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Building Bridges: Overcoming barriers to college access for low-income and working-class students

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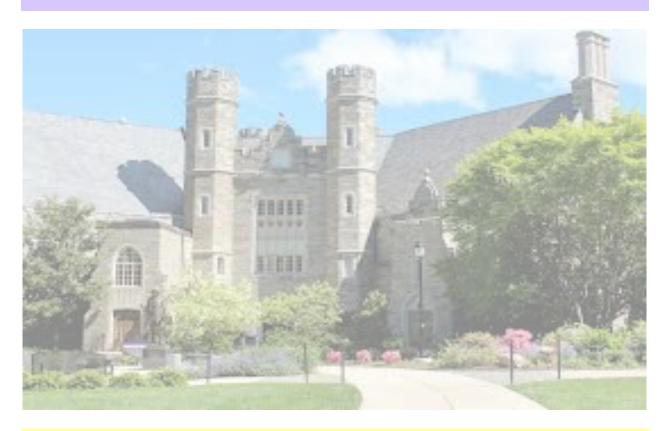Higher Education Policy and Student Affairs

THESIS

Building Bridges: Overcoming barriers to college access for low-income and working-class students

Sarah Lynn McGuckin

May 2020

Building Bridges: Overcoming barriers to college access

for low-income and working-class students

A Thesis

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By

Sarah Lynn McGuckin

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Dedication

To the woman I was, the woman I am, and to the woman I am becoming.

Acknowledgements

I am so blessed to be surrounded and supported by so many amazing individuals in my life, people who pick me up when I am down and keep me sane when I am on the edge. There are too many to be able to acknowledge in one short paragraph.

To the HEPSA professors, especially to Woz, for helping me to develop more of my own critical consciousness, I thank you.

To Hannah and Alyssa, —my best friends and my adopted sisters—thank you for always being my endless support.

To Maggie and Sarah- you are both the most incredible, hard-working, badass women that I have had the pleasure of befriending. I am so glad to have had the opportunity to travel on this journey with you. Thank you for being my rocks, my confidants, my conference buddies, and so much more. You should both be so proud of your achievements. I know I am.

To my sisters- Remember the world is yours, you just have to reach for it.
And finally, to my parents- Thank you for your undying love and support as I continue on this journey we call life.

Abstract

This thesis will explore the barriers that cause a lack of access to higher education for low-income and working-class students. My own experience as a working-class, first-generation college student has had a direct influence on my interest and exploration of this concern. There are four specific barriers highlighted within this thesis: discrepancies in education at the primary and secondary level, lack of familial knowledge, economic disparities, and a phenomenon known as summer melt. I believe that higher education should be a given right so that one can develop one's ontological vocation. I utilize philosophers and theorists such as Paulo Friere (1989), Christopher Newfield (2016), John Dewey (1916), and Michael Oakeshott (2004) in order to support my perspective. Through critical action research I have designed a programmatic intervention called Building Bridges to address the barriers mentioned. Building Bridges is a peer mentoring program that is coupled with monthly family seminars in order to bridge the knowledge gap of college access.

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Chapter 1

Introduction and Positionality

To say college was the best four years of my life is the understatement of the century. That is not to say I did not experience the typical college adversities such as the loss of friends, almost failing classes, wondering each year if I could afford tuition, and the struggling being so far from home; despite these hardships my undergraduate experience had a profound impact on my development. I had the privilege of attending Wilson College a very small liberal arts institution, and an all-women's college at the time, in Chambersburg, Pennsylvania. I obtained my Bachelor's of Science in Veterinary Medical Technology with a Biology concentration and a minor in English. The life skills that I gained in those four years, however, are not exemplified on that one piece of paper.

I can remember the first time I ever saw information regarding Wilson College at a college fair at my high school when I was a sophomore. I remember clear as day the tri-fold boards that had beautiful pictures of old buildings, horses in a paddock, and laughing girls sitting around talking in a dorm room. I knew then, that was where I was supposed to be. My mother however, had a differing opinion, she saw a sticker price of $38,000 a year and had pretty much told me there was no way in hell it was going to happen. Coming from a working-class family, with one source of income, and being the oldest of five children, financial support from my family was not exactly an option. I had decent grades in school, but when your graduating class is eleven hundred strong, being in the top third of the class does not really mean much. Wilson, however, was exactly what I had wanted: a small school in the country, where I was more than

just a number in a lecture hall. It was also far enough from home to have some distance, but not too far that I could not still go home on holidays and for the occasional visit.

I was the first in my family to go to college. My mother had taken a few courses at Temple University but had never really gone through the typical college journey, nor did she know much about the application process. When I started looking at schools we relied solely on my father's income, while my mother was a stay at home mom. This meant there were significant financial barriers for me, as well as a lack of familial knowledge regarding the college application process. I was fortunate enough to attend a high school where they had a career/college center and I was able to seek out the assistance that I needed in the application process.

When I applied for colleges in the Fall of 2008, I applied to three because the College Center recommendation was to apply to a minimum of three institutions, so I did not put all my eggs in one basket. One of the institutions I had wanted to apply to, and visit was in Georgia. Although my parents did not have the means to pay for flights, they still did everything in their power to make sure I had the opportunity to see the university. We were fortunate enough that my father's stable career allowed him to take time off, and that my grandmother was able to take care of my siblings, allowing my parents and I to make the sixteen hour drive south to visit the campus. This is a privilege not afforded to many students who come from low-income and working-class backgrounds. Being a first-generation college student my parents did not know much about the college process however they did recognize the importance of a student being able to see their prospective colleges.

Although I had picked which institution was my first choice, my fate relied solely on what type of financial aid package I was to receive from each institution. It was made very clear

to me from day one that my parents did not have the financial means to support my college career, nor would they co-sign for any loans. After my mother and I struggled to figure out how to file for FAFSA I was able to receive my financial aid packages from each of the schools I had applied to. My school of choice, Wilson College, had given me a significant portion of financial aid which made the decision to attend easy despite that it was the costliest of the three institutions.

After filing my FAFSA and hoping to see a significant amount of aid from the federal government, it was made apparent that I was not going to see much at all. I had received a total of $900 a semester from the Federal Pell Grant. The school I had chosen to attend, at the time, had a sticker price of $38,000 a year; $1,800 total was not even going to make a dent. Even though I was one of five children and we were living on a single income, because my father chose to put money into his own retirement, my expected family contribution was rated significantly higher by the government than was actually feasible for my family. When I filed FAFSA the following years, my mom had picked up a part time job as a customer service associate in retail because my youngest sister was in kindergarten, which meant I no longer received any of the Pell Grant.

In the summer of 2009, about a month before I was supposed to move into college, I received word from the financial aid office that if I did not find $7,000 or someone to co-sign a Parent PLUS Loan for the same amount, my dreams of attending college would be lost. At this point I had already declined the other institutions, and in a pure state of panic and despair my mother was willing to co-sign the loan. However, my parents financially were not able to pay for any of the loan, so in my four years of school that single loan accrued almost $3,000 worth of interest. Similar situations of the financial aid office telling me there was not enough money

occurred every single summer the remaining four years of my time at the institution. Every time, it created that same sense of panic as to whether I was going to be able to complete my degree.

When I attended college that Fall as a first-generation college student, I did not know any better and I purchased all my school books at the book store putting them all on my student account, again the barrier of lack of familial knowledge coming into play. I did not realize that I should have spent time looking around for the best price on books online or even looking at the potential of renting books to save money. When I was sent the initial financial aid package it had an itemized line for books. I found out after I had charged the books to my account that this line did not actually exist on my package and I had accrued a bill of over $700 to which I did not have the money for. Again, I had to take out an additional loan.

My financial concerns coupled with the marginalization I felt due to my socioeconomic status throughout my undergraduate experience are the reasons for my interest in my thematic concern. These struggles I endured impacted my college experience as well as my mental health, and it pales in comparison to what some other students have and will experience, increasing in the need I see for my proposed intervention. There should never be a lack of access to higher education for an individual. Higher education is the ability to develop oneself, reaching one's fullest potential. If someone wants to better themselves, to become fully human, why would we not want to support that as a society? My financial concerns coupled with my lack of familial knowledge about the college application process made the journey difficult for me, and my hope is that in exploring these and other barriers for low-income and working-class families I will be able to come up with a solution on how to help students navigate the process. While some may say I could have made the choice to go to a cheaper school, I had wanted the personal feel that Wilson College could afford me. I did not want to be in a lecture hall of two hundred people as a

student, I know, I would not have succeeded. Attending a college that best suits a student's individual learning style should not be unattainable based on privilege and/or socioeconomic status.

My personal transformation during my four years at college was something that I do not think is measurable. That said, there were two pivotal decisions that I made early on which shaped the rest of my undergraduate experience.

The first of those two decisions was that I joined what is known as the Campus Activities Board, or CAB for short. Joining this club allowed me to participate in running age-old traditions the school had been hosting since it was established in the 1800's. I did not realize at the time that joining this organization would allow me to work very closely with the Assistant Dean of Students, Rebecca Hammell. Becoming a member of this student club, allowed me to actively make decisions in my campus community but it also secured my position within the institution, making me a valuable asset to the college. This meant that each year, despite my financial struggles, I knew the institution would find the funds to support my return.

The second choice I had made was to apply for a work-study job working for the Director of the Women with Children program. In all honesty, I had wanted a job in the kennel on campus to increase my hands-on experience with animals because I was in the veterinary technician program. However, those positions were extremely coveted, and I truly believe that everything happens for a reason. Working for the Director of the program, Katie Kough, shaped my experience in so many ways that I did not realize how impactful it was until much later. I had the opportunity to work for Katie who worked in our student development office, who had the skills to help mentor me through my first two years of school and beyond, even though my path took me somewhere different. Katie actively gave me tasks and entrusted me to get them done on my

own. This made me feel as though I mattered, so that when I had other experiences of marginality the "blows" were less impactful. In doing this she established my trust as well as giving me confidence in my skills as an individual. My role in CAB and my relationship with Katie helped me to launch relationships with a number of different directors and people in student development offices on campus, furthering the direct impact of my attendance at the institution.

There were many occasions in which I felt marginalized during my undergraduate experience mostly due to economic constraints that I had. I believe if it had not been for the student development staff and my professors making me feel like I mattered, my own college journey may have not been as successful and may have been thwarted early. Coming from a working-class family with only one source of income and attending a small private liberal arts college where many of the students that I came into contact with on a daily basis were from middle class or upper-class America, I felt alone with concerns which they did not encounter. Each year I attended Wilson I struggled financially to make ends meet. I worked during college breaks to be able to afford things such as books, while during the semester I sat at dining hall tables where girls bragged about how many saddles they had for their horses. There are other smaller aspects where I did not realize until later that I felt marginalized about little things like being able to afford to buy class t-shirts or having the opportunity to take things like winter break courses, so that I could have had the opportunity to double major. The additional stressors every summer of whether I was going to be able to go back caused severe moments of despair and questioning of what would my life look like if I had multiple years of student loans but no degree to go and gain employment to pay off the student loans.

Part of my thematic concern addresses the fact that I am aware that not everyone is afforded similar privileges that I was provided. There are many high schools who are not funded well enough to have such things as career centers in their buildings. Many high schools in poorer neighborhoods are just happy when students are able to graduate and it is a select few who potentially get the support to look at colleges. How I came about my thematic concern was through my own personal journey into higher education, and my goal with this research is to mitigate these issues for other students like me.

In a significant portion of America today upon graduation from high school it is anticipated that students will consider obtaining a college degree in some form. However, the reality is that a college degree is not attainable for everyone. Negating an individual's potential to become their best selves in turn hurts all of society, we are only as strong as our weakest link. In supporting each other in our growth we end up supporting all. In particular there is a lack of access to higher education for low-income and working-class families.

There are four barriers I hope to explore and address in my programmatic intervention. The first being the discrepancy of the quality of education at the primary and secondary levels with the United States. Specifically looking at the level of preparedness for students from low-income and working-class backgrounds for college. The second barrier delved into is the lack of familial knowledge that comes with being a low-income/working-class college-going-student. Emphasizing the marginality of this social class from higher education and the significance of this and its effects on their offspring.

The third barrier addressed is the largest and probably the most significant, the economic barrier. While this barrier might seem like a given, I specifically hope to highlight due to lack of finances the direct correlation this has in keeping higher education out of reach for

low-income and working-class families. Furthermore, stressing the decrease in federal and state funding over the last sixty years making it near impossible for this socio-economic class to obtain a degree of higher education without a significant amount of debt. The final barrier explored is the phenomenon known as summer melt, which is the drop in college attendance particularly of those low-income and working-class students, in between when high school lets out for the summer and matriculation in the fall. It is my objective to explore these barriers that are in place for these students and to develop a way in which they can be combatted through a peer mentoring program called *Building Bridges*.

Chapter 2

Thematic Concern, Conceptual Framework, and Definitions

THEMATIC CONCERN:

My thematic concern objective is to explore the lack of access to higher education for low-income and working-class students. To this end, I will explore the barriers are in place that prevent these students from attending college. My own experience as a working-class, first-generation college student has had a direct influence on my interest and exploration of this concern. In order to overcome these barriers, my programmatic intervention is the creation of a peer mentor program that will aid in bridging the knowledge gap of college access. Addressing areas such as financial aid, familial animosity, choosing the right institution and more.

CONCEPTUAL FRAMEWORK:

1. What is my philosophical positionality regarding higher education?
2. What barriers are in place that prevent low-income and working-class students from attending university?
3. What expectations are being set at the secondary education level and are they attainable?
4. What if any government funding is there?

DEFINITIONS:

Constitutive:

Critical Consciousness	Originally coined by Paulo Freire (1989), critical consciousness is a state of becoming "with the world" by being able to critically "read the world." It is the idea that, "Awareness [is] developed through **critical** thought that enables one to see beyond the superficial to what is typically controversial because it threatens the hegemony or status quo."
Ontological Vocation	According to Paulo Freire (1989), this is the concept of humans developing into their truest selves, and becoming fully human.
Summer melt	When high school students apply and are accepted into college during the academic calendar year, but when they lose the support of the high school over the summer when fall comes, they do not matriculate into college.

*Operative***:**
For the purpose of this paper,
the following definitions will apply…

Poor	often used interchangeably to describe low-income students.

Student Development/Social Identity Theories

Schlossberg's Theory of Mattering and Marginality (1989)	Often occurring during the college experience students feel marginality, "a sense of not fitting in that can lead to self-consciousness, inability, and depression." What students want to feel and what student affairs professionals should strive for is the concept of mattering, "our belief whether right of wrong that we matter to someone else" (Patton et al., 2016 p. 36).
Yosso's Community Cultural Wealth Model (2005)	"focuses on the array of cultural knowledge, skills, abilities, and contacts possessed by socially marginalized groups that often go unrecognized and unacknowledged" (Ardoin & martinez, 2019, p. 28).

Key Theorists

Michael Oakeshott (2004)   Focuses on the idea of the university as a place of human activity. When one enters the university, they are leaving behind a depository system and entering a space to think critically.

John Dewey (1916)   Focuses on allowing one to develop critically and gain skills in one is most apt to do will benefit society as a whole. When individuals are trained to perform what their true calling is it breaks down barriers of class, race, etc.

Christopher Newfield (2016)   Addresses the idea of privatization of higher education, which he has equated to a mode of governance and control. Higher education has become a commodified system where it is no longer about the idea of studying to increase one's critical consciousness. Instead it is a means to an end in a capitalistic market, where with each seat filled the university receives funds. As a result college students become human capital. For low-income and working-class students this is a more severe problem than is for their more socioeconomically advantaged counterparts. For many low-income and working-class students there is a lack of financial help and a lack of familial knowledge which often resutls in large sums of student debt, sometimes without even degree completion. Newfield also explains that education increases cognitive capabilities, exposing individuals to the class and structural inequalities that impact their lives.

Historical influences

Higher education within the United States since its creation has been seen as a privilege, in particular for those of white middle- and upper-class America. Access to higher education has always been a struggle for those individuals of low-income and working-class. One momentous historical influence that changed this was the Civil Rights Era. Many individuals from low-income and working-class backgrounds are also individuals of color, who for generations would not have been granted access to institutions of higher education even if they had the means to attend.

The second quite significant historical influence was the 1972 establishment of The Pell Grant, which began as the Higher Education Act of 1965 (Cooper, 2017, p. 223). This was direct federal funding for low-income and working-class individuals to gain access to higher education. It was meant to cover all of tuition within the public sector of higher education.

ACPA/NASPA Professional Competencies

The following are professional competencies that are addressed throughout the *Building Bridges* program:

Advising and Supporting
- Interpersonal skills- Demonstrate culturally inclusive advising, supporting, coaching, and counseling strategies.
- Know how to connect with local and external resources; to design and promote programs. Ability to identify, assess, and promote referral services; mentor others; create interventions in response to student needs

Assessment Evaluation and Research
- Prioritize program and learning outcomes with organization's goals and values.
- Utilize student learning and development theories and scholarly research to inform content and design of learning outcomes and assessment tools.
- Design and integrate ongoing and periodic data collection efforts such that they are sustainable, rigorous, as unobtrusive as possible, and technologically current
- Dispositions to collaborate; to represent findings accurately and fairly; to share interpretations with stakeholders, including students

Leadership
- Explain values and processes that lead to organizational improvement
- Build mutually supportive relationships with colleagues and students across similarities and differences
- Encourage others to view themselves as having potential to make meaningful contributions and engaged in their communities.

Organizational and Human Resources
- Design a professional development plan that assesses one's current strengths and weaknesses, and establishes action items for an appropriate pace of growth
- Develop recruitment and hiring strategies that increase individuals from underrepresented groups to apply for positions

Social Justice and Inclusion
- Identify systemic barriers to social justice and inclusion
- Assess institutional effectiveness in removing barriers to addressing issues of social justice and inclusion
- Design programs and events that are inclusive, promote social consciousness and challenge current institutional, country, global, and sociopolitical systems of oppression

Chapter 3

The Narrative

Philosophical Positionality

If you were to google what is the origin of education, the definition of the word educate appears in the search engine. The word educate is a verb, and according to Merriam-Webster.com there are three primary definitions; the second of the three is what I most associate with when defining what it means to educate, "to develop mentally, morally, or aesthetically especially by instruction." Higher education in the United states should be about helping students reach their full potential as individuals and focus on it being a public good that benefits all. This results in a break down of classes and racial barriers. When higher education shifted to a privatized venture, it created a lack of access for low-income and working-class families. This put up a barrier in allowing these individuals to develop their ontological vocation. Not allowing these individuals to develop intellectually and morally as well as their skills sets, hurts society as a whole.

Higher education's primary goal should be the development of individuals to be their fullest selves, which I believe is a human right. Just like access to food, water, and shelter, access to education should be the same. Currently in the United States all citizens should ideally have access to education grades K-12; however, why does the access to education stop there? Even though there is access for most individuals to primary and secondary schools, there are significant differences in the quality of education one may receive depending on the school district. This is often directly related to location, which is also then typically directly correlated to the amount of income one is able to earn. If someone for instance lives in white suburban

America, their educational gain is going to be vastly different then someone who lives in an inter-city area that is a mix of classes and races. This gap in the quality of education one receives unfortunately then continues to develop further. After secondary school while there is still a quality gap in education it is marginally less and the greater gap is that of attainment. Access to higher education should not stop at the primary and secondary levels of schooling. If we want to help each person to develop into their best selves, we need more then the first twelve years.

The primary and secondary years of education are what Paulo Freire (1968) would primarily describe as a depository system "in which the students are the depositories and the teacher is the depositor" (p. 72). Students are required to take in information especially regarding mathematics, science, history etc. However, it is uncommon for students to be pushed to think critically in primary schools. In order for students to work towards becoming fully human, to be their best selves they have to develop the ability to think critically also known as having a critical consciousness. This is where higher education comes into play. At the primary and secondary levels of education students are continuously taught how to bank information which, as Freire (1968) contended, in turn negates their ability to think critically and develop. Freire (1968) states, "The more students work at storing the deposits entrusted to them, the less they develop the critical consciousness which would result from their intervention in the world as transformers of that world" (p. 73). This banking model promotes and values the robotic memorization of facts and numbers, which is merely a muscle memory technique. In contrast, higher education often allows students some degree of autonomous development, in that they have some choices in what areas they truly wish to study. Education at this stage is ideally no longer strictly a depository system of information that one may or may not care about, but a system where students can so choose where they want to develop.

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Michael Oakeshott (2004) in his book *The Idea of a University* discusses how at this level of education learning is something more, "A university is not a machine for a particular purpose or producing a particular result; it is a manner of human activity" (p. 24). Primary and secondary schools often function as the machine. Their particular purpose is for students to succeed so that they can pass standardized tests. When students are given the opportunity to attend college that is where the shift begins. This idea of human activity is the essence of higher education. At the university level students are in an environment where there is a constant free flow of ideas. There is also a significant amount of learning, not just done in the classroom, but in active participation whether that is in extracurricular activities, internships, or labs. Students have the ability to actively participate in what they are learning about and have the capability to ask questions of individuals who have found their true calling in the field in which they were born to contribute to. As suggested by Oakshotte (2004), this capability to have a back and forth discussion about their particular fields is

> what distinguishes a university is a special manner of engaging in the pursuit of learning. It is a corporate body of scholars, each devoted to a particular branch of learning: what is characteristic is the pursuit of learning as a co-operative enterprise. (p. 24)

Both the students and the professors are scholars, the university allows for this free flow of ideas between both parties. While the students are there for their personal gain of knowledge the professors are also learning from their students.

Humans are full of potentiality and higher education's primary goal is to discover such potentiality and help it to flourish. Each individual is born with gifts and talents that need to be unearthed. Higher education allows for these talents to be developed and highlighted, all while sharing these talents with others. Education also allows for others to appreciate these talents and recognize the individuality of each person and how this individuality then goes on to benefit

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society. Freire (1968) does a good job of highlighting this in his seminal work, *Pedagogy of the Oppressed*, where he expounds on the notion of being fully human for any individual who desires to better oneself and to develop a "critical consciousness" of the world. This is primarily tackled in higher education when "efforts must coincide with those of the students to engage in critical thinking and the quest for mutual humanization" (p. 75). Education's goal is to push the power of thought, to test's ones strength, being fully conscious to question those in authority. While I do believe education is primarily an individual gain, when individuals have developed into their fullest selves, are doing what they believe they were born to do and are passionate about the work they are doing their happiness and satisfaction benefits society as a whole.

Dewey (1916) highlights such in *Democracy and Education* when he speaks of Plato,

> No one could better express than did he the fact that a society is stably organized when each individual is doing that for which he has aptitude by nature in such a way as to be useful to others (or to contribute to the whole to which he belongs) and that it is the business of education to discover these aptitudes and progressively to train them for social use. (p. 13)

Education allows for each individual to develop the tools to perform what she/he is best at, and this in turns contributes to the society in which they live. To educate properly benefits everyone who exists. I do believe, both Plato and Dewey (1916) must be careful here with the implication of training one's aptitudes for social use. To state the idea of training for a "social use" implies the idea of domination in some form. Because the idea of being ontologically human is to use one's gifts to contribute to society, saying one is going to train another for social use implies a certain level of social domination by suggesting that once trained the individual will be then forced to contribute the now gained aptitudes into society. An individual who has developed what she knows best may want to share this knowledge and skill with the rest of society, not

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because she was trained to do so, but because through her education she has developed morally and understands the societal benefits of helping others reach their full potential.

I believe education in general is a public good, that each living-breathing individual is entitled to unearthing their fullest potential. This in turn benefits everyone and creates an environment of inclusivity. Education I believe allows society to see the value in each individual. Martin Luther King Jr., as cited in hooks (1994), argued that the aim of higher education is to develop our capacity to "…rapidly begin the shift from a 'thing' -orientated society to a 'person' -oriented society" (p. 27). In short, higher education should be aimed at inspiring a shift in conscious, especially in regard to how we see both our fellow citizens and ourselves. To be fully educated breaks down the systems of class and race creating a democratic society where all people can become educated and be fully human. As Dewey (1916) stated,

> The extension in space of the number of individuals who participate in an interest so that each has to refer his own action to that of others, and to consider the action of others to give point and direction to his own, is equivalent to the breaking down of those barriers of class, race, and national territory which kept men from perceiving the full import of their activity. (p. 12)

Educators who transfer information and help individual students to flourish have the opportunity to better humanity as a whole. It is the job of educators both in the classroom and at the paraprofessional level to help students to better understand themselves and how they fit into the world surrounding them. Their job is not to just transfer information, but to present the information and help their students to think critically about it.

I believe education should be a right of all people and should reflect the realities of a diverse society. Currently, a majority of higher education serves white upper and middle-class America. What would the world today look like if all people were educated rather than just those who could afford it? What would the world look like if low-income and working-class families

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had easier access to higher education, so that they too could be fully human and reach their full potentiality.

The fact that the current state of higher education responds to upper and middle-class America creates a system of stratification and marginalization of its' people. The government, as Newfield (2016) argued, does not care how much debt that one is in just that one makes my monthly payments every month, "privatization is a mode of governance and a control mechanism" (p. 27). This shift from viewing higher education as a collective good to a mere privatized venture benefitting one socio-economic class over another, results in the maintenance of a clear level of control over a large segment of the population. The loan companies whether that be private companies, or the federal government control the lives of the people who owe them money.

Higher education is associated with the term *schole.* The word *schole* comes from the ancient Greeks. *Schole* means leisure. The term was originally used to describe institutions of learning. Because of this shift from a public good to a privatized venture in which more low-income and working-class students attend college financially funded by loans, the idea of *schole* in regards to higher education had been lost. More often than not students are funding their own education, this results in limited time to complete their degrees due to financial constraints. Which means they need to take the courses required in order to complete their degrees on time so that they are able to obtain a job that will earn them enough money to pay back their student loans. It also means they have a four-year window in order to complete the degree and little to no flexibility. Students who have the opportunity to experience *schole* in higher education have a much different experience than those who are not afforded this opportunity. Unfortunately, the only students who are afforded this idea of *schole* are those who

come from wealthy backgrounds where their education is paid for by others. Even if they do not succeed in their educational endeavors it is irrelevant because of their financial status they will be stable upon graduation.

As Newfield (2016) suggested, students often take courses based on what fits into their schedule and "these students are taking courses because they are available, not because they add up to an intellectual sequence" (p. 9). This is indicative of education being a capitalistic market and students being human capital. The institution gets a monetary gain for every student that fills a seat. There is less concern about whether the student will actually gain anything from sitting in the lecture hall and more of a concern about whether all the seats are going to be filled in order to have a positive balance.

One of the problems of the current state of higher education has been this shift in the public view of education as a public good to a private venture. This in turns marks students as capital and of market value rather than as individuals. Newfield (2016) does a good job of highlighting such in his book *The Great Mistake*, "The conventional wisdom says that public colleges will never again have the public funding they used to assume, so they must economize, commercialize, marketize, and financialize" (p. 3). The idea of students being economic capital transgresses from the idea of ontological vocation, of humans developing their greatest potential, to a seat at the table because of the economic gain the college earns per head.

According to hooks (1994), the reason the current ideological thinking in regards to higher education continues to prosper is because of this idea of domination, "It is apparent that one of the primary reasons we have not experienced a revolution of values is that a culture of domination necessarily promotes addiction to lying and denial" (p. 28). This domination effect continues in our society of higher education through multiple different facets. One is the

monetary gain of the government and loan companies, which is a direct link to students being human capital. Those who can afford additional education obtain it and those who cannot are stilted at developing their full potentiality as individuals. The intellectual stratification of individuals in our society then continues to increase. This then creates another facet of domination, which is primarily linked back to a significant gap in race because a majority of low-income and working-class individuals are people of color.

However, there are significant societal gains if there was no domination and each individual was afforded the opportunity to develop their full potentiality. Christopher Newfield (2016) does a wonderful job of highlighting numerous social benefits if higher education was a public good rather than a private, stating "Educational effects ranging from greater individual cognitive capabilities to more knowledge about racial conflicts, are non-excludable and nonrivalrous" (p. 312). When education increases individual cognitive capabilities, it allows for each person to feel fulfilled, this then in turn also increase mutual respect for all humans being. This overall public benefit is missed when higher education is a private entity. This idea of increasing cognitive capabilities also links directly to those of Freire (1968) in terms of establishing "mutual humanization". As Newfield (2016) points out, "The public university system now sustains rather than decreases the racial isolation and class polarization that over several decades has produced educational decline" (p. 335). The social difference between those educated and non-educated just continues to increase, because it sets up a non-friendly and competitive rivalry between those that can and cannot afford education. This also increases separation in races because the attainment of a higher education is lower for people of color. Expanding the higher education system as we know it, making it a public good to include all people would establish a mutual respect for all and decrease the racial social rivalry.

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Historical Context

The historical analysis of the thematic concern, barriers that create a lack of access to higher education for low-income and working-class families, is in and of itself ironic. This is because there have always been barriers for this population of people, and not just barriers but deliberate intentions to keep this population out of higher education institutions. For a short period of time during the 1960s there was more open access to colleges for these individuals, but it was quickly taken away. As Wheatle and Commodore (2019) argued, higher education within the United State initially was founded for the privileged and was "referred to by some scholars as 'The Ivory Tower' or 'The Ebony Tower,' college administrators often viewed their institutions as privileged enclaves filled with scholars and young people who were the exceptional subset of the general population" (p. 11). From the mid-1600s until the early-1900s, having a higher education degree was a symbol of status and wealth; so only those of upper social classes were given the opportunity to obtain a degree. The first higher education institution established in the United States was Harvard, which was founded in 1636. Contextually this means this populace; of people, low-income and working-class families, have been being denied access to higher education for over 300 years and while there has been an increase in class diversity it is noted that something's have not changed. Wheatle and Commodore (2019) state, "The expansion of access to more students required institutions to shift away from the elitist disposition; though the remnants of this privileged and separatist thinking can still be found across academia" (p. 11). There are a number of these remnants of the elitist disposition we can still see across academia like: selective vs. open-access schools, the admissions processes for institutions, and the stratification of higher education institutions from elite/Ivy leagues to public universities to community colleges just to name a few. To dive into the root of the historical context of the

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thematic concern noted above, we must first find at what point did low-income and working-class students begin to "gain" access to higher education.

The movement toward including individuals from lower social classes to attend higher education institutions, according to Heineman (2018), initially began around 1945, "American higher education expanded after World War II for a variety reasons. Generous federal and state funding was a significant factor, as was the 'Baby Boom,' which fed more students into colleges" (p. 92). The GI Bill was also established around this time, 1944, which caused an influx of working-class individuals.

While access to higher education expanded after World War II there are several additional historical moments, which shaped the increased access to higher education for low-income and working-class families. Accorindg to Wheatle and Commodore (2019), the Civil Rights Era had significant impact on this population and higher education, "as a lens through which to examine changing social standards for equality and human rights" (p. 8). Many students who come from low-income and working-class families also identify as being individuals of color. It was not until the Civil Rights Era where the desegregation of schools occurred that impacted this population's access to higher education. Specifically, the court case of *Brown v. Board of Education (1954)* had one of the largest impacts in terms of creating access to higher education. As contended by Wheatle and Commodore (2019), while the court case at hand was regarding desegregation at the secondary school level, its influence carried over into that of higher education, "the fight for education was to gain access through desegregation" (p. 7). In higher education, Cooper (2017) suggests that with this desegregation came the need to diversify the content delivered on college campuses, "black, Native American, and Latino/a students called for a thorough overhaul of both the curriculum and pedagogical practice to better

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reflect the historical collusion between racism and capital in American history" (p. 231). With these demands to change curriculums came the integration of courses such as women's studies and African and Latin American Literature courses. Such courses were seen first implemented on HBCU campuses where the challenge was stronger than those of primarily white institutions. According to Wheatle and Commodore (2019), the great strides in the Civil Rights era also created access for individuals from low-income and working-class backgrounds further changing the dynamics of the institutions, "over time, as more students, faculty, and staff from diverse backgrounds entered American higher education, campuses were compelled to address societal ills, including lack of educational equity and disparate civil rights" (p. 11). Social equity today still has not been reached however, there are continued efforts, policies such as affirmative action in order to make sure previously disadvantaged groups are given the same opportunities as everyone else including in higher education.

A large barrier that is in place for low-income and working-class families is lack of familial knowledge in the college application process. Often students from these social classes are also first-generation, which means they are the first in their families to attend college. The shortage of familial knowledge when it comes to the college application process is a direct reflection of the three hundred years these same individuals were not granted access to higher education. In contrast, the social capital gained by the upper-class was passed on to their offspring, creating a disadvantage for individuals of lower social classes. Additional barriers such as lack of resources and funds are also historically situated in the class system that is our society.

Another significant barrier for low-income and working-class families is the lack of funds needed to pay for a college education. There was a common misconception during the 1960s,

according to Heineman (2018), that low-income families had increased access to higher education, "While champions of higher education believed that universities were 'escalators' promoting the social mobility of low-income Americans, in reality, just 17 percent of college students in the 1960's came from working-and lower-middle-class families" (p. 92). Due to these low statistics of who was gaining access to a college education the Pell Grant was created in order to broaden further the opportunity for everyone to go to college. According to Cooper (2017), The Pell Grant, which was proposed by President Johnson and began as the Higher Education Act of 1965, was established in 1972. The Pell Grant was funded by the federal government and was seen as a means to an end in allowing for low-income students to enter the ivory towers. Initially the Pell Grant was expected to cover all of a student's tuition in the public sector of higher education if they qualified. Unfortunately, as tuition costs continued to rise the Pell Grant covered a lot less. Goldrick-Rab, Richardson and Hernandez (2017) state:

> Over the years the value of Pell grant has declined, state disinvestment and increase in cost of education are contributing factors. Now if a student receives a full Pell grant it only covers ⅓ of a public university cost and 60% at community colleges. (p. 17)

It's important to remember this statistic of the Pell grant covering one-third of the cost of a public institution is an average, which means it has the potential to cover even less depending upon your location within the country. Historically, individuals of upper and middle social classes anticipate that low-income students will be taken care of via the Pell Grant, but statistics show that the Pell grant covers not nearly as much as individuals need. This means the government can continue to argue that there are still federal funds going into grant programs that support low-income students. Even if these grant programs have minimal impact on a student's overall cost. Further, the application for the grant is more complicated than the average household tax-return filed, creating a gap in accessibility to the funds. Many additional programs

to help support low-income students are anticipated to come from an institutional level rather than a federal level. The Pell Grant is the only form of financial aid at the federal level for low-income students.

Contextually the historical struggle of gaining access to higher education is a struggle of power. The reason there has been this struggle is because white upper- and middle-class America have always had a certain level of influence via money over this country and this cohort of individuals fears losing such influence. As Cooper (2017) suggested, "they perceived as a threat to inherited wealth and a decline in family responsibility" (p. 218). When people are educated and reach their full autonomy there is a level of light shed on the huge disparity in the social equity in the country. While access to higher education was "created" there are still barriers in place which continue to allow this class of individuals to rule as well as make it look like its to the fault of the lower-income and working-class individuals for not making it further in life. This is the burden of the neoliberal ideology of the United States, which according to Harvey is

> …a theory of political economic practices that proposes human well-being can best be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free markets, and free trade. (p. 2)

Allowing individuals of lower income and working-class families to enter institutions gives the perception that this access is created where in fact there are so many barriers in place that even upon graduation, if they graduate, the attainment to a higher social class is not likely. Davidson (1966) stated:

> As integral parts of the knowledge factory system, we are both exploiters and the exploited. As both the managers and the managed, we produce and become the most vital product of corporate liberalism: bureaucratic man. In short, we are a new kind of scab (p. 96).

This idea of "the exploited" goes hand in hand with the growing debt crisis in our country. Students coming from families of low-income backgrounds are given access to higher education but at what cost? They walk away with a piece of paper that cost them the same price as a mortgage sometimes. That is if these same students can acquire student loans, often needing more loans then just what the government offers relying on family members to try and help fund their education by co-signing.

To enter higher education institutions one must have money, if one does not have the funds one can obtain such through student loans. These same student loans are then used to pay for an education while also attempting to keep one afloat. As education costs have continued to rise there has been an increase on the reliance of the family for support and while this is not with much difficulty for families from upper classes, students who are lower-income struggle. To this point, Cooper (2017) states "Increasingly… student debt is a family affair, binding generations together in webs of mutual obligation and dependence that are quite literally unforgiving" (p. 217). This shift in the anticipated contribution from families is a direct correlation from a higher education degree transitioning back after the great strides made in the 1960's to a private good vs. a public good. Part of the private good is this idea that one should pull themselves up from their own bootstraps and earn their degree. While that is all well and good the skyrocketing in tuition and fees makes it near impossible for a student from a low-income background to do so without putting themselves into thousands of dollars in debt, and often not only themselves but also their parents. Again, there is a lack of familial knowledge that student loans never dissipate but rather even if a student passes prematurely in their life the student loans then fall on the parents to repay.

While in this country there have been great strides in the diversification in class, race, gender and so on within higher education institutions it is still evident how much further is still needed to be traveled. For a short time barriers such as money and inclusivity were overcome in the 1960's for low-income and working-class families but it is evident through historical analysis this luxury was short lived. Obstacles such as lack of familial knowledge are still in place today and were never really displaced but maybe for a few for a short period of time. We must use this historical analysis moving forward to create access for individuals of low-income and working-class backgrounds.

A college education for low-income students is often seen as a gateway to a new life. It is also the ability to gain "real knowledge." As the great philosopher Confucius put it, "real knowledge is to know the extent of one's ignorance." Attending college is a two-fold educational experience for low-income students on the severe inequality among our social classes. One, while students are attending classes they are physically educated on the stratification among the social classes, which exist in the United States. Second, is they live within this lack of equity within the "ivory towers." Through their interactions with their peers and the mentors they meet along the way being transported into the world of middle-and-upper class America shapes their lives. Low-income students are among the minority socioeconomic class of individuals at higher education institutions. As of 2015, only 14% of low-socioeconomic status students received a bachelor's degree or higher (College for American, 2018). Low-income students are educated first-hand through their lived experiences on the true inequity that exists among America's economic classes.

My thematic concern, barriers that create a lack of access to higher education for low-income students, sheds light on the inequality afforded in the college--going process. There has

been recognition politics over the years of the elitism that is higher education and how it should be more affordable and available to all individuals in order to create a better society. Significant periods in history have shaped who has been allotted the ability to enter college.

While this idea of inclusion was touched in allowing low-income students to enter higher education it does not necessarily mean there is equality. Over the last sixty years, the idea of higher education being a societal good has been lost. A college education is now considered a commodity, specifically for those who can afford it. It is an individual good to be obtained in the neoliberal society that is America. A college education is individual capital and, as Fraser (2000) suggested, initiates "an acceleration of economic globalization, at a time when an aggressively expanding capitalism is radically exacerbating economic inequality" (p. 108). This investment in individual capital further increases the stratification of the socioeconomic classes. The idea of individual capital left individuals of lower-socioeconomic classes at a severe disadvantage from the beginning. According to Cooper (2017), while they had very little social capital to start now the only way to gain it is to be able to obtain a college education, "the result has not only been exclusion, but also "private debt-based inclusion" (pp. 252-253). Which puts these individuals further into debt. A majority of this same debt is through the federal government. The loans are marketed as being awarded to individuals in financial aid letters, when in reality loans are just borrowed money to be paid back later with interest.

Many low-income students are in severe debt, because they have no anticipated expected family contribution, EFC, so they take out significantly more loans then their counterparts. Low-income students are more apt to taking out private loans because of their low EFC. Private loans almost always have significantly higher interests' rates than federal loans. These same private loans are typically marketed to look the same as federal loans and unless there is previous

familial knowledge about how private student loans work it is easy to mistaken them for the same as federal loans. In addition, for-profit, predatory institutions often target students of this same population. With their lack of familial knowledge they sign-up thinking they have signed up for a ticket to a better life where in actuality they have taken on mountains of debt, receive little actual knowledge, and often leave without degree attainment. All the while private student loan companies and for-profit institutions that are run by corporate America make billions of the backs of these individuals.

While there is much talk about creating more equity in the access to a college education, there is still a severe injustice that occurs throughout our country. The recognition of low-income students not having access to higher education has had no significant impact because of the lack of redistribution of funds. Often programs that are for low-income students are minimal and require self-identification, resulting in them being treated differently than the rest of those attending institutions and potentially doing more harm. According to Fraser (2000), "to belong to a group that is devalued by the dominant culture is to be misrecognized, to suffer distortion in one's relation to one's self" (p. 109). Many low-income students end up at community colleges where they do not receive the same college experience as at a four-year institution. Additionally, at four-year institutions individuals are submerged in a culture where spending money is often the norm. This can feel ostracizing for low-income students who have little to no funds. This experience can be embarrassing to not have money to go out to eat with friends, buy class t-shirts, or pay for other luxuries. For these individuals it is also difficult to want to participate in the college life but often they cannot do so because they have to work to be able to afford books, tuition, or food. All of these experiences recreate the same elitism that has always existed at institutions and, according to Wheatle and Commodore (2019), "The expansion of access to

more students required institutions to shift away from the elitist disposition; though the remnants of this privileged and separatist thinking can still be found across academia" (p. 11). Not only does this elitist thinking exist at a social level, but also at an academic level creating further stratification. Academically, socioeconomic status often determines which students can afford to study abroad or take the amazing unpaid internship. These inequities further marginalize these individuals who cannot afford such luxuries, making them less marketable and decreasing the value of the individual capital in which they are investing so much.

Recognition politics of students who are from lower-income socio-economic classes can cause individuals to be torn in identifying themselves, "the overall effect is to impose a single, drastically simplified group-identity which denies the complexity of people's lives, the multiplicity of their identifications and the cross-pulls of their various affiliations" (Fraser, 2000, p. 112). Many students who come from low-income backgrounds also associate with a number of other identities such as but not limited to: first-generation, being of color, veteran status, and being a single parent. Having low-income be their primary recognized identity while attending an institution may cause individuals to have a loss of the recognition on their intersectionality as an individual.

There has been much struggle over the years for low-income and working-class students to gain access to higher education. Today, more than ever before, there are more and more students entering the academy from these socioeconomic backgrounds. However, their numbers are still disproportionately lower than those of their middle- and upper-class counterparts. This incongruity in numbers from different socioeconomic backgrounds entering the academy is due to the number of barriers that are in place for low-income and working-class students that create

a lack of access to higher education. These barriers are; discrepancy of quality of education at the primary and secondary levels, lack of familial knowledge, economic barriers, and summer melt.

Barriers in place

Although primary and secondary education is free in the United States, there is a discrepancy in the quality of education students receive based on location and funding. High school students who receive a public education in a poor or working-class neighborhood receive a very different education then their counterparts. When students attend high schools in more affluent neighborhoods, it is the expectation that they are going to attend college. The high school years are then spent teaching individuals how to think critically and to become a good scholar so that they can receive scholarship and attend the most prestigious of colleges. While a high school student who is in a poor or working-class high school has a very different experience. Education takes a back seat in poorer neighborhoods, where violence is an everyday occurrence. Educators are just concerned with making sure the students get to graduate high school. Additionally, many are concerned about making sure their standardized testing are enough to pass state requirements, "there seems to be a consensus among teachers and administrators at these schools that as long as students can sit quietly without disrupting others for the length of the class, and as long as an acceptable number of students pass any required standardized tests they have done their jobs properly" (Ardoin & martinez, 2019, p. 34). According to a 2015 study by Kena, as reported by Page and Scott-Clayton (2016), among high school students scoring in the top quartile on a standardized test, only 41 percent of those from the poorest families earn a bachelor's degree, compared to 74 percent of students from high-income families. These statistics are appalling. As shocking as these statistics are, they also only

include a very limited number of students that being the top quartile aka the top scoring students on standardized tests.

This discrepancy carries over into the help and encouragement students receive when going through the college search and application process. According to American School Counseling Association, as cited by Page and Scott-Clayton (2016), "the average U.S. public school counselor today manages a caseload that is almost double ASCA recommended 250:1" (p.11). Not only are the caseloads too high for the average school counselor, but as Page and Scott-Clayton (2016) also point to, "many counselors lack training and expertise in key college-going processes such as applying for financial aid" (p. 11). School counselors have various responsibilities in addition to helping students with the college process. If a student does not have a significant amount of self-advocacy to reach out to their school counselor seeking help with the college process in a timely enough manner, the help they really need might never occur.

Furthermore, public schools in poorer neighborhoods have less resources to give their students in aiding them in the college going process. If these schools have resources at all, they are typically to a particular type of institution, "often they are funneled into community colleges, four-year regional public institutions, and online institutions" (Ardoin & martinez, 2019, p. 24). In this regard the precedent is set early for these students that if they are considering college at all, these are the institutions they should be looking at. Often these types of institutions also lack the resources needed to support these students in their college journey, resulting in lack of degree completion and/or severe college debt.

When individuals of low-income and working-class socio-economic status attend institutions like online schools and community colleges, it unfortunately only continues the cycle

of the class system which exists within our society. These institutions are often looked at as "less than" vs. if an individual has a degree from a four-year institution like Harvard or Penn State. So, while low-income and working-class students attend these institutions in hopes of a better life, climbing the ladder to the next social class, they are rudely awakened when they graduate and try to find a job and their degree means little.

This lack of assistance at the secondary education level leads to the second barrier to higher education for students. There is a lack of familial knowledge of the college application process. Many of these students are coming from first generation backgrounds where they are the first in their families to even consider, let alone attend, college. According to Page and Scott-Clayton (2016) "misperceptions about college costs are widespread and are most prevalent among students from the lowest-income backgrounds, likely contributing to persistent gaps in postsecondary attainment as well as undermatch by socioeconomic status" (p. 6). Often these students fail to complete the college application process in a timely manner and miss the deadline or do not complete them at all. They may only apply to one institution because they are not aware that it is encouraged to apply to several, or due to the fact that there is an additional financial barrier; often, each college application costs money to submit as well as money to send over high school transcripts. Families may not have the means to have their students apply to multiple institutions. According to Page and Scott-Clayton (2016), additional barriers arise for these families that stem from the lack of knowledge of the college education process, which include:

> voluminous institutional paperwork, sometimes exacerbated by a lack of regular internet access; delays in financial aid packaging due to income verification requirements; challenges in financing the cost of actually traveling to campus; and unanticipated charges and fees present on a student's tuition bill. (p. 10)

While there is a lack of familial knowledge in the college going process, there is also this loss of cultural capital in the process as well. Many individuals from poor and working-class backgrounds while they are financially poor, they have wealth in a multitude of other areas, which is overlooked and lost when applying for colleges. Yosso's (2005) community cultural wealth model does a great job in highlighting all of the different areas of cultural capital that are often loss in this transition, "aspirational, familial, linguistic, navigational, resistant, and social" (Ardoin & martinez, 2019, p. 28).

Lack of familial knowledge also comes into play with families not recognizing the importance of support that is needed for these students. Many of these students are met with family animosity and ambivalence towards the idea of them attending college. Creating an environment for hostility and resentment at home, during a time which high school students should be excited. Complicating the matters of filing for things like FAFSA even further when a student needs financial records from their family. Additionally, many of these students must work to help support their families or are caregivers for their younger siblings or older relatives. The extra duties these students have on a daily basis due to their family life put them at an even more increased disadvantage when applying for colleges in a variety of ways. From less study time for SATs to less time just to spend on the college search process in general.

There are a number of different barriers that negate low-income and working-class student's potential by preventing them from attending university. Being able to finance one's college education is probably one of the most significant barriers, "over the last three decades, the price of college has increased by more than 1,200 percent" (Appel & Taylor, 2015, p. 31). Financial aid for an undergraduate degree comes in many forms. Loans, aka what a student will have to pay with interest, are still considered financial aid. There is very little aid available to

students with no strings attached. Most of the anticipated coverage of expenses is to come from family contribution or from the student taking out loans. For a student to be considered for any aid, higher education institutions expect students to file for FAFSA which is the Free Application for Federal Student Aid. Another layer of potential issues with this is whether a student's family knows this paperwork needs to be filed.

The only available federal government funding for a student seeking an undergraduate degree that does not require a return on payment is the Federal Pell Grant. According to the US Department of Education it is only awarded to students "who display *exceptional* financial need." The grant is still based on "your expected family contribution" the max a student could receive for the 2018-2019 school year was $6,095 (Federal Student Aid, n.d.). This again is based on what the government estimates one's family contribution should be. The max number allotted by the Federal Pell Grant still would only cover roughly a third of what it would cost at a public institution. The questions then becomes what is "*exceptional* financial need" in the book *Straddling Class in the Academy,* a current student Kevyanna Rawl describes it best, "What I mean by being stuck in the middle is the idea that with the amount of money I made combined with what my parents made, we did not make enough money for us to pay for my schooling out of pocket, but we made too much money to receive large contributions toward my tuition from Pell Grants, unsubsidized loans, or subsidized loans" (Ardoin & martinez, 2019, p 39). Like Kevyanna's story this is the lived reality of many working-class students. Individuals of a working-class lifestyle, work is all they know, yet it almost seems as if they would have been better off not working as hard in order to receive more assistance to gain a college education.

In order to compensate for this disparity in funding, most students are having to take out loans, "The Institute for College Access and Success found that, in 2012, seventy-one percent of

graduating students used loans to finance at least a part of their college educations" (Vanderbilt Law Review, 2015, p. 227). Students from low-income and working-class backgrounds, as Appel and Taylor (2015) suggest, have to take out a significantly larger portion of loans because their expected family contribution, also known as EFC, is lower than that of their upper/middle class counterparts, "exorbitant tuition means students, who come disproportionately from poor backgrounds, have to borrow from both the government and private sources" (p 32).

Some states do provide aid including grants and scholarships, but this level of aid varies from state to state and is limited. Another factor of state aid is that it typically is awarded to students who attend college in their state of residence. There are also private scholarships and grants however they require knowledge of where to look as well as typically a lot of groundwork including; sending over transcripts, writing a letter of intent and, personal recommendations. Not only do scholarships typically include the previously listed requirements but often they have strict qualifications as well as strict deadlines. If a student does not know where to find this type of aid in the first place, they may miss the deadlines before they begin.

Additionally, for students to complete their FAFSA or fill out applications for scholarships it requires that they have consistent access to technology and internet. Many low-income students do not have this luxury often using public places like libraries or attempting to complete items while in school. This poses a further issue in that they do not have their parent/guardians with them in most of these situations, and these people are often needed in order to answer questions about the family's income, taxes, etc.

Typically, students who score high on standardized tests are more likely to see additional aid given to them from private institutions in the form of merit scholarships. This would lead one to believe that if the statistics were based on students from poor families in the middle or low

quartile the statistics would be even drastically lower on how many of those students earned a bachelor's degree. According to the National Center for Education Statistics for the school year of 2015-2016, the average cost for one year of a four-year degree at a public institution was $16,757, a private institution $43,065, and a private for-profit $23,776. These numbers include tuition, fees, and room and board. Yet according to the Population Reference Bureau the low-income threshold for a family of four with two children was $45,622 in 2011. If one of those children from the family of four would want to attend a public institution and was not able to obtain any aid it would be almost a third of that family's income. With the limited federal government funding for these students, and the potential that they may not be aware of how to find and fill out other scholarship and grant applications, the financial costs will surely put college out of reach.

This lack of financial aid both at the federal and private level leads to a perfect breeding ground for for-profit institutions and private loan companies which are huge factors in the economic barriers that low-income and working-class students face. Private student loan companies use predatory tactics such as presenting deceptive information about interest rates, specifically targeting low-income and minority students, and false advertising. All together, these tactics have created a system, which encourages vulnerable people to borrow more money than they could ever pay back while profiting off of their indebtedness. As of May 2013, in the United States, college students had roughly 1.2 trillion dollars in outstanding student loan debt and that number has since risen. While a majority of this debt is through the federal loan program, there is about 150 billion dollars in student debt that is owed to private lenders (Vanderbilt Law Review, 2015).

For-profit institutions are notorious for using private student loan companies in order to get students into seats. Not only do these institutions use private student loan companies but they routinely use similar if not worse predatory tactics in order to gain new students. According to the Iraq and Afghanistan Veterans of America, "Using high-pressure sales tactics and false promises, these institutions lure veterans into enrolling into expensive programs, drain their post-9/11 GI Bill education benefits, and sign up for tens of thousands of dollars in loans" (Appel and Taylor, 2015, p. 33). These institutions intentionally use private student loan companies for a number of different reasons. In using these private loan companies, for-profit institutions can circumvent what would be typical requirements of federal loans. The Consumer Financial Protection Bureau conducted investigations on both Corinthian College and ITT Tech. In their findings, the CFPB found schemes to push students into high-interest private student loans so that the institutions could evade regulatory requirements. They also found that at least ten percent of the school's revenue come from non-federal sources (Dundon, 2015). In the lawsuit *Consumer Financial Protection Bureau vs Corinthian College* (2015), CFPB sued Corinthian College for luring thousands of students into taking out private loans known as "Genesis loans." The institution enticed students by promising them false job prospects (Consumer Financial Protection Bureau, 2015). This institution was also found to have been using illegal debt collection tactics, requiring students to pay back their loans while they were still in school. The court ruled in favor of the CFPB and Corinthian was liable for more than $530 million and was prohibited from further engaging in misconduct.

Unlike the federal loan program which puts a cap on how much money a student can borrow, private loan companies do not have a maximum amount to be borrowed, which means student can just continue to borrow. Many of these same students who are able to graduate end

up having to default on their loans because they cannot afford the monthly payments. Defaulting on student loans results in a complete destruction of an individuals' credit and can lead to the inability to acquire things such as a car or a house.

A fourth and final barrier that is addressed here and often seen among low-income and working-class students is the phenomenon known as summer melt. Summer melt is defined as the period which occurs when high school students lose the structure of high school over the summer and the end result is the student's failing to transition immediately to college after acceptance and enrollment. Upon graduation from high school the support from the high school ceases, parent ambivalence and lack of understanding continues, and there is an increased pull in wanting to stay home with non-college going friends and romantic partners. Without the support from role models many students end up changing their minds about attending university. Furthermore, many low-income and working-class students do not have their financial aid packages finalized until summer hits when it becomes a lived reality that they did not get as much money as they were hoping or they did not get approved for the loans in which they had applied for.

The *Building Bridges* program is designed to help to combat all four of these barriers, in particular the lack of familial knowledge, discrepancies of support at the primary and secondary educational levels, and to help dissuade summer melt. While the program cannot first-hand give these students money in order to attend school it is designed to help them learn to utilize every possible avenue to fund their education.

Chapter 4

Design

Purpose

There are barriers in place that create a lack of access to higher education for low-income and working-class families. In order to help combat these barriers I have designed a peer mentoring program, affectionately named *Building Bridges*. This peer mentoring program will be established with a local low-income high school. It is my intention to establish a working relationship with the high school counselors to bring this program into its infancy and fruition.

Critical Action Research

It is my intent to employ the help of the mentors to design and implement the peer mentoring program. Utilizing peer mentors will ensure that the program covers relevant and up-to-date topics for both participating high school students and their parents. Additionally, peer involvement will guarantee testimony, which is a crucial piece in any critical action research project, "testimonio as a crucial means of bearing witness and inscribing into history those lived realities that would otherwise succumb to the alchemy of erasure" (del Alba Acevedo., 2001, p. 2).

Exploring the *testimonio* of current and previous high school students from low-income and working-class backgrounds will bring to light their lived realities in the college application process. According to del Alba Acevedo (2001), testimony also creates this sense of community in these shared stories, "offering an artistic form and methodology to create politicized understandings of identity and community" (p. 3). It creates a space for individuals to share their story even if it comes with feelings of doubt or shame, because they are surrounded by support from individuals who can empathize with similar notions. These commonalities of feelings

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create a sense of community even if they are uncomfortable feelings. The sharing of testimony allows for others to see the patterns and re-occurring themes that exist throughout their lived experiences. This in turn creates knowledge of the systematic oppression that they have been living but might not have been able to recognize.

Often this recognition of their social class identity is brought to light upon entering college. This recognition occurs because these individuals are thrust into middle- and upper-class America upon their matriculation into college and expected to adapt. Then additional aspects such as poor secondary education, become incorporated into their identity. Testimony brings to light that problems such as these are not individual problems but rather the result of generational and systemic oppression. Testimony also creates knowledge of the microaggressions and marginalization that are in place, that are often overlooked.

In exploring these shared lived realities, it is my hope that it will bring the mentors closer together. It will also help to highlight areas in which the mentors can contribute to the program in order to offer more support and help future students feel less marginalized.

My goals of the program are the following: a) assist low-income and working-class students in navigating the college admission process, b) center the needs of low-income and working-class students to increase access to higher education, c) and reduce the amount of summer melt among the high school students enrolled in the program.

Goals of the Building Bridges Program

The purpose of my intervention is to help bridge the knowledge gap that causes barriers which create a lack of access to higher education for low-income and working-class families.

Goal #1: *Assist low-income and working-class students in navigating the college admission process*

The first goal of the program is to assist low-income and working-class students in navigating the college admission process. My plan to accomplish this goal is to establish a peer mentoring program at a host high school. The mentoring program will employ fifteen to thirty low-income and working-class students to be mentors. These mentors will have a weekend long training session at the end of August prior to the start of the academic year, as well as monthly trainings to make sure they are well informed on current information. These mentors will help to develop the program as well as work with their mentees throughout the academic year to serve as a resource and a confidant.

To achieve this goal, I will create a working relationship with a local low-income high school, specifically working in conjuncture with the high school counselors. I would first identify which school I want to work with, and then set-up a meeting with the counselors of the twelfth graders. In order to ensure continuity, I will have to begin building the year prior to the program being established. I want to make sure the program is implemented into the high school students' schedules. Many high schools offer blocks of time during the school day such as "pen time" or "lunch study" where students have time to do their homework or tutoring while in school. It would be my hope to have these monthly meetups between the mentors and the mentees during this designated time. mentors will visit mentees once a month during school hours throughout the academic calendar year. Each mentor will work with four to six mentees.

As a result of the program and intervention mentees will:

- Articulate at least three ways in which their mentors can assist them in their college pursuit goals.

- Form relationships within the program, prior to when the structure of school is dissolved, assuring the high school students a certain level of support throughout the summer.

- Mentees will be able to identify five different types of resources on and off campus that can help a low-income or working-class college student.

Goal #2: *Center the needs of low-income and working-class students to increase access to higher education.*

One way to achieve this goal would be through providing a once a month, evening workshop for families of low-income and working-class students. These meetings will be hosted by one to two mentors and the program director. The workshops will be designed to be concurrent with the "monthly meetups" their students are participating in. This scheduling is to guarantee that similar information is being shared with both parties.

As a result of these workshops:

- There will be at least 25% of graduating senior families at each of the monthly seminars.

- Adults attending will have a thorough knowledge of how to support their students in filing FAFSA, in particular being able to specifically identify what forms and information their students will need in order to file the paperwork.

- Families will be able to pinpoint two areas where they have gained new information in regard to: book buying, avoiding private student loan sharks and for-profit institutions, navigating college meal plans, applying for housing, etc.

- Families will be able to identify at least three important impacts of their student earning a college degree.

Goal#3: *Reduce the amount of summer melt among the high school students engaged in the*

    program.

In order to achieve the reduction of summer melt:

- Mentors will be required to check-in with mentees via text or email once a month during the academic year and twice a month during the summer months. During these conversations' mentors will check on the high school student's progress as well as offer to be an outlet. Progress will be measured via questionnaire see appendix.

- Mentors must report back to the program director. During this check-in with the program director, mentors will have to give details on when they physically checked in with their mentee, how they feel check-in went, and whether there were questions that they could not answer that they need to follow-up on.

- Use of an automated text messaging system platform such as SureMessengerSolutions™. to send gentle reminders and impending deadlines: for FAFSA application deadlines, enrollment deadlines, and scholarship deadlines etc.

Theoretical Framework

My philosophical positionality that education allows for humans to reach their fullest potential and to develop their ontological vocation (which is a given right that everyone should be entitled to) is reflected in the proposed programmatic intervention. This program is designed around a population of individuals who are often denied this opportunity of development. *Building Bridges* helps to combat the disadvantages of social class that these students face.

A key student development theory reflected in this program is Schlossberg's (1989) Theory of Marginality and Mattering. Often in the college application process students from these social classes experience instances of marginality whether that be from their peers, higher

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education institutions, or even in some cases their own families. It is crucial in *Building Bridges* that the peer mentors are able to establish a bond with their mentees in order to combat these feelings of marginality. Additionally, an established bond will ensure the mentees know that they matter to someone and to the institution who has established this program. They will know that someone is invested in their journey as they navigate the college application process.

Program Proposal

The *Building Bridges* mentoring program would begin with a three-day workshop in August for the mentors that have been accepted and hired into the program. Employment application for mentors is delineated in the appendix. Undergraduate students currently enrolled at the university who identify as having come from low-income backgrounds, are holding at least a 2.5 GPA, and are in good standing with the institution would be eligible to interview to be mentors. During training, the mentors will be provided with three meals a day as well as a stipend. The training would be laid out as follows:

Day 1	
Time	**Session**
7:15 am – 8:00 am	**Breakfast**
8:00 am - 8:15 am	**Team Welcome**
8:15 am – 9:00 am	**Ice Breaker**
9:00 am – 10:00 am	**Expectations:** • What is expected of the mentors with this program • What they expect from each other • What they expect from the professional staff
10:00 am - 11:45 am	**Workshop with Admissions:** • During this training block an admission's counselor will dive into the different types of admissions processes and different types of admission requirements schools require. Covering additional topics such as admissions essays, SATs, rolling admissions, how to avoid application fees, etc..
12:00 pm – 1:00 pm	**Lunch**
1:00 pm – 2:00 pm	**Round Table Discussions:** • What do the mentors feel like they missed when they started the college going process? • How do we incorporate this information into the monthly meet-ups?
2:00 pm - 2:30 pm	**Teambuilder**
2:30 pm - 3:30 pm	**Student Health Services** • The department will cover what type of health care a student can receive on campus with or without insurance as well as give resources for any local free clinics
3:30 pm – 4:00 pm	**Day 1 Recap**

Day 2	
Time	**Session**
7:15 am – 8:15 am	**Breakfast**
8:15 am - 9:30 am	**Get to know the Team: Energizer and Teambuilder**
9:30 am – 11:00 am	**I'm hungry: Where can I find free or low cost food on and off campus:** • During this session there will be a panel of individuals from Dining Services, the Food Pantry, and local soup kitchen. They will talk about the different ways in which students can obtain free food as well as maximize their meal plans.
11:00 am – 12:00 pm	**Monthly Meetups** • What are some ways to best execute these monthly meetups with their mentees? • What are some general ground rules in regards to these meetings?
12:00 pm – 1:00 pm	**Lunch**
1:00 pm - 1:15 pm	**Energizer**
1:15 pm - 3:30 pm (with 15 min break at 2:15pm)	**Workshop Decoding Financial Aid:** • Financial and Bursar's office will join this discussion to talk about FAFSA, proper documents, how to read different financial aid packages, tips and tricks for low-income/ working class students and more.
3:30 pm – 4:00 pm	**Recap Day 2**

	Day 3
7:15 am – 8:00 am	**Breakfast**
8:00 am - 9:30 am	**Teambuilder: Creating Connections** • Students will use facets of the team builders in this session to help create relationships with their mentees
9:30 am – 10:00 am	**Visit from Informational Technology** • IT will discuss what resources they have if a student does not have access to regular technology/internet
10:00 am - 10:15 am	**Coffee Break**
10:15 am - 10:45 am	**Visit from Counseling Services** • Review of services offered • Tips on how to deal with family and friend animosity
10:45 am – 12:00 pm	**Visit from the Office of Diversity Equity and Inclusion** • Discussion on mattering and marginality, equity, and intersectionality
12:00 pm - 1:00 pm	**Lunch**
1:00 pm – 2:00 pm	**Student Involvement** • Why it's important for students to get involved
2:00 pm - 3:30 pm	**Recap Day 3**
3:30 pm – 5:00 pm	**Break**
5:00 pm – 7:00 pm	**Dinner Meeting- Planning of schedule used for the mentees**

The training schedule is subject to change if there are gaps the mentors feel are missing or other departments that want to participate. After the training, the mentors should have an understanding of the different departments, and if there are topics/information they may be unsure of they know where to find the given information.

The mentors will help to develop the schedule that is used for the mentees. While there will be a general framework for them to work with, much of the content will be developed as a group during training as well as during their bi-monthly staff meetings, with the expertise of the director of the program.

When the mentors meet-up with their mentees they will begin each meeting with the same check-in asking the individuals to go around and express how they are feeling in the space. Each month the mentees will have a general topic to discuss and explore with the mentee. While these meetings are supposed to be informal, it is still important to make sure each presentation relays the information effectively. Each mentor will have the opportunity to decide how they would like to share the information with their mentees, with guidance from the director. Following each monthly meeting, the mentors will make sure that all mentees receive standard handouts in person and via email. These informational sheets will come directly from the director of the program. These same handouts are the material that mentors will base their presentations on. The subject matter of each monthly meetup will be as follows:

Month	Topic to be covered
September	*Where Do I Begin? Covering the College Search Process* • Mentors will take a "deep dive" into where the mentees should even start. Posing questions about what type of institutions would they like to attend and what are some of the best search engines to use.
October	*Filling out FAFSA* • Mentors will identify what FAFSA stands for, why it is crucial it is filled out, and what documents mentees will need to file.
November	*What's it Like Being a First-Generation College Student?* • In slightly larger groups consisting of two to three mentors and their mentees there will be a round table discussion of what it is like to be a first-generation college student and what hurdles the mentees are currently facing.
December	*Making the Best College Choice for You* • Mentors will highlight for the mentees the multiple different facets the mentees should be considering when trying to pick a college including but not limited to: size, cost, location, major, affiliations.
January	*What to Do When There is Not a Lot of Support* • Mentors will cover strategies and coping mechanisms for when life at home and with friends is not supportive of their future dreams.
February	*Decoding Financial Aid: I've Received my Financial Aid Package. Now What Do I Do?* • Mentors will help mentees to decipher financial aid packages and where there might be gaps or things that have not been accounted for. Additionally highlighting in this session how to avoid private loan sharks.
March	*The Hidden Costs of College* • Mentors will talk about their own experiences about additional items they did not realize they were going to need funds for when they entered school and how to prepare for those types of situations.

April	*Housing, Roommates, and Orientation, Oh My*
	• Mentors will help mentees navigate how to apply for housing at different institutions. They will also feature what students can expect from their orientation.
May	*Home Stretch*
	• Mentors will work with mentees to create personalized lists for what each of them needs to work on over the summer to make sure they are set-up for success for the upcoming fall.

While it is important to give the proper tools to the students who are embarking on this journey, it is just as important that family members of these students have pivotal information as well. This is why concurrently each month the director to this program will host monthly seminars for the family members of these students. Each of these monthly seminars will be the same topic of information their student is receiving however it will be geared towards helping the adults understand the complexity of the information and how it relates to access and transition to higher education. Additionally, if families are not able to attend but would like to view the sessions virtually, they will be recorded and posted online. The director for the program will be leading these seminars however, each month three to four mentors will also attend in order to provide a student perspective. The subject matter of each monthly seminar is as follows:

Month	Topic to be covered
September	*How Can I Best Support My Student Through the College Application Process?* • You may have never had this experience yourself or if you had it has been a few years, so what do I need to know. The Director of *Building Bridges* will talk with families about how best to support their student through this time.
October	*What the Heck is FAFSA?* • My student keeps mentioning FAFSA what the heck is it and why do I need to care? These topics as well as what is EFC will be covered in this session. • I now know what FAFSA stands for now what: identifying the right paperwork and documents needed.
November	*What Do I Need to Know as First Time College Parent?* • My student is the first in our family to go to college and I feel like we are at a disadvantage. • The Director will help to ease these and additional worries and let the families know how to best support their student.
December	*What's the Right College Choice for My Student?* • The Director will discuss the multiple different factors that should be considered when trying to pick a college including but not limited to: size, cost, location, major, affiliations. But recognizing the ultimate choice is up to the student.
January	*Decoding Financial Aid* • Your student has received their financial aid packages from their schools' but you are not sure what it all means. The Director will cover the ins and outs of basic financial aid packaging as well as how to avoid private loans sharks
February	*Hidden Costs of College* • Not everything is on the financial aid package. What are some of the hidden costs of going to college how can you help your student navigate them.
March	*Resources On and Off Campus* • What resources are on and off campus that will be helpful to your student in particular. What resources are there for the families of these students.
April	*What Questions to Ask at Orientation?*

	• The Director of the program will cover what to expect at a college orientation. They will also cover what are some good questions to consider asking.
May	*How to Keep Your Student on Track Over the Summer* • They're almost there! Now how to keep them on the right track over the summer, what can you do to best support them and make sure they are doing everything they need to do.

Funding

The *Building Bridges* program will be funded through a multitude of facets, including both private donors and the college itself. This program has a fair number of costs including but not limited to; stipends for mentors, marketing materials, transportation costs, food for training, materials for students and families, etc. However, even with all the costs the program is an important investment for the institution to make because it creates access for students and their families. Not only does the program create access but it also creates a direct funnel of potential incoming students. Specific targets for donations will be alumni from the university and the high school who had previously identified as low-income and working-class, when they began their college journey.

The institution could also consider doing a fundraising campaign. The campaign would target alumni from that particular city, where the high school is located, to sponsor the cost of a student to be able to attend the program. Another way to help cover the costs the high school can apply for such things as Title IV grants. Grants such as these were created in order to make sure students were given the opportunity for a well-rounded education.

The director for the program would be sponsored by the university, they would be in-kind, ideally an Admissions Office representative that has a higher education degree or background. If

the mentors had received Federal work-study in their financial aid packages this could fund their stipend rather than being an out-of-pocket cost for the program. Overall, if the program reached maximum capacity with mentors it would run about $4,472.65 - $69,972.65, mapped out in the appendix.

Marketing the Program/Recruitment

The basis of the program is founded on employing students who come from low-income and working-class backgrounds. This is not, however, the only criteria that would be looked for in a mentor. They must also be independent, relatable, hardworking, and dedicated. To find these students, the director for the program would contact a number of different departments including but not limited to: Financial Aid, Student Leadership and Involvement, and College of Education and Social Work. Additionally, advertisements for hiring would go out in early January when the start of the spring semester began. The job posting would be on multiple different social media platforms, on Handshake™, and on flyers around campus. Furthermore, each current mentor would have to recommend at least one person they felt would be qualified to make a good mentor and send them a personal note explaining why they felt the individual qualified and encouraging them to apply. The job application would be posted for about five weeks so that interviews could begin by the end of February. The mentors for *Building Bridges* would have to be hired the academic calendar year prior to the program beginning.

To market the program at the host high school initial discussions with the counselors would take place to talk about which students they thought would be good candidates for the program. The director of *Building Bridges* would coordinate with the counselors to have the ability to attend back to school night at the high school in order to market the program to parents and families. The marketing would highlight that the students who participate in the program

would be entered to win a $1,500 book scholarship at the end of the academic year. In addition to the book scholarship for the students, at each monthly seminar for the families there would be a raffle. All families who attend in person or virtually each month will be entered to win a twenty-five-dollar grocery gift card in order to promote attendance at these seminars. *Building Bridges* is a large undertaking that will need a strong leader to take on the project of establishing the program.

Implementation

The timeline for the implementation of the *Building Bridges* program would take roughly a year. During this time, the following would have to occur: relationships would be formed with the low-income high school, sponsorships from alumni would be gained in order to fund the program, a fundraising campaign would occur, and university buy-in would have to be secured.. If all these pieces come to fruition, the program will be able to take flight. However, there are some additional concerns that need to be considered when implementing this program. The main concern would be are the formed relationships between the mentors and mentees enough to carry throughout the summer months? A barrier addressed in this thesis and program is the lack of matriculation of low-income and working-class students in the fall due to the phenomenon summer melt. This then begs the question, will the bonds and friendships the mentees form with their mentors be enough? Will the mentees feel comfortable enough reaching out when they are having doubts or need additional help throughout the summer months? In addition to the summer melt, another concern is securing funding. What if not enough funds are raised? Can the program run on smaller scale as a pilot program in order to show its impact? All these questions are items that need to be addressed and can be if the right leadership takes responsibility for the implementation of the program.

Chapter 5

Assessment and Evaluation

Effective leadership in Higher Education Policy & Student Affairs

Effective leadership within Higher Education and Student Affairs comes in varied forms and facets. Since leadership is a complex concept, effective leadership to one person may not appear the same to another. Leadership to me is the way in which we empower and inspire others to have a positive impact on the world. So, to define effective leadership, within the realm of higher education I realize I am presenting my individual perspective and understanding of the concept.

Enacting transformative change is a major component in being an effective leader within student affairs. Student affairs professionals have the inherent opportunity to mold the minds of the young leaders of tomorrow. Enlightening students to recognize inequalities such as oppression, microaggressions, etc. that are present in their everyday lives, is an important role for student affairs educators.

One way in which student affairs professionals can enact change is through being what Deborah Meyerson (2003) defines as a tempered radical; "The person who can straddle the insider-outsider divide in thinking about organizational change." Tempered radicals "are not heroic leaders of revolutionary change; rather, they are cautious and committed catalysts, ... organizational insiders who contribute and succeed in their jobs. At the same time, they are treated as outsiders because they represent ideals or agendas that are somehow at odds with the dominant culture" (Harrison, 2011, p.48). Being a tempered radical within the university allows student affairs professionals to be a part of and make contributions to the larger group all while

keeping with their own agenda of social and societal change. Badaracco (2002) describes this phenomenon best, "people don't become insiders by accident. They must look out for themselves, protect their positions, and stay at the table so they can continue to lead. In other words, they need to have a healthy sense of self-regard" (Harrison, 2011, p.47). Working within student affairs is a privilege. Recognizing this privilege and using it to challenge the societal norms that are recreated on a regular basis is what being effective leader is about in student affairs. Nevertheless, to infiltrate the system to change these societal norms one must first gain a seat at the table. It is a very political dance in which student affairs professionals must complete. The key to this dance is recognizing the opportune time to begin instigating change. A leader must identify when one has secured their position so much so that if they begin to suggest and enact change they are still secure in their position.

Leadership and the implementation of Building Bridges

Being a transformative leader as the director of *Building Bridges* is crucial. Understanding that the program goes against the typical grain of those who are admitted into the university is important. Leadership also plays a significant role in this intervention because the director must be an advocate not only for this program but also for the students and their families in which it enrolls. The director of this program must help the mentors of the program understand what it means to be a tempered radical and a transformative leader. The director also needs to help these students, both the mentors and the mentees, understand they have entered a world that was not created for them nor with them in mind. How do they best shape the world in which they now inhabit, that of the ivory tower, to suit their needs.

Leadership Styles

There are two leadership styles that will work best in trying to initiate *Building Bridges*, Servant Leadership and Transformational Leadership. Servant leadership "results in the leader ensuring that others highest priority needs are being served. Primarily focusing on the well-being and growth of the community and people in which they work with. There is this lack of need for power but rather to share power" (What is servant leadership?). Servant leadership is impactful in this role because of the population this intervention serves. The "ivory towers" of the academy were not built with low-income and working-class students in mind. It is important for the director of this program to recognize that they themselves are now in a place of privilege because they work for the university. It is vital for the director to use this privilege to serve this population. The director should focus on using their privilege to assure growth for both the mentors working for them and the mentees enrolled. Also, they must teach these students how to become tempered radicals and enact societal changes not just within the walls of the university but the world beyond.

Transformational leadership is defined as "a leadership approach that causes change in individuals and social systems. In its ideal form, it creates valuable and positive change in the followers with the end goal of developing followers into leaders" (Transformative leadership). Transformational leadership comes into play when the director can develop a common purpose for all those involved. Establishing the common purpose of centering the needs of low-income and working-class students to increase access to higher education is the goal. The hope is that this programmatic intervention and its common purpose will help to begin to change the social systems within which these students live. This program will enact this change two-fold. *Building Bridges* will expose the barriers for low-income and working-class families, to help them

identify what they must overcome to be able to enter the world of higher education. Secondly, not only will the program allow these individuals to enter the world of higher education but, with the relationships the students form in the program are more likely to succeed within the realms of higher education, and earning their degrees as a result. Not only will these individuals earn degrees, but they will return to their neighborhoods able to further educate their friends, family, and peers of the importance of education. Also enlightening their communities of the classism that is in place within our society.

Assessment and Evaluation

Assessment and evaluation are extremely important factors in running a successful program. Both elements allow for leaders to improve programs as well as analyze the effectiveness of the intervention. Data from the *Building Bridges* program will be key in presenting the effectiveness of the program. Short-term data regarding the number of students from the program who matriculate into college will be pivotal in showing the success of the program. Data that highlights year to year retention will also be important.

Long-term data of how many of those individuals not only matriculate but graduate with degrees and enter the workforce will further drive the success of the program. Long-term data will also allow for increased marketing of the program. It will allow the program director to demonstrate to the host college specifically why the program is needed, its success rate, and why the college should continue to help sponsor programs like this one and alike. This data will also allow concrete examples to show other low-income high schools so that they too might consider establishing such a program. The figures will also be useful in marketing the program at the high school to encourage students to enroll in the program.

Long-term data could also come in handy when applying for additional funding such as grants. This same information will help with marketing to additional donors. This data will allow the director to target these individuals to ask for their support in giving back to the program after it has supported them so that they can further provide for similar students.

There are multiple different ways in which I hope to evaluate and asses the success of *Building Bridges*. It is key to any successful program to receive input from the individuals helping to run the program, in this case the peer mentors. Once monthly, after each monthly meet-up, the mentors will come together to discuss strengths, challenges, and improvements of that specific monthly meetup. While there will be a round table discussion on these topics, in addition a questionnaire will be filled out each month by the mentors in order to provide consistency in evaluation purposes. This evaluation will be sent by way of email, see appendix.

Conclusion and recommendations for future research

The year following the start of the program, in August data will be acquired, via a survey. The mentees from the year prior who had participated in the program would receive the survey via email for their completion. This survey would analyze specifically if the students matriculated and started college in the fall. Furthermore, having a space where the former mentees can voice if there are additional areas of information that were missed during their monthly meetups with their mentors. The survey will also determine how many of these students matriculated and attended the host university that helped to fund the *Building Bridges* program. Specifically, does the university see an increase in admissions among these students that participated in the program.

Supplementary assessment and evaluation of the monthly seminars held for the families will also be needed. At each monthly seminar attendance will be tracked, not just based on the

number of individuals attending but also the number of individuals representing each student and their relationship to the student. Pre and post assessment of the attendees' knowledge is also crucial. Administrating a "quiz" at the first monthly seminar to get a pulse on the group to see how much knowledge they already have and what information they would like to gain will be important. This will allow the facilitator to cater the seminars slightly so as to not over or under share information. Administrating a post program "quiz" after all the seminars are over would also help to asses how much knowledge was gained by the families that participated.

To supplement the data collected through the surveys administered, focus groups will be held with the mentees who had completed the program. The director of the program will conduct these focus groups the year after the students had completed the program in order to gain qualitative data. To make sure there is access for all individuals focus groups will be held a number of different ways; there will be focus groups in person, via video chat, and via phone.

While there is much research about the phenomenon of summer melt, there is less on classism and its effects on low-income and working-class students as they attempt to enter the world of higher education; in particular, the loss of cultural capital that occurs when they do enter higher education institutions. Institutions should be looking at how they can best capitalize on the cultural wealth that these students have. Other than Yosso's (2005) Community Cultural Wealth Model there are not any student development theories or theorist that focus on classism. As more and more individuals from poor and working-class backgrounds enter higher education, more focus needs to be put on students coming from different social classes.

Lack of familial knowledge, discrepancies in primary and secondary education, financing one's education, and summer melt are just some of the key barriers that negate low-income and working-class students' access to higher education. The barriers covered in this thesis only

scratch the surface of the difficulties one can face when entering higher education coming from a low-income or working-class background. An individual should not be denied the right to develop their ontological vocation, to become their truest self, because they cannot afford to pay the fee. We as a society, have to do better in supporting all individuals because education is a right. The *Building Bridges* program is a step in the right direction in doing just that.

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APPENDIX

APPENDIX

Budget

Expense	Cost	Reasoning
Director for Program	In-kind	It is the hope of the program to use a student affairs professional whom is already on staff to help train and guide the student mentors through the process of becoming mentors and support them in any additional questions they may have. This individual would also be responsible for facilitating the training of the peer mentors.
Peer Mentor	$1,800 per mentor	Yearly stipend for participating in the program. If student is approved for Federal work study can use that in lieu of stipend.
Transportation	$1,500-$3,000	The program is on location at a low-income high school. Depending on how many peer mentors sign-up the cost of transportation can vary. In house transportation could be utilized (cars/vans).
Book Scholarship	$1,500	Incentive for families and students at the high school to participate in the program

Peer Mentor T-shirts	$284.65	T-shirts will help the peer mentors to look more uniform upon entering the high schools. It will also create an expected standard of what each individual should show up looking like. The cost of set-up is $30, art set-up is $10, and then each t-shirt costs $6.99 each.
Training Costs:		
Food	$1,088	The training will be a weekend long, so it will be 3 meals per day per each mentor. Averaging $7 for breakfast per person, $10 for lunch, and $17 for dinner. This cost would also have to include food for both the director and an additional support staff member. Total for 32 people
Paper Materials	$100	Any costs to cover printing materials, release forms, training manual if individuals want a paper copy.
Bottom Line Cost	$4,472.65 - $59,972.65	

Appendix: Progress Questionnaire- Questions are dependent where the students are in the process

1. How are you doing today?

2. What are you struggling with in terms of the college going process and how can I help you as your mentor?

3. Have you completed (…dependent on time of year..)?

4. Have you thought about what type of institution you'd like to attend?

5. Why have you picked your top institution? What is your backup plan?

6. Have you looked into what sort of admissions requirements there are for the institutions you're interested in?

Appendix Mentor Job Application

Name:_____   Anticipate Graduation Year:_____

Major:_____   Current GPA:_____

Student ID:_____   Email:_____

Phone number:_____

Questions:

Why are you applying for the position of being a *Building Bridges* mentor?

What value will this experience have regarding your own personal goals, growth, and

development?

What sets you apart from other applicants?

List and describe relevant training, experience, or work you have had or done that has added to your skills and qualifications for this position.

What on-campus leadership programs have you attended?

References:

Name:_____   Relationship to applicant:_____
Email:_____   Phone number:_____

Name:_____   Relationship to applicant:_____
Email:_____   Phone number:_____

Name:_____   Relationship to applicant:_____
Email:_____   Phone number:_____

Thank you for filling out our application to be a *Building Bridges* mentor if you'd like to attach a resume and/or cover letter please do so at the bottom of this document. We will be in touch soon.

Monthly Meet-up questionnaire

1.   What went well?

2.   What did not go well?

3.   What might you do differently next time?

4.   What were the strengths of the program?

5.   What were the weaknesses?

6.   What did you learn?

7.   How might you engage your students in their learning?

8.   What do you need from me (the director)?