need to log in and see if I've missed an email or something.' But it still hadn't popped up, so I just

> emailed [my mentor], and she was like, 'I don't know. I'll check into it for you.' So, we were just a little confused.

Jasmine (UTM) described the experience similarly, saying she usually would not hear anything from the program until five weeks into the semester.

> After every semester, [the email] would eventually come late saying, 'congratulations on getting the scholarship. You're still part of the program,' and it stresses me out every time because I would go on the [Mentor] Platform [and see if we could start checking off requirements] and then it wouldn't. Then I would tell my mentor, and she said, 'I'll try to find someone to contact,' and then I'll have to email UT Promise, and then eventually…it will give me the email saying congratulations for it and restating the requirements. So that's something that's really troubling to me.

Further, two students had issues being paired with mentors. Ava (UTK) had a mentor at one point in the program, but then one semester she no longer did. When she did have a mentor, though, communication was challenging at times because her mentor was not receiving her messages through the UT Promise sponsored platform. After her mentor was no longer participating, Ava never got paired with another one, and she felt like she was missing out on a positive experience.

> It does make a difference having a mentor because there's that other person in your life who's there for you…. who's there to support you. So, if I could have had another mentor it probably would have been helpful in being able to reach out to another person if I have a question about something.

Ava goes on to share about an experience when students were posting in the UT Promise Mentor Platform sharing about their experiences saying they had been notified they lost the scholarship, even though they had completed the requirements.

> There's other mentors and other students commenting saying that they don't have a mentor and some mentors are saying that their mentees have been dropped out of the program, but that they had [completed the requirements]. So, it's like, I see all these people struggling, and it's making me nervous, just like what if I'm in that situation? I don't even have a mentor who's gonna' be there and support me through that situation.

Ava was even confused about how not having a mentor might be affecting the amount of money she was receiving from UT Promise.

Gavin (UTK) also had issues being paired with mentors. He had been paired with a new mentor every semester throughout his time in the program, creating a negative experience for him. His first mentor was in his same field, which he thought would be helpful, but he experienced some personality clashes. Gavin quickly clarified that he did not blame UT Promise for that, but he did request a new mentor. His second mentor was friendly and helpful, but his third semester they were not paired together, and he did not know why, indicating a lack of communication from the UT Promise program about his situation. He was then paired with a third mentor, who he also had a good relationship with, but they were also not re-paired, again without notification. He said he currently did not know if he even had a mentor, which made him unsure about how he was going to complete the requirements. He said, "I have emailed UT Promise, but I have not gotten a

response, which can be a little upsetting." When describing how he felt about his situation, he said,

> It gives me anxiety because I do not know if I will be able to continue the scholarship for the next semester, and this is a similar anxiety I had for the last few mentorships because we have gotten very close to the due date… I am very prepared in terms of meeting the other requirements, but [the mentorship] has been more or less of a hindrance dealing with it.

Gavin said he was patient, and he seemed to have a good attitude about the situation. He also said the UT Promise administrators had been understanding of his situation, but the "lack of answers" was still frustrating. He goes on to say,

> I am very unaware of what's going on behind the scenes. I don't know what's going on between the mentors and the program and how that affects me in terms of how they're going to contact me, when they're going to contact me, if I'm going to be able to set up meetings in time with them [before the deadline] depending on my schedule and life situations.

While Gavin was said the administrators were understanding, he still remained without answers. This sentiment was often shared with others. For times when students did have troubling situations, they struggled to find help to fix it. Multiple students mentioned wishing there were ways to contact someone more directly, believing that would help eliminate some of the stress they experience when things go wrong. Overall, the program created stress or challenges for the students that they wish they had more help to navigate through.

"I Wish": Desire for More

The final theme is that students had a desire for more support. Managing multiple responsibilities created challenges for students to keep up with all they needed to do, so they wanted more resources that made things easier for them. Communication was one of the biggest requests to help them keep up with their responsibilities. Clay (UTC) said "a mid-semester check-in might be a good idea" to remind students of the upcoming deadlines. Jamie (UTK) appreciated the emails they did receive as they helped them remember what they were responsible for. Brian (UTK) said more communication would be helpful because you "only hear from them like once at the beginning of the semester." Olivia (UTM) also wanted a few more reminders and updates throughout the semester.

With confusion around whether they were in the program or what requirements they had completed, students also desired a place where they could check their status. Caroline (UTK) said the way the community service portal tracks hours, doing so out of one-hundredths rather than minutes, caused her to enter her information incorrectly and "lose" her scholarship. While the administrators were understanding, resolved the issue, and reinstated the scholarship, it was a stressful experience. She had reached out via email before to get an update on her status, but no one was able to help her, and instead she was sent through a chain of people. She felt like having a place where she could check her status would have helped her know that her hours were not amounting to the required total, allowing her to fix it before she lost her scholarship. Caroline (UTK) thought getting an email prior to the deadline saying you were not on track would also be helpful.

> I would love to be able to go in and be like, oh, okay, you're on track, you're in good standing, you have this many hours, and to see that [UT Promise has] it, that they are aware of it, because when I lost the scholarship they were like, 'Well, you don't have these hours,' and it's like, 'Well, if I don't have the hours by the month before, why wouldn't I get an email telling me?'

Caroline said she was self-motivated to get things done "because it's important, but that doesn't mean [she] should have to do this all by [her]self."

Beyond communication supports, students also wanted more opportunities from the program. A few students wished the program provided more financial support to cover books or room and board, as any extra money could reduce their financial burden. Students understood that may not be possible, and they did not hold it as an expectation. They were quick to restate their gratitude for what they received.

Three opportunities were frequent asks: career development, meeting people in UT Promise, and service days. Students frequently cited wishing the program would have provided more opportunities for them to grow in their career. Clay (UTC) said,

> There could be some more resources like for career development, or other opportunities that aren't just community service… like those professional development kind of things. It would be cool if there was something like that offered that you could actually maybe get some sort of form of community service hours.

Kiana (UTK) said,

> It'd be nice to get more career opportunities to talk to people in our actual careers because even though my mentor is like a really big reason why I stay motivated and why I'm able to be successful, I think it'd be nice to talk to someone who is in the position that I want to go into because it's like, I get an idea of that life.

Jake (UTM) also desired career connections.

> I definitely would appreciate the connections with other businesses and other people within similar fields…. Anytime I get the opportunity to talk to people who have been in my shoes or have similar experiences, that is definitely beneficial to me.

Students also desired to meet other UT Promise students and mentors. They desired to make both personal, academic, and professional connections. They appreciated when others were posting in the UT Promise Mentor Platform, as it helped them feel like they were not alone in their UT Promise experience. Jasmine (UTM) desired to meet more people in general and thought the program could help. Drake (UTK) said he would enjoy doing roundtables with other mentors and students because there may be someone in the program you already know but you did not know they were participating in UT Promise. Kiana (UTK) said,

> It'd be nice to meet more people in UT Promise that are on the same path as me because I've met a few people that have also had UT promise, but they've been like English majors, or like something completely opposite to my major, so we don't necessarily relate on what we're going through. We just kind of relate on how we have UT Promise.

She suggested having socials with food and games so people could meet each other. Caroline (UTK) felt similar.

> I would love if we had some form of mixer at least once a year where I can meet people in my same situation because I don't know a single person. Meeting people online is not something that I'm interested in at all, and I do think it would be really beneficial to know other people in that way, or even have networking events… and have that opportunity to meet people in person. Meet students who are in your same position, and you could volunteer together or do stuff together.

Maria (UTK) also suggested a mixer where food was offered and said, "it'd be cool to know how [others] interact with their mentors." She also mentioned wanting opportunities to volunteer together. Group volunteering was a common suggestion. With students' experiences with busy schedules and struggles to find community service opportunities, they desired opportunities that would make that easier. Aubrey (UTK) said "a service day where we could go do some community service together to get our hours would be helpful." Shelly (UTM) said,

> Since we have to have that community service, if there was more like UT Promise sponsored community service… that you can go to [and] meet UT Promise people, and get some community service hours, I think that would be helpful.

Ava (UTK) and Jasmine (UTM) also thought having virtual community service opportunities would be helpful to fit completing the requirements into their schedules. Nicole had an injury that made it difficult to do physical work, so the virtual opportunity

would have been helpful. She was one of two people who also noted how the opportunity to participate in this study for service hours was valuable to them for easier scheduling.

Summary of Chapter IV

UT Promise students had common experiences with the program, finding it both beneficial and challenging at times. Three theoretical constructs emerged from the study, with eight major themes. Students described how the UT Promise program changed the college-going conversation and college choice process for them, something they felt deeply grateful for. However, despite being able to attend school for free, money still was extremely relevant in the students' lives. Because of this, many students worked and made decisions to help them save on college costs. At times, participating in UT Promise proved challenging, as it added to the already stressful college experience, but students overwhelmingly appreciated the supports that UT Promise offered them, stating that they loved helping people through community service, appreciated all the support they received from their mentors, and found the academic requirements motivating. Finally, students were aware of how more money could help them reduce the number of hours they worked or the stress they experienced from still having to pay college costs out of pocket. Caroline (UTK) said, "I am completely grateful 24/7 about [UT Promise], but I do wish I could have more because I still pay about $2,000 a semester… I could use extra help."

CHAPTER V
DISCUSSION

The purpose of this study was to explore persisting UT Promise scholarship recipients' experiences in the UT Promise program and to explore how persisting UT Promise students perceive the individual Promise program' components and requirements. The study used a basic, interpretative qualitative design (Merriam & Tisdell, 2016) to explore UT Promise recipients' experiences participating in the scholarship program. The following research question guided this study:

1. What are the experiences of UT scholarship recipients persisting in the UT Promise program?
2. How do persisting UT Promise students perceive the individual UT Promise program's components and requirements?

To explore these research questions, data were collected via semi-structured interviews from twenty students who participated in the UT Promise program between fall 2020 and spring 2022. Data were analyzed using structural coding, and then pattern coding. Chapter V begins with a summary of the findings from the study, followed by an in-depth description of the findings as related to relevant literature. Then, I offer implications and recommendations based on the findings and end with concluding thoughts on the study as a whole.

Summary of Findings

Eight major themes emerged from the data, each of which could be grouped into three overarching theoretical constructs. Each of the major themes are briefly summarized in this section under their theoretical construct.

Changing the College-Going Conversation

Two major themes emerged from the data that reveals that UT Promise influenced the college-going conversation for students. Students expressed deep **gratitude for college opportunities** that the UT Promise offered them. Students shared how the scholarship program opened doors for them to attend college that they would not have had, so they placed a lot of value on the scholarship. They were also appreciative of the opportunity to participate in the program because of the positive experiences they had from the program supports. Many students shared how being offered UT Promise had **implications on their college choice**, either making college an affordable option they could consider or helping them decide where to go. Having the guaranteed scholarship money also gave students an **assurance of college** (subtheme), which allowed them to make the choice to go to college without fearing how they would pay for it over time.

Money Still Matters

Two major themes revealed that even though students were at school on scholarship, money still mattered to them and was a relevant consideration in their day-to-day lives. Students expressed that they were mindful of ways in which every dollar could help them, so receiving the UT Promise scholarship helped **reduce financial stress** they were or would have been experiencing. Because every dollar mattered to the

students, they believed the UT Promise mentoring and community service components were **fair requirements** (subtheme) to maintain, and they also showed an **aversion to debt** (subtheme), believing it could cause more financial stress for them. Despite receiving the UT Promise, it did not make college free, so students had to find ways to **manage the cost of college** beyond the tuition, which was typically done by working or relying on family supports.

Helping and Hindering Student Success

The final theoretical construct contained four major themes that revealed how UT Promise requirements can both help and hinder students' success. Students expressed **appreciation for the requirements** of the UT Promise program. They loved feeling like they were **helping people** (subtheme) when they completed community service, they valued the **support** (subtheme) they received from their mentors, and they believed the academic requirements held them **accountable** (subtheme) to keep doing well in school. Students also described how UT Promise **enhanced their college experience** by providing opportunities they may not have received if they were not in the program. Specifically, students felt their participation in community service helped them **develop skills** (subtheme) that served them academically, professionally, socially, and personally. Further, both community service and mentoring expanded the **social and career connections** (subtheme) they had, with many students sharing they were getting exposure to people or opportunities that would help them in their future careers.

Despite the UT Promise opportunities that helped them, students also experienced **barriers to student success.** Many of them experienced stress **managing**

responsibilities (subtheme), such as finding time to complete their UT Promise requirements, with many of them citing their schedules were very busy with work, school, and UT Promise. Students felt overwhelmed finding time to complete their requirements, especially as UT Promise deadlines approached. Further, the academic requirements of the UT Promise scholarship sometimes caused students to experience anxiety since there was no space for them to fail. Students also experienced **UT Promise induced anxiety** due to miscommunications, lack of communication, or mistakes in scholarship management that caused students to fear losing their scholarship. Finally, because of these opposing forces, students had a **desire for more** from UT Promise, citing hopes for better communication, hopes to meet others in the program, opportunities for career development, and chances to complete community service with other students in the program.

Discussion of the Findings

The findings from this study contribute to the growing body of research on Promise programs. As discussed in depth in the literature review, Promise programs should influence college access, affordability, and success for students who participate in them. In this section, I discuss the findings from this study in relation to the relevant research on these three topics. I also use the Statewide College Promise Framework to frame the organization of the discussion, as I did in the review of literature.

Access: Changing the College-Going Conversation

Access, as related to the Statewide College Promise Framework, is about increasing students' access to higher education and to Promise programs (Callahan et al.,

2019). Initial eligibility is one criterion for access, but since all students in this study were eligible for UT Promise, that element was not relevant to participants' stories. Access is also reliant on the messaging of free college programs to help eligible students become aware of the opportunity of free college and change the college-going conversation for students (Callahan et al., 2019). Since college access was tied to the cost of college, some themes related to affordability are discussed in this section on access. The affordability section focuses on how the UT Promise's financial resources, or lack thereof, affects students' experiences with money in college.

Gratitude for College Opportunities

The findings from this study reveal that the cost of college was a barrier for students before learning about the option to attend college tuition free through the UT Promise. Students expressed deep gratitude for the UT Promise program because it opened doors for college that they would not have had otherwise (Saunders, 2020). Some students noted that college was not an option for them unless it was free, which is why many considered taking advantage of the state's free-tuition program, the Tennessee Promise, instead. Students commented that they were only able to attend UT because of the scholarship and expressed feeling excitement when they first found out about the program. When students discovered that they could attend a four-year institution tuition free, they expressed deep gratitude for the opportunity to attend what some students noted was their dream school. The finding around gratitude for a college opportunity aligns with literature about the perceptions of students' participating in the nation's first

Promise program, the Kalamazoo Promise, in which students expressed appreciation and gratitude for the opportunities the scholarship afforded them (Collier & Parnther, 2021).

Evident through these findings was that financial limitations were a primary factor for most of the study's participants when determining if and where they would go to college. Students who participated in the study were considered low income with their family household income below the state's median of $50,000. Throughout the interviews, students described situations with their families that indicated money was a stressor. Students made comments like "scraping by," "one paycheck away," or "couldn't afford it," as well as using "low-income" to describe themselves. It was clear that money was the primary factor in considering college, correlating with research that the cost of college is the number one barrier for students, and finances are a deterrent for students entering college and a reason they leave college (Baker et al., 2017; Brown, 2021; Cengage Group, 2021; Long & Riley, 2007). The finding on financial concerns further supports research that posits that money influences college access and enrollment (Dynarski & Scott-Clayton, 2013).

Promise programs, however, are intended to make higher education more accessible and affordable for students from underrepresented populations (Callahan et al., 2019) and increase college enrollment of eligible students (Gandara & Li, 2020). While it is impossible to know if the students in this study would have attended college without the UT Promise, students described UT Promise as a major factor in their college decision-making process. This finding indicates that it is possible UT Promise increased college enrollment for students that otherwise may not have gone to college.

Implications for College Choice

For many of the students in the study, they were unsure if they would be able to attend college until they found out about the UT Promise, as low-income students are less likely to attend college than their high-income peers due to both tuition costs and other costs associated with attending college beyond tuition (National Center for Education Statistics [NCES], 2022b; McPherson & Shulenburger, 2008). Unfortunately, this concern over college cost can limit low-income students from enrolling in college and can further perpetuate socioeconomic inequities (Lillis & Tian, 2008). Once students in this study discovered they could attend a four-year school for free, their perspective on attending college changed, with many either deciding to attend college or adjusting their college choice. Findings on college choice confirm literature that posits that college cost and affordability affects both the choice *to* enroll in college and the choice of *where* to enroll (Lillis & Tian, 2008; NCES, 2019; Perna, 2006; Perna & Li, 2006). Further, other researchers have found the amount of financial aid a student receives influences their choice to enroll (Baker et al., 2017), especially for low-income students (Luna de la Rosa, 2006).

Generous grant aid can affect college choice (U.S. Department of Education, 2016), an idea that was confirmed in this study as many students shared they were not considering UT prior to learning about the UT Promise due to the high cost of tuition. When offered a free college tuition option, students changed their college choice to UT either because it became the cheapest option and/or because it was their ideal first choice, but they could not initially choose it due to the cost (Harvey, 2014; Perna, 2006). UT

Promise helped assure students that they could make a college choice by "reduc[ing] the uncertainty of future college costs" (Dynarski et al., 2021, p. 1723). By being offered free college tuition, students felt like going to college was a guarantee that allowed them to consider a more expensive and selective school (Billings, 2018a; Dynarski et al., 2021; Perna & Smith 2020b), like UT, causing students to abandon the two-year, free college option they originally felt like was their only choice. Since attending a first-choice college can enhance students' success (Kim, 2004), this finding is relevant since offering free college at selective, four-year institutions can set students up for further success. College selectivity is particularly relevant since many students noted that the cheaper college options did not have their majors of choice.

The assurance of college also motivated some students to do better academically in high school and college. One student described improving their grades from a D average to an A average because the promise of free tuition made UT an option in their mind for the first time. They then wanted to do well so they could get accepted into their college of choice. This finding aligns with research that found being offered free tuition pushed students to do better in high school and at least try since they have the opportunity to go to college for free (Miron et al., 2011).

Even once students were enrolled at UT, they also described wanting to do well in school because of the opportunity to attend their first-choice school, rather than having to attend a community college. Students felt strongly about needing to maintain academic progress because their grades dropping meant losing not just UT Promise, but their HOPE scholarship as well. It was apparent losing these scholarships would be a

significant loss for the students, which would cause some of them to no longer be able to attend UT or would increase their financial stress. Students placed high value on the scholarship and the opportunity to attend college tuition free, so they were acutely aware of the need to maintain it. Their motivation to keep their scholarship aligns with research on the Kalamazoo Promise that revealed receiving the free college scholarship motivated students to "perform and persist" (Collier & Parnther, 2021, p. 583), as not doing well now meant paying for college on their own later, or not at all.

While students in this study described how UT Promise changed their college choice and provided academic opportunities for them, there was also a lack of knowledge of financial aid that was evident through students' unfamiliarity with their UT Promise award amount. Many students thought they were receiving thousands of dollars from UT Promise due to the free college messaging, but in reality, many were receiving the minimum award of $100 or less than $1000. The lack of financial aid awareness is relevant because it appears students believe that college is too expensive for them, and that UT Promise is the primary reason they are able to attend. In reality, they are receiving very little from UT Promise, and most of their tuition is covered by their other financial aid and scholarships. Students' unfamiliarity with their financial aid award amounts supports literature that students are often unaware of the actual costs of tuition and fees, as well as federal, state, and institutional aid that they are eligible for, leading them to believe that college is not an option for them (Chan & Cochrane, 2008; Horn et al., 2003). This lack of knowledge around financial aid is particularly true for low-income families, and an important finding because it points to how the messaging around the cost

of college and the lack of information about financial aid leads to lower enrollment rates of underrepresented and vulnerable populations.

Limited awareness about financial aid award amounts also aligns with findings from a study in which students were offered free college to attend a selective, four-year school, doubling both the likelihood of applying and enrolling at the college while the "intervention, in the end, did not substantively alter the cost of attending" (Dynarski et al., 2021, p. 1724). Both students in the control group and treatment group received "virtually identical aid packages" (Dynarski et al., 2021, p. 1724), indicating that the guarantee of free college changes behaviors for college attainment, despite the actual out-of-pocket cost for the university. This finding further supports the idea that students choose not to consider college because there is a lack of information about aid for which students are eligible.

Furthermore, Long and Riley (2007) found that low-income and first-generation students often lack the knowledge or resources to successfully navigate the financial aid process, again, causing them to believe that college is too expensive for them. When discussing the cost of tuition at UT, some students in this study described UT, and higher education in general, as expensive; however, after finding out about how much their UT Promise award was, they mentioned either assuming or stereotyping the cost of college, which caused them to not pursue it since they "knew" it was too expensive. Students' misconceptions about the cost of college are relevant because misinformation about college cost is leading students to either attend non-selective, two-year, or second-choice schools at the expense of attending their desired school or are choosing not to enroll in

college at all. Luna de Rosa (2006) found that 70% of students who had information about financial aid took steps toward college enrollment, 22% higher than their peers without financial aid information. Providing accurate information about the cost of college, as well as engaging in early intervention efforts to educate low-income students on the amount of aid they would be eligible for could have significant implications on college enrollment and college choice.

Summary of Access: Changing the College-Going Conversation

Increasing access to both higher education and Promise programs is reliant on the appropriate dissemination of accurate information. To change the college-going conversation for students, targeted messaging about financial aid should be considered (Campaign for Free College Tuition, n.d.), regardless of if the students would be eligible for free tuition Promise programs. Clarity early on about the actual out-of-pocket cost for students could help students make decisions about where to go to college earlier on, rather than waiting late into their high school senior year to determine which college offers them the most aid, like some students in this study described. Further, since knowledge of free college tuition advanced academic motivation for students, messaging about free-tuition opportunities should begin prior to high school when students' grades could affect their admission into certain schools.

Affordability: Money Still Matters

The second theoretical construct in this study relates to the second prong of the Statewide College Promise Framework: affordability of college. Two themes from this study relate to how UT Promise influenced college affordability. While UT Promise

helped reduce the financial stress of students, they still had other costs associated with going to college that they were responsible for managing since UT Promise did not cover them.

Reducing Financial Stress

Students in this study described how the UT Promise scholarship reduced some of the financial stress they would have experienced if they were having to pay for their additional college costs out of pocket (Mukherjee et al., 2017). Some students shared how the receipt of UT Promise allowed them to work less and focus on other college experiences more, both academic and social. In a study of the Oregon Promise, researchers (Gulbrandsen et al., 2017) found the financial award allowed students to reduce their work hours and their loan amounts because they experienced more financial stability and security. Further, the students experienced those effects regardless of the award amount, supporting findings from this study that every dollar was helpful and made students feel more assured about their ability to not just enroll in college, but also to also persist. This is significant because financial stress can lead to lower academic performance and retention and higher attrition (Flores, 2014). By providing monetary awards that lower the cost of college for low-income students, Promise programs are simultaneously reducing stress for students, which could promote retention and persistence.

Many students in the study (and in the sample) were receiving the minimum award of $100. The average award for spring 2022, including those who received nothing from UT Promise, was $172. When removing both those who received nothing or the

minimum award of $100, the average award was $755. The receipt of low awards for students in this study aligns with literature that many Promise program students across the country are receiving small award amounts due to their low-income status that allows them to receive the largest amounts of federal and state aid (Lepe & Weissman, 2020; Perna et al., 2017; Perna et al., 2020; Poutre et al., 2017). In a case study of four Promise programs, Perna et al. (2021) found that one institution that offered a $300 minimum award had minimal effect on college affordability because of the remaining college costs; however, that does not seem to fully align with students' perceptions in this study. While it is unclear if the small award amount actually made college more affordable for students, the concept of free tuition made them *perceive* that college was more affordable. Further, students who received the minimum award often received refund checks from the university, so the extra $100 was able to go toward their other expenses. Even for students who were receiving more than the minimum award but still what would be considered a small award, every dollar mattered to them and helped them feel more financially stable. Some students mentioned that they would not even be able to pay a few hundred dollars to the university for tuition, so anything they received from the scholarship reduced financial stress for them and allowed them to worry less about their continued enrollment in college. Because of how the award reduced stress, students felt like the program requirements were commensurate for their award amounts, which aligned with research on the Tennessee Promise about fair terms of their "contract" (Kramer, 2022).

Although many students already expressed an aversion to student loan debt, students were able to avoid taking out loans because of UT Promise, which reduced their worry and financial stress. The reduction in stress aligns with literature on students in the Kalamazoo Promise who felt financial relief knowing they did not have to take out loans, especially when seeing their peers struggle with student loan debt (Collier & Parnther, 2021). The appreciation for not having to take out loans like others they knew also aligns with research on first-generation students' perceptions of financial aid (Saunders, 2020). Further, research has shown that low-income students, as well as minority students, are loan averse and less likely to borrow than other students (Burdman, 2005; McMillion, 2005). Students fear that if they do need loans, they will accumulate large debt and will be in more financially stressful situations (Weissman, 2022), with much of this fear coming from seeing friends and family overwhelmed by their debt situations (Saunders, 2020). By being offered UT Promise, students felt like they could pursue college with taking minimal or no loans out. Since the students were loan adverse, this is significant because many cited that they would not have pursued college at all if the only option was loans. The promise of free tuition changed the way they perceived the affordability of college and helped them take the step of considering college, and thus, applying for financial aid. Some students would have remained unaware of the federal and state aid they were eligible for if it was not for the perception that college would be free due to the UT Promise.

Managing the Cost of College

The majority of students in this study received large amounts and varieties of financial aid, but the awards were not always enough to cover the full cost of a college education, leaving students to find other ways to pay for their degree (Long & Riley, 2007; McMillion, 2005; Perna & Li, 2006; Poutre et al., 2017; Saunders, 2020). Students described having to pay both academic (class fees, materials, books, etc.) and non-academic costs (room and board, food, transportation costs, etc.) out of pocket (Billings, 2018b; Lallman & Ellis, 2022; Long & Riley, 2007). While some people believe that free college programs are the solution to making college more accessible and affordable (Cengage Group, 2021), without money to cover the additional college costs, students have to find the money in other ways (Millett et al., 2020; St. Amour, 2020). The two primary ways students in this study managed these costs were through working (McMillion, 2005) and relying on family support.

Findings from this study align with research from McMillion (2005) that low-income students work anywhere from 15 to 35 hours per week to pay for college; however, McMillion also found that only half of low-income students worked those hours, whereas in this study, almost all students mentioned working to cover their college costs. Working in college, however, can limit students' full potential as they are managing another responsibility, sometimes at a full-time rate, that can take them away from their studies or other college responsibilities. While students could take out loans, as discussed earlier, many of the students in this study had an aversion to debt, aligning with literature that at-risk students are more likely to work than take out loans (McMillion,

2005). Unlike Smith-Barrow's (2018) research, students in this study did not describe working as something that negatively affected their grades or caused them to think about dropping out, but they did discuss working as a hindrance to having extra time to study, which could ultimately lead to lower grades (Finney, 2016; Long & Riley, 2007; Poutre et al., 2017; Smith-Barrow, 2018); however, the academic persistence requirements could be counteracting that as they hold the students accountable to keep their grades up.

Some students in this study also described missing out on being in clubs, attending football games, or spending more time with their friends because of the responsibilities they had to manage with work and school (King & Bannon, 2002). They often turned down these opportunities because they did not have other times to study due to their work schedules, or because they knew they needed to study so they could keep their grades up to maintain their scholarship. Students described the importance of money and maintaining their scholarship, so they had to make choices that supported those needs.

Students also relied on family support to cover their college costs. Much of literature around low-income, first-generation students' family support revolves around the lack of support from family members due to limited understanding of the college-going process. Parents may not know how to help students determine financial aid eligibility or help them decide about which college to attend (Roksa & Kinsley, 2019). Research about family support for low-income students often measures parents' activity of supporting their children through attending on-campus events, visiting students, or encouraging them in their studies, as well as differences in financial support between

first-generation and continuing-generation students (Roksa & Kinsley, 2019; St. Clair-Christman, 2011).

Students in this study described utilizing their families for both financial and practical support, supporting research that found that low-income students hold practical support, such as providing resources, cooking meals, or living at home, at a high value (St. Clair-Christman, 2011). While students receiving support from their low-income families may seem surprising, Swartz et al. (2011) found that "parents across income groups were similarly inclined to provide at least some money for living expenses to their adult children" (p. 423). Many students chose to attend a UT campus close to home, and some even said they lived at home to help reduce their costs, which aligns with literature that low-income, first-generation students are more likely to attend college closer to home (Engle & Tinto, 2008).

Summary of Affordability: Money Still Matters

UT Promise students perceived college to be more affordable because of the promise of free tuition. Receiving any amount of money from the program helped reduce financial stress for the students, with some students citing that they were able to work less and participate in the college experience more because of the financial weight lifted off their shoulders by receiving UT Promise. Despite feeling more financially stable and being able to avoid maintain minimal debt loads, UT Promise was not enough to cover all of their college costs, and students found themselves working or relying on family supports to manage those costs. Students felt like this pulled them away from both their studies and the overall college experience. This is significant because if one of the tenets

of Promise programs is to promote retention, persistence, and graduation, these findings reveal that students are still left worrying and managing the cost of college, which could cause their grades to drop or for them to stop out.

Success: Helping and Hindering Student Success

The final dimension of the Statewide College Promise Framework is success, which includes the program's requirements and student support services. As noted in the discussion of the framework, program requirements are the conditions that students agree to so they can maintain their eligibility with the program. According to Callahan et al. (2019), these supports can support retention of students and improve graduation rates. For UT Promise, these support services include mentoring, community service, and maintaining the academic requirements of full-time enrollment, 12 hours of classes, and the GPA to continue receiving the HOPE Scholarship (UT Promise, n.d.).

Because this study was qualitative in nature, it did not seek to determine correlation of the program components to these success metrics; rather, it sought to understand students' perceptions of their experiences with the program supports. Findings from this study revealed that students had great appreciation for the program supports, both by experiencing internal gratification from participating and receiving emotional support from others; however, the program supports also caused students to have to manage another responsibility, which limited their ability to pursue experiences that further supported their success. Despite limiting their ability to participate in other college experiences, such as clubs, football games, and career fairs, students were clearly motivated by obtaining their academic degree, with many coming from family

backgrounds without college degrees and wanting to set themselves up for a different life. Thus, they were academically motivated and showed appreciation for the opportunities in college they were able to experience.

Appreciation for Program Requirements

Community Service. A prevalent finding in this study was how much students enjoyed participating in community service and helping others. Some students noted it was their favorite part of the program and almost all expressed that helping others was the best part about doing community service. Students described how participating in community service helped them grow their perspective on the world and develop skills they did not have (Antonio et al., 2000; Weider, 2005). How community service helped develop participants' skills will be discussed later under that major theme, but one of the prevalent concepts under appreciating community service relates to students' enjoyment of the process because of the emotional connection to it.

Sometimes low-income students may not appreciate serving communities that look like the communities they grew up in because they may have lost faith in their community (Wells & Lynch, 2014); however, in studies of first-generation and/or low-income students who participated in community service, researchers (Marks, 2010; Reed et al., 2015; Yeh, 2010) found that these students did benefit from community service by developing skills (to be discussed later), resilience, and the ability to find personal meaning by helping others. Further, students enjoyed giving back to communities that had similar traits as them, as this helped them feel connected to the groups they were serving. They also felt emotionally connected to the communities due to their own

backgrounds, further fostering a sense of passion in them to serve the communities (Yeh, 2010). These findings were evident in this study as well. Students related to the experiences of those they were serving. For example, when serving at a food pantry, a couple of students described how they also needed to utilize the food pantry since they experienced food insecurity. Other students described remembering times when they needed support from community organizations. Their ability to understand people's situations from their real-life experiences allowed them to bring an understanding that benefited the organization, the patrons, and themselves (Marks, 2010).

Students also expressed appreciation for being able to expand their worldview. Despite coming from similar backgrounds, students expressed gratitude for their life circumstances and a realization that others had more difficult life experiences. Students frequently described enjoying meeting people during their community service activities and hearing their stories and learning about different perspectives and lifestyles, confirming that participation in community service activities can help students expand their own worldviews and perspectives (Weider, 2005).

Researchers have found differences in the impact of volunteer work as solely community service or as service learning, volunteer work that is paired with learning in a classroom setting that is then applied in the real world (Vogelgesang & Astin, 2000). Service learning is an experiential learning opportunity with community partners that allows students to apply what they are learning in class to real-world settings, while community service is volunteering without the classroom learning. Community service alone is not considered a high-impact practice, but service learning is and has been found

to be more impactful. Participating in service learning grew students' cognitive skills, but community service alone did not (Vogelgesang & Astin, 2000). Findings from this study, though, reveal that students grew emotionally, culturally, and socially through their community service experiences despite them not being tied to classroom learning. Further, researchers (Jones & Hill, 2003; Stukas et al., 1999) found that required service can hinder students' future participation in service and limit being inspired by community service. Jones and Hill (2003) also found that students were only participating in service because it was required. Findings from the present study do not support those conclusions. In contrast, participants in this study described having positive feelings toward community service. Many students noted participating in community service prior to UT Promise and expressed a desire to engage in service more if they could. Students also cited experiencing internal gratification from helping people. Further, Jones and Hill (2003) asserted that students found it ironic that they were having to earn their free college by participating in community service. However, students in this study did not indicate feeling like they were paying for their scholarship with their time. Many participants expressed how little the time requirement was compared to the reward they were reaping, and they felt it was not too much to ask of them to give back to the community.

Mentoring. Students felt genuinely supported and cared for by their mentors and appreciated that they had someone to listen to their questions. Even for students who did not express overt enthusiasm for their mentoring relationship, they still appreciated that they had someone to rely on if they needed it. This was sometimes described in relation

to their identity as first-generation students, noting that they could not always go to their parents with their questions because they did not have the college knowledge they were seeking (Hilberg et al., 2009; Wang, 2012). Students' descriptions of how they utilized their mentor and why they appreciated them aligned with literature on mentorships in college both in and outside Promise programs. Some students described utilizing their mentor to get connected to or find out about resources on campus, which in turn helped students feel more connected to the university community (Gulbrandsen et al., 2017). Students liked having someone who was available to support them, which aligns with Parnther and Collier's (2021) research on the Kalamazoo Promise that revealed students experienced their mentors as a "constant presence and support" (p. 188).

The most prevalent theme was receiving encouragement and support from their mentor, which was often possible because the relationship grew and developed over time. By continuing the mentorship, students developed rich relationships with their mentors, with some even saying the relationships felt more like friendships than mentorships (Grant-Vallone et al, 2004). Because students had someone to support them, they were able to navigate the challenges of college more easily (Laverick, 2016). Students said their mentor helped them transition into college (Lunsford et al., 2017) and was a helpful, accessible resource when they needed something.

Students also said their mentors recommended student activities or encouraged them in their academic endeavors, which helped students engage in college and expand their networks (Babineau, 2018; Grant-Vallone et al., 2004). While it seemed students may have eventually sought involvement opportunities, the support and encouragement

from their mentors, and the students were glad they did. Mentors' guidance to students in their college engagement in this study confirms that mentoring supports students with transitioning into college and fostering a sense of belonging in their college life (Babineau, 2018; Grant-Vallone et al., 2004; Hilberg et al., 2009; Lunsford et al., 2017). Students also expressed appreciation for the opportunity to connect with their mentors when they were struggling in a class or when wanting to celebrate doing well on a test.

Beyond academics, mentors also supported the students through times of personal crisis or need (Hilberg et al., 2009). One student described sharing complicated family information with her mentor. A couple of students shared how their mentor served as an advocate for them when issues arose with their scholarship. Students appreciated this additional support when they may have felt lost or overwhelmed. Some students mentioned feeling overwhelmed and wanting to give up, but the encouragement of their mentor to keep pressing in fostered resilience and endurance in them. These findings support that the additional support from mentors helps students who participate in mentoring programs to be retained and persist through college (Lunsford et al., 2017; Song et al., 2017). Students also regularly described how their mentor served as a reminder for them to complete their UT Promise tasks, confirming literature that mentors can help hold students accountable (Collier & Panther, 2021).

Findings from this study also aligned with literature on virtual mentoring (Bierema & Merriam, 2002; Crisp & Cruz, 2009Kirk & Olinger, 2003; McReynolds et al., 2020; Tinoco-Giraldo et al., 2020. Most students met with their mentor virtually, although some did so in person. There are disadvantages to both in-person and virtual

mentoring relationships. Based on students' stories, it appears that in-person mentorships became more personable and comfortable sooner, allowing students to develop deeper relationships with them quicker than virtual relationships (Crisp & Cruz, 2009). While those who met virtually still had positive relationships with their mentors, those who met in person seemed to have a deeper level of comfortability with their mentors and noted being able to develop that relationship further via casual drop-ins or unexpectedly seeing each other on campus. These students were also more likely to have longer meetings with their mentors. While many of the students who met in person and had similarities, pairing students with mentors in the same city narrowed the pool of mentors who may have commonalities with the students.

For students who met solely virtually, there were also benefits to that experience. Students were still able to discover commonalities with their mentors that helped develop the relationship and connection, but not always as quickly as those in person. The program administrators had more opportunities to match students with common interests with the option of virtual mentoring and a broader pool of mentors to choose from (Bierema & Merriam, 2002; Kirk & Olinger, 2003). Virtual mentoring can help conversations between a mentor and their mentee be more candid (Bierema & Merriam, 2002), but findings from this study revealed that in-person relationships may have been more candid. Finally, students appreciated the ease of being able to meet with their mentors while “on the go,” rather than having to find time to meet in-person during their already busy schedules. Texting was another way that mentors were easily accessible to students, as it allowed for quick and easy or last-minute communication that benefited the

student (Bierema & Merriam, 2002; McReynolds et al., 2020; Tinoco-Giraldo et al., 2020). Accommodating access to a mentor is particularly beneficial to vulnerable populations, like low-income students (Tinoco-Giraldo et al., 2020).

Academic Persistence Requirements. Students in this study had mixed feelings around the academic requirements, which aligns with divided research about academic persistence requirements in the literature (Billings et al., 2021; Chan, 2022; Duffourc, 2006; Millett et al., 2018; Perna et al., 2020); however, most of the students felt like the requirements of the Promise program held them accountable to their academic responsibilities and helped motivate them to do well in school. Students felt the GPA requirement was relatively easy for them to maintain, and some students noted that they would want to maintain that GPA regardless of the requirement. Students perceived the academic requirements as motivators to do well and viewed the consequences of failing to maintain them, losing their UT Promise scholarship, grave. Even though the students found the requirements stressful at times, they ultimately appreciated the way they held them accountable to do well in school. These findings align with research that indicate that academic requirements can "incent good academic progress" (U.S. Department of Education, 2016, p. 8) and promote persistence and completion (Chan, 2022).

Other researchers (Millett et al., 2018) have found that implementing GPA requirements can deter students from choosing certain majors that may be difficult to maintain the minimum GPA, but the GPA requirement did not seem to be relevant to major choice in this study. Students noted that their classes became more difficult as they progressed, but none of the participants mentioned choosing an "easier" major to

maintain the GPA requirement. Instead, students viewed attending college, specifically UT, as an opportunity they would not have had without the UT Promise and took advantage of choosing the major they wanted. Some students were so appreciative of UT Promise *because* it allowed them to attend a school that had their major of choice rather than attend a less expensive college that did not.

Further, students felt similarly about the 12 hour and continuous enrollment requirement. While students sometimes wished they could drop below the 12 hours or take a semester off, they still felt that the requirements motivated them to do well and continue towards completing their degree in a timely manner. Students mentioned stereotypes around college return rates after taking a semester off and were aware the same could be true for them if they took a break in enrollment. They also understood how failing to progress through college in a timely manner could lead to additional semesters they would be responsible for paying for. The academic requirements held students accountable to keep going so stopping out and paying for tuition did not become reality. Since part-time enrollments and taking semesters off are associated with higher levels of stop outs, these measures are implemented to foster students' progression through college (Amour, 2020; Burke, 2020; Kantrowitz, 2021; NCES, n.d.), and the students appreciated them because of that.

Enhancing the College Experience

Like their appreciation for the program supports, students also described how the program's components enhanced their overall college experience by helping them develop skills and social and career connections. Students described growing in their

interpersonal skills and learning how to better communicate with others, which helped them academically, socially, and professionally. Students shared how growing in these skills helped them feel more prepared to give presentations for class assignments, talk to people they do not know (Yeh, 2010), and ask professors for help (Hilberg et al., 2009). Students noted overcoming social anxiety and introversion because of the experiences working with others through mentoring and community service. All of these skills helped them feel more confident in themselves (Weider, 2005) and assisted with their integration into the university.

Many of the students noted how developing these skills through their experiences with mentoring and community service further propelled their overall student success. Students described learning how to understand and respect people who are different from them, which helped them expand their cultural awareness and critical thinking skills (Antonio et al., 2000; Vogelgesang & Astin, 2000; Weider, 2005). Furthermore, students described how having to complete the UT Promise community service and mentoring requirements helped them grow in time management and responsibility (Yeh, 2010). Students described having to be intentional about planning their time in order to make sure they avoided the stress at the end of the semester.

Additionally, both mentoring and community service helped students make career and social connections. Some students described choosing community service opportunities that aligned with their chosen career path, giving them the opportunity to get real-world experience, develop skills, and expand their professional network in ways that made them feel more prepared for their career (Karasik, 2020; Marks, 2012).

Mentors served as conduits to connect students to professionals in the student's career choice and job opportunities, with some students noting that their mentor would send them promising internship and job listings (Gershenfeld, 2014; Laverick, 2016). Many students in this study were paired with mentors in their chosen field, which allowed the mentor to assist in making career connections and support the student's professional development (Ortega, 2018). For the students, these experiences were valuable and enhanced their overall experience in college. Some students stated these experiences were a beneficial addition to the financial aid and even worth it without receiving a financial incentive from UT Promise.

Barriers to Student Success

While many aspects of the UT Promise scholarship supported recipients' student success, there were also experiences that created stress for the students and seemed to limit the full potential of their success. Students were very academically motivated, but with schoolwork and job responsibilities, students regularly felt busy and overwhelmed. The primary challenge was managing their schedules, both with non-UT Promise and UT Promise requirements. Students described feeling stressed fitting their community service and mentoring into their schedules, often feeling like it was another responsibility they had to manage. Students also shared how they would sometimes forget about the requirements or feel stressed about an approaching deadline, supporting Rosinger et al. (2021) research on how students may feel overwhelmed, leading them to be indecisive and delay a task.

The research around requirements for Promise programs is divided, with some researchers (Babineau, 2018; Carruthers & Fox, 2016; Gulbrandsen et al., 2017; Hilberg et al., 2009) finding it promotes academic performance, college persistence, and student development, while other researchers (Billings et al., 2021; Conley & Hamlin, 2009; Jones & Hill, 2003) believe the additional tasks can enhance students' stress. Jones and Hill (2003) found that volunteering in college was difficult for students, especially during the first year as they were learning how to manage priorities and study with a more rigorous workload. Students in Jones and Hill's study also found it difficult to find opportunities because they were unfamiliar with their new college environment. Furthermore, Conley and Hamlin (2009) found that logistics around community service created stressors for low-income students, as they may not have access to transportation and must navigate scheduling volunteering around their work schedules. All this research correlates with findings from this study, as some students noted not having a car to get to community service sites and many discussed struggling to find time with their school and work schedules. One student even noted skipping class to complete his volunteer hours.

Students felt less strongly, but similarly, about scheduling time with their mentors and described issues with finding the time to meet amid their busy schedules. While most students described overtly positive relationships with their mentors, some felt slightly more neutral about the relationship. These students felt like mentoring was just "a requirement," even though they did not have a negative experience (Kirk & Olinger, 2003). The data indicates students with commonalities, similar career fields, or same campus affiliation with their mentors felt more positively about their mentoring

experience because it benefited them. The neutrality some students felt toward mentoring supports research that mentorships can be viewed as transactional and self-serving when students who were not able to find a personal benefit to the time together did not view it as valuable (Green & Jackson, 2014; Kirk & Olinger, 2003; Parnther & Collier, 2021).

While students appreciated the academic requirements they had to maintain, full-time enrollment requirements sometimes created stress for students, as they still had to find time to work to manage their financial responsibilities. Some students indicated that they wished they had the opportunity to take a semester off so they could either work or take a break from the burdens of college. A few students noted feelings of worry about not having the option to take time off if something happened to their family.

Finally, students described situations in which the program management further induced stress and anxiety for them rather than supporting their student success. Students were told they had lost the scholarship or had a lack of information about when they were supposed to complete tasks. One student filtered through multiple mentors, causing confusion and placing the burden on him to determine what he was supposed to do (Kirk & Olinger, 2003). Since these students already described feeling overwhelmed by managing their responsibilities, this finding indicates the UT Promise program can support students more in ways that relieve burdens, rather than inflict them.

Desire for More

The final theme is the desire for more, which revealed that UT Promise students have unmet needs (Kramer, 2022). When describing needs of Promise students in high school, Harris et al. (2020) said students "need structured institutional support before they

get off track" (p. 144). The need for support also applies to students in this study, as they described desiring more support to complete their UT Promise requirements. One request was for more communication and clarity on their eligibility status. According to Harris et al. (2020), "Communications are an important, underrecognized aspect of all financial programs" (p. 134). The lack of communication or misinformation around UT Promise caused more stress for students in this study, so they desired resources that could help make their scholarship experiences easier rather than more difficult (Nodine et al., 2012). In a study on help-seeking behaviors in colleges students, Hubbard et al. (2018) posited that "considering that most college students report experiencing stressors that are difficult to handle…there is a clear need for colleges to do a better job of identifying students who could benefit from help" (p. 294). Nodine et al. (2012) found that students "desire to receive transparent, accessible, accurate, and timely information leading up to and during their college experiences" (p. 1). Students also want clear communication around scholarship terms and financial awards, supporting Kramer's (2022) research on Tennessee Promise students' misunderstanding of how much they were receiving from the scholarship. Students desire communication specific to them, including "more personalized information… through interactive online formats, email, and text messages" (Nodine et al., 2012, p. 7). This research supports findings from this study as students were eager to have more methods in which to be informed of their scholarship status and to receive reminders. Limited research exists on the influence of communication in scholarship programs, specifically free college programs, so this finding adds to the

growing body of literature on Promise programs about the level of communication needed to further support student success rather than hinder it.

Students also described wanting to have more opportunities from the UT Promise program to grow in their career and meet with others in the program to build community. This desire aligned with findings about community college students' hope to "access supports throughout their college experiences" (Nodine et al., 2012, p. 1). Findings from this study confirm Nodine et al.'s (2012) research that students want more opportunities for internships, career connections, and real-life experiences that would help them understand and prepare for life after college. Further, in a study about Tennessee Promise students' perceptions of scholarship supports, Kramer (2022) found scholarship recipients believed it was the program's responsibility to "support their college success beyond the explicit provisions" of the program's terms (p. 775). Similar to students in this study, Tennessee Promise recipients described needing additional financial, academic, and logistical supports that could further drive their student success (Kramer, 2022). Evident through students' stories in this study was a desire to achieve and succeed; however, additional support from their scholarship program could reduce barriers and enhance their student success.

Summary of Success: Helping and Hindering Student Success

Findings from this study align with research that program supports both support student success and can create challenges for students that hinders their success. Academic requirements helped hold students accountable to their studies. Participation in mentoring and community service helped students develop skills, make connections, and

expand their understanding of different people and perspectives. Students also enjoyed participating in these activities which enhanced their enjoyment of the college experience; however, finding time to complete these activities and meet deadlines created an added stressor for students that took them away from their studies or other experiences they would have liked to have. These findings reveal that while program supports can be valuable to students, they must be designed and implemented carefully in a way that does not add more pressure to these vulnerable populations.

Recommendations for Practice and Research

The themes that emerged from this study revealed that the UT Promise program is influential in students' college choice due to making it affordable, and thus, more accessible to them. In addition, the program supports positively influences students' success in college; however, the requirements can cause unnecessary stress for students. These findings led to both practical implications for UT Promise to better serve students and opportunities for future research on Promise programs.

Practical Implications

Clear from this study's findings was that the message of free college changed the perception of college as an option for students, despite students actually needing little money from the UT Promise scholarship. Because of the impact of the messaging and the lack of information on financial aid, more work needs to be done to help low-income students understand the aid they could be eligible for in college while they are in high school if not before.

Even with the financial support of UT Promise, money was still a relevant factor in students' college experiences, and students needed to work or rely on family supports to cover their remaining college costs. Ultimately, this took them away from their studies or from college experiences. Promise programs should consider how they can help students cover the additional costs of college, especially those related to academic costs, such as differential tuition, class fees, and books, allowing students to reduce their work hours or work by choice for experience or additional money for savings rather than by need.

Students also desired to have a more robust experience in the program. They wanted to have career development opportunities, ways to find internships, and opportunities to meet other people in the program. UT Promise should consider developing more programming for the students, including hosting socials with food for students to come and meet others. The program should also consider what partnerships they could make across campus to support students, such as hosting career fairs specifically for UT Promise students with access to the professional clothing closet on campus. To help alleviate the burden of scheduling and support students meeting each other, UT Promise should implement service days that provide transportation and are strategically scheduled at convenient times for low-income students. For example, hosting a service day before classes start could help students complete the requirement before the stress of the semester begins.

Further, students also desired more communication. UT Promise should create a communication strategy that incorporates more messaging throughout the semester. They

should also consider utilizing other communication tools than email, such as text messaging. Customizing messages to students about how many hours or mentor meetings they have left to complete could support students more than generic email reminders. The program should also consider implementing a portal where students and mentors can check the eligibility status of the student. This would allow for mentors to better serve their mentee as they would have accurate information about the status of the students' progress toward requirement completion, allowing them to step in sooner if they see their mentee is not on track to complete the requirements.

While some of these recommendations may seem specific to the UT Promise program, there are also strategies found in this study that can be applied to a variety of Promise programs. Promise programs should support access and affordability. Ensuring students are aware about the free college option early on will help students consider college as an option and may change their college choice. Colleges should work to disseminate Promise program information into high schools. Students are enticed by the free college message, so using that language can lead students to apply who may not have otherwise.

Since Promise programs do not cover the full cost of tuition, students are left to cover their remaining costs. Promise programs should consider ways that they can financially support students further. This could include providing housing or ensuring all academic costs, such as differential tuition, course fees, and books, are covered through a stipend. By providing additional financial support, students will be able to focus more on their studies and may need to work less. If Promise programs are unable to provide

additional financial resources, they should ensure messaging is clear that these programs do not cover the full cost of college. Since students tend to have misconceptions about the costs of college, as well as financial aid they may be eligible for, Promise programs should work to ensure students understand what costs they would be responsible for.

While academic requirements served as an accountability tool for Promise students, many of them were afraid of what would happen if they needed to take less classes or take a semester off. Promise programs should consider implementing academic requirements that support academic progress, but these baselines should align with their institutional policies, such as the graduation GPA. Further, there should be processes in place to excuse students from requirements if necessary.

Promise programs should also incorporate Program supports at an appropriate level. Students appreciated having external support in their mentor, so programs should consider ways to provide this support, either through Promise program staff, university faculty or staff, or volunteer mentors. Students seemed to find more value in the mentorship if they had common interests or career paths, so programs should strive to pair students with mentors who can help them grow in areas of their interest. Students also cited their mentors helping them connect with resources on campus. While mentors do not have to be affiliated with the university, those who are may be more helpful resources, and those who are not should be trained and equipped with the appropriate knowledge to support students.

Future Research

While the data in this study were rich, there are limitations that leave opportunities for continued research on the topic of free college programs. First, since this study only included students who were currently persisting through the program and had maintained their eligibility (except for one participant), more research is needed on the experiences of students who lose their Promise scholarship. Students in this study appreciated the program supports, thought they were commensurate for their award amount, and always completed them; however, students who did not maintain the scholarship requirements, either intentionally or unintentionally, may not have the same perceptions. More research is needed to determine how students who lose their Promise scholarship and who drop out of college perceive the scholarship requirements.

Further, while findings from this study indicate that every dollar helped the students and made the requirements worth completing, data from the UT Promise program show that more than 80% of students who do not complete their program requirements are receiving the minimum $100 award, which indicates that students may not feel the requirements are worth it. More research is needed to understand perceptions of the financial award amount for students who do not maintain the scholarship. While this study was not limited to traditionally-aged college students, only students between 19 and 22 participated. Future research should consider how eligible, non-traditionally aged students perceive Promise programs, particularly how they perceive managing and maintaining the requirements.

Since students in this study described having to work or rely on family supports to manage the other financial costs of college, Promise programs should consider what amount of money could help students rely less on these supports so they can participate more in the college experience; however, little research is available on the amount of money that would be significant for students to reduce their financial burden. Future researchers could focus on the level of award amounts that significantly reduce burdens for students.

Another theme from this study was how program management caused students anxiety and how students desired more communication support from the program. While limited research exists around initial communication about financial aid available through free college programs (Harris et al., 2020), there is an absence of research on the influence of communication in supporting students after they begin participation in the program, as well as the management of Promise programs. Future researchers on Promise programs should seek to determine how the program management supports or hinders students, and what components of support are most valuable to students.

Finally, this study looked at the UT Promise program holistically across three campuses. Because the campuses have different profiles and the experiences of students on these campuses could be different, future research could study the program by individual campus and then compare the findings across campuses. This is especially relevant for UT Promise since the UT System office has standardized processes and procedures for the program; however, it is unclear if students would be better served by

allowing the individual campuses to customize their management of the program, including deadlines, communication, and program resources and technology.

Conclusion

This study sought to explore the experiences of persisting students in the UT Promise scholarship program and to explore their perceptions of the individual Promise program requirements. Using a basic qualitative method, twenty scholarship recipients' experiences were explored using a semi-structured interview protocol (Appendix C). Many of the findings from this study align with the literature around Promise programs and support the Statewide College Promise Framework's position that Promise programs should support access, affordability, and success. The findings revealed that UT Promise does make college more accessible and affordable for low-income students, or, at a minimum, helps them perceive college as more affordable, as well as supports their overall student success. Supporting research on low-income students, findings from this study revealed that students were unaware of the costs of college and had a lack of financial aid information that led students to believe college was not an option for them. The promise of free tuition, however, changed their perception about if and where they could attend college. What was surprising was how appreciative students were of any amount of money they received from the scholarship since the financial stress of paying for college and living expenses was so prevalent. While some students questioned if it was really worth their time, they ultimately decided both the money and supports they received from the program benefited them.

Another finding that supported the literature was that program requirements can support students' success, but they can also create challenges or burdens for students. While I expected students to appreciate the mentor support due to research on the impact of mentoring, I was surprised to see how much students enjoyed community service and described growing from the experience. I expected students to view it as another task they had to complete for a little reward or a way that they were "paying" for their scholarship. Instead, students described deep enjoyment and appreciation for how the opportunity allowed them to help others, meet new people, and expand their perspective on the world.

Further, based on research on low-income students, I expected that students may wish they had the opportunity to take time off from school to support their family or work. While this was a thought for many of the participants, they ultimately viewed the academic requirements as a support to their college progression. The students were incredibly academically motivated and resilient, and they sought to do well in school, indicating the value they placed on the opportunity to attend higher education.

Finally, I was not surprised by the frustration that some of the students experienced from the lack of communication from the program, or the stress they experienced from trying to complete their requirements, as this supports research that additional requirements can serve as a burden to vulnerable populations. What was most moving to me was how dedicated and committed students were to managing their academic, personal, social, and personal responsibilities. Students described working up to full-time hours to support themselves and their education, with some starting work in

the early hours of the morning. Others described making decisions to live at home to save money, despite knowing it may limit their college experience. Students were wholly committed to doing whatever it took to be successful.

While students described the UT Promise program positively, with some saying it changed their life, more could be done to support these students in their efforts to drive their own success. By implementing measures that reduce the burdens they face, Promise programs can enhance the college experience and success of the students. Other Promise programs can learn from the UT Promise by understanding the value students' place on the opportunity to go to college and their desire to participate in college activities in order to have robust college experience. By offering substantial financial aid awards and program supports, Promise programs can support college access, affordability, and student success while enhancing the college experience for scholarship recipients.

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APPENDICES

Appendix A

Email To Potential Participants

Subject: Two Hours of Community Service for UT Promise Research Administration

Dear UT Promise Student,

Are you interested in sharing your UT Promise experiences and receiving two hours of credit toward your community service requirement for spring 2023? You have been identified as an eligible UT Promise student and are invited to participate in a research study to explore students' experiences in the UT Promise program.

To gather information on these experiences, UT Promise students will participate in a 30-to-60-minute, Zoom interview. Questions will focus on your experience in the UT Promise program as it relates to mentoring, community service, and maintaining the eligibility requirements.

Your information will be kept confidential. No identifying information will be made in reports which could link you to the study. Participation will have no impact on your financial award from UT Promise.

If you are interested in participating, please complete this brief 2 minute interest and screening questionnaire.

Please find an informed consent attached with more details on the study. If you have any questions, please contact Ashton Braddock at [email].

Thank you for your consideration,

Ashton Braddock, M.Ed
PhD Candidate

Appendix B

Informed Consent

UT Promise Student Experiences

INVITATION AND PURPOSE

You are invited to participate in a research study because you have been identified as a student who received the UT Promise scholarship between fall 2020 and spring 2022. The purpose of this study is to understand the experiences of students in the UT Promise scholarship program.

PARTICIPATION IN THE STUDY

Study Procedures: I will conduct one-on-one semi-structured interviews with approximately 20-30 UT Promise scholarship participants. Questions will focus on the participant's experience in the UT Promise scholarship program. All interviews will be audio-recorded over Zoom at the participant's location of choice and transcribed verbatim. Participants are encouraged to keep their video off. Each participant will have the choice to review their transcript for accuracy. The interviews will last approximately 30-60 minutes. Participants *may* be contacted for a 30 minute follow up interview for clarification, if needed, and/or an initial review of the findings for participants to provide feedback on if the emerging themes align with their perceptions.

RISKS

All research carries risk. Participation in this study will incur minimal risk which is found in everyday life. Anything more than minimal risk or discomfort is not anticipated; however, if you do not wish to answer or feel uncomfortable at any time during the interview, you have the right to decline to answer any question and/or to end the interview.

ALTERNATIVES

The alternative procedure is to not participate in this study.

BENEFITS

It is unlikely that you will benefit directly by participating in this study. However, a direct benefit may include a better understanding of your experience in the UT Promise scholarship program. The research results could benefit the field of higher education by contributing to the growing body of literature on college Promise programs. In addition, the results could inform future policies and procedures of college Promise programs.

PRIVACY AND CONFIDENTIALITY

The information in the study records will be kept confidential. Data will be stored securely and will be made available only to those conducting the study unless participants specifically give permission in writing to do otherwise. Audio files and all transcripts will be kept on a secure file hosting site to which only the investigators have access. No reference, including names or other identifying information, will be made in oral or written reports which could link participants to the study. Pseudonyms will be used when reporting findings.

CONTACT

If you have questions at any time about the study or the procedures, you may contact the researcher, Ashton Braddock, at [cell] or [email].

PARTICIPATION RIGHTS

Your participation in this study is voluntary; refusal to participate will involve no penalty. Further, participation will have no impact on your financial award from UT Promise. If you decide to participate, you may withdraw from the study at any time without penalty. If you withdraw from the study before data collection is completed, your data will be destroyed.

FUTURE RESEARCH

Identifiers may be removed from any identifiable private information about you, and, after such remove, the information could be used for future research studies or distributed to another investigator for future research studies without additional informed consent.

STATEMENT OF CONSENT

I confirm that procedures, risks, benefits, and privacy of my data have been explained to me, and my questions have been answered. I willingly agree to participate in this study. I authorize the content of my interviews, any observations, and findings found during this study to be used for education, publication, and/or presentation.

_____

Signature of Participant

_____

Printed Name of Participant

_____

Date

Appendix C

Interview Protocol

1. Please share your name, age, class level, major, and institution you attend.
2. Share when you first began receiving UT Promise and how long you have been in the UT Promise program.
    a. Please share if you have ever lost eligibility for UT Promise.
3. What feelings come up for you when you think about your involvement in the UT Promise program?
4. Tell me how you found out about UT Promise.
5. To what extent do you believe UT Promise helped you be able to attend college?
6. How has UT Promise influenced college affordability for you?
7. What are your perceptions on your award amount?
8. How are you paying for other college costs?
9. Describe your experience in the mentoring program.
    a. Describe your relationship with your mentor.
    b. How has your mentor supported you?
10. Describe your experience completing community service.
    a. What feelings come up when you think about completing community service?
    b. What has been the most enjoyable part of completing community service? The most challenging?
11. Describe your experience maintaining program eligibility requirements?

VITA

Ashton Braddock was born in Tennessee and moved to the suburbs of Atlanta, Georgia, in middle school, where she stayed throughout her high school years. Coming from a die-hard family of Mississippi State bulldogs, Ashton decided to follow in her family's footsteps and attend the university as a third-generation MSU student. She graduated Summa Cum Laude with a Bachelor of Arts in communications, with an emphasis in public relations, and a minor in accounting. Being actively involved in campus activities in college, Ashton knew she wanted to pursue a career in higher education, so she then attended the University of Arkansas, Fayetteville and received a Master of Education in higher education administration. Following graduation, Ashton moved to Knoxville, Tennessee, to participate in the Knoxville Fellows program, which also afforded her the opportunity to earn a Master of Arts in leadership and ethics from Johnson University. During this time, she began working for the University of Tennessee System Administration, where she ultimately was tasked with designing, implementing, and managing the UT Promise program. Within one year, Ashton began pursuing her PhD in higher education administration.