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Money is Not Enough: Additional Support for Students from Low Socioeconomic Backgrounds

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Money is Not Enough: Additional Support for Students from Low Socioeconomic Backgrounds

A Thesis

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Master of Science

By

Jordan D. Burick

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Dedication

I would like to dedicate this thesis to all the students coming into higher education that just need some help. We are here. We see you. You will change the world.

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Abstract

This thesis addresses the need for support, other than financial, that students from low socioeconomic (SES) backgrounds require in institutions of higher education in order to succeed/thrive. More specifically, I look at how intentional relationships, community, and peers aid the student in their higher education journey and personal development. I used a review of published literature to establish and contextualize the need for additional support for this population; additional support in the form of an intervention like peer mentorship relationships and curated events supporting a sense-of-belonging. In this thesis, I propose a peer mentorship program to help support low SES students through the duration of their higher education experience. This program will utilize structured meetings with their assigned peer mentor and casual contact from other peers with similar experiences. The team leading this intervention needs to be collaborative, diverse, and adaptable while the leader needs to have a transformative, effective, and participative style. I propose an evaluation and assessment practice that is passive, such as creative reflections by the participants and video responses to prompts. This is important to the Student Affairs profession because students from low SES background are more likely to not complete their education. Many are afforded additional money compared to middle or high SES background students, but that does not address the struggles or challenges that they face during their tenure in higher education.

Keywords: Low socioeconomic class; Support; Peer mentorship: Sense-of-belonging

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Chapter 1: Introduction

Since its birth, the educational system in the United States has been seen and thought of as a great equalizer between people of different classes, races, and identities; a “fix” for inequality and the “cure” to poverty (Growe, 2003). Horace Mann, often referred to as the Father of the Common School and former secretary to the Massachusetts Board of Education in 1837, once said, “Education, then, beyond all other divides of human origin, is a great equalizer of conditions of men—the balance wheel of the social machinery (Growe, 2003, p. 23).” This sentiment is parroted by Gerardo Gonzalez, a well-regarded education activist, who advocates for poor students and their success. In regard to education availability and equity, Gonzalez (2001) stated that, “Education is the great equalizer in a democratic society, and if people are not given access to a quality education, then what we are doing is creating an underclass of people who will challenge our very way of life.”

If we function on this assumption of the education being a great equalizer, that education makes a personal marketable, which is important in a capitalistic economic system. Students from poor backgrounds need this great equalizer to stand a chance in changing and functioning in the world as it is currently.

My Thematic Concern

My concern is focused on students from low socioeconomic backgrounds and experiences; in layperson’s terms, I am talking about poor students in higher education. The population of these students has risen in the last 20 years. Pew Research Center, analyzing National Center for Education Statistics data, reported that the population of students in poverty that enrolled in undergraduate education went from 21 percent in 1996 to 31 percent as of the 2015-2016 academic years (Fry & Cilluffo, 2020). Furthermore, undergraduates are increasingly more likely to be from families from and in poverty; in 2016, 20 percent of dependent undergraduates were from families in poverty, which is an increase from 12% in 1996 (Fry & Cilluffo, 2020). These statistics show that more students from lower-income backgrounds have more access to higher education, and these numbers will continue to increase. It is important that higher education systems be prepared to have support ready for this increase in poor students.

These are the students that could qualify for more monetary support from the government and schools, those that qualify for monetary affirmative action policies. These students receive more money than other students, but they are lacking in other forms of assistance and support that would greatly increase their success inside and outside the university. Poor students are struggling with all the little moments that are between stepping onto campus for the very first time to stepping across the commencement stage. Jack (2019), a professor at the Harvard Graduate School of Education, author of the book, *The Privileged Poor: How Elite Colleges are Failing Disadvantage Students,* and self-proclaimed poor student, explained that getting admission to college is a “golden ticket” for students from disadvantaged backgrounds, and while that is a desirable goal, we think less critically about what happens next. Jack argues that these students need to learn how to “decode” new sets of cues and terms. Students like Dr. Jack with similar past experiences are stumbling towards that coveted diploma at the end of the commencement stage without the sufficient thought towards the obstacles they will face along the way.

Even with the additional money given to this population of students, America is still seeing a graduation and retention problem. According to the Pell Institute’s (2018) publication *Indicators of higher education equity in the United States,* only 11 percent of students from the lowest-income quartile earn bachelor’s degrees within six years compared to the highest-income group which is 58 percent. Universities are seeing an increase of students from lower SES backgrounds and poverty over the years, but their retention rates are not rising with the students. There needs to be programs implemented that support the student after they get the "golden ticket".

These students struggle to thrive in the university setting because of what they grew through in their outside life and the missing knowledge in how the university functions. As said earlier, these students have to decode the norms and rules of the society they are not familiar with. If a professor asks you to meet over coffee to discuss class, does the student pay? If a student cannot afford a classroom trip, will they miss out on a growth opportunity that could help them later on? The anxiety in the unknown situation can harm the student. Something as simple to most people as a professor "office hours" can lead to confusion to low socioeconomic (SES) background students.

In addition, students of lower SES backgrounds have higher instances of mental illness, particularly anxiety and depression (Stone et al., 2016), not feeling like they fit into the community or having a feeling of belonging (Langhout et al., 2009); these stem from not knowing the expectations and eventually leads to a failure to thrive.

We should care about this problem affecting these students because they are an up-and-coming population that will affect many higher education institutions in the coming years. Being poor and functioning as a poor person in the world directly impacts how the student interacts in class, the learning environment, the campus community, and their success/learning at the institution. If we want to change the world to better serve and help all the different people in this world, we need people from all different backgrounds and experiences. A saying that guides me in my way of change is, "you need to be in the house to redecorate." These poor students need the tools to get into higher education so they can change it to be better for them and the other incoming students and young adults after them. I am interested in this problem and how it affects students because I was one of them.

My Positionality: From Dream Team to the Struggle Bus.

I know from personal experience that being poor affects everything in your life. It affects how you interact with food, friends, strangers, and yourself. It invades everything, like glitter after a craft night. You think that you have cleaned up all the mess, but five days later, you wake up looking like you just came home from a rave. Even if you escape poverty later on in life, there are still echoes of living with not enough. It shows up in big ways and small ways ranging from how to interact in a professional setting to sleeping instead of eating because you automatically assume that you have no money in your bank account. Years after the hardest times of my life, I will still be hesitant to disclose my struggle, or I will find myself stretching a meal for multiple days, even when I can afford groceries at the time.

Living the Dream: Life in Suburbia

For most of my childhood, I was poor. But my life was not always like that. My life started off like the plot of a Hallmark movie. We could have been the family on a postcard for an American Dream postcard. My family consisted of my stay-at-home mom, my older sister, my dog, and my six-figure earning father, and we lived in a cul-de-sac. Before you ask, yes it was a two-story white house with red shutters with a father mowing the lawn in white New Balances in the front yard. You could have put my life into any scene from any family movie on Disney Channel.

Life After the Money Left

My life was perfect, until it was not anymore. When I was 10, my parents went through a messy divorce. The support, emotional, physical, and monetary, from my father suddenly was not there anymore. Jarringly, it was just us three, my mom, my sister, and I, in a house we could no longer afford. My father was the child at the fair holding three balloons, which would be my mother, sister, and I, and suddenly, he just let them go. We had no anchor anymore. We were floating too high up. We were going to pop.

My mom had no college degree or job opportunities to support us financially. Slowly the money that was saved started to disappear. Soon my mom had to declare bankruptcy, and what used to be normal became impossible to do. Trips to restaurants turned into walks around Sam's Club to get free samples for dinner. Some days, when my mom could not afford to put gas in the car, she would get my sister and I hyped up about taking a family walk to Walmart to walk around and get a chicken to eat; a rotisserie chicken could be stretched for multiple meals. Or if my mom could spare the gas, we would drive to Giant Eagle so my sister and I could get some child interaction in the "Eagles Nest" while my mom could get "adult stuff done." Back then I just thought it was playtime, but it was time when my mother could work and be a human instead of a struggling mom for a couple of hours. My mom battled to keep our lives as normal as possible, fighting to scratch together pennies while staying in the same house that we could afford when we were wealthier.

My "normal" became a secret from the outside world. No one could know that we were poor, it was something to be ashamed and embarrassed about. I saw it in the media and how people talked about being poor. The poor people on the television were always portrayed as dirty, lazy, or stupid. Whenever people talked about helping the needier, it was always with some disdain like it was their fault that they were not succeeding and if they just worked harder or were smarter, they would never be where they are now. Those conversations that I heard created the shame that I connected to being poor. The internalized shame of being poor, by both me and my mother, pushed us into keeping it a secret as best as possible from everyone, including our neighborhood and outside community. What would the family across the road think of us? Would they look at us like we were “less” or dirty? Being poor in the suburbs is like having a secret you cannot tell anybody.

Sometimes It is About Getting Through the Week: Poor-approved Activities. We had a weekly schedule of poverty-approved activities. On Tuesdays, my family and I would wait in line at the food bank, hoping that no one from our regular life would see us. Waiting in line, sometimes for hours and connecting with the other struggling families struggling became a weekly ritual. The camaraderie and quickly developed friendships between the children thrived every week; they were most commonly based and elevated on the excitement of what would come in the box this week. The hoping that there would be some of the favorites, or arguing over which cereal flavors were best, deepened, or broke alliances and friendships in a second. We were hoping together that this week there would be the strawberry milk straws and *not* the chocolate ones, hoping that somehow the food bank got the shells and cheese with the squeeze cheese rather than the Kraft powdered boxes, and hoping that there would be “welfare” cheese in this week's box. No one outside of that week's temporary community would ever understand the decadence of adding the cheap “welfare” cheese to the mac and cheese, the luxurious treat of the semi-creamy, but still watery, pasta dish that only the poor could understand. No one outside of the temporary community would appreciate the difference that the strawberry straws added to the powdered milk concoction that you drank at home or the disappointment when you ran out of the strawberry and had to settle for the chocolate straws.

While the children daydreamed about the goodies and snack given that week, the parents would swap tips and tricks about making the food last longer and still be enjoyable. Adding more water than suggested in the powdered milk, how to make a picky kid eat the canned vegetables by hiding it in the pasta, and many more tricks. There was a community based on common struggle that formed every Tuesday and disbanded and went into hiding for the next seven days.

On Wednesdays, my family and I had “Wesleyville Wednesdays.” Wesleyville Methodist church had a paid dinner for their people: three dollars for adults and one dollar and fifty cents for children. My family could not afford that, so after school and my mom’s job we would go there and help make the dinner so we could sneak in for free when they were serving. While my mother worked in the kitchen, I was a chaotic child: knocking into people and swiping dinner rolls into my pockets and in hiding spaces where I could grab them later. I thought I was so slick, but I guarantee the church grandmas noticed and let me go ahead with believing I was slick. One of them, Annie, would always turn a blind eye when I would swipe carrot cake into my purse with a wink. This might seem small, but the grace we were given, and the fact that we were not publicly shamed was a blessing. Plus the carrot cake was to die for! Wesleyville Wednesdays was my favorite poor-approved activity of the week.

On Thursdays, my family would go to the Salvation Army. Thursdays were special at the Salvation Army; all clothes with green, blue, and white tags were half off. My family, mostly my mom, would spend hours combing through the racks and racks of clothes. When my friends would come to school with the new sparkly top from Limited Too and I whined that I *needed it*, my mom would dig and dig until she found a similar top, just so that I would feel like I fit in and was cool. If Bethany in my class got a new Baby Phat velvet sweat suit, I wanted one just like it. I needed one just like it, and by magic, my mom would come up with a yellow one, slightly used, that I was just as pumped about

Support is Found and Strengthened in Struggle. Being poor growing up was not all struggle or negative. Some of the “normal” things that my family did to get by have become some of my dearest memories of growing up. When there were days that my mom did not have a meal to eat, she would dub the day as a “Popcorn night!” My mom would pop two bags of Act II Butter Lover’s popcorn and the three of us would pile onto the large loveseat to watch movies. Getting to have a “snack food” for dinner without anything healthy as an addition felt like breaking the rules, and that was the best thing to a child. When my mother worked at a nursing home, she would bring home leftover containers of what was not eaten by the residents. The joy I would feel on days that the nursing home had fried chicken was intense. Some of my best memories are at a table with my family around those white styrofoam containers, hearing stories about the residents from that day. The struggle strengthened the love and connection between my family and me.

Reflection: It Was Not Just My Journey

Now that I am an adult and have talks with my mother about growing up like that, I hear her experience. I have heard about the sense of camaraderie between fellow poor mothers and the shared struggle. I heard about the nights that she would not eat so that my sister and I always had enough. She has told me how she worked to enable me to join a swim team, somehow paying those fees while she was struggling to put gas in her car. The experiences and judgement that I had to face were so different than my mother’s experiences. Hearing these stories guides me in how I function in the world just as much as my own story. While I was a child, I did not have the ability to see the adult struggle around me. My mother was strong and silent in her struggle with money while raising two children. We saw a fraction of the struggle. The strength and love from my mother guide me in the thought that I, and my family, had to struggle silently so that others should not have to.

My Undergraduate and Graduate Journey

These experiences shaped me in how I learned to fit into the world and how I would respond to others and situations. These experiences taught me how to fit in socially, economically, and academically. The dependency on others and family bled into how I function in society; how I functioned and acted in college. The double life, the secret keeping, the inherited shame of being poor, and the weariness to openly ask for help affected my relationships with my fellow students and professor, my self-confidence, and my sense of belonging. The community found at the food bank was nowhere to be found. I never saw myself and my internal struggle in my fellow students, either because they were from middle or higher SES classes, or because we never disclosed our statuses or our personal struggle with each other.

These are my experiences, and as a student I had bigger worries and things on my mind than “How am I going to pay for this?” I was concerned about fitting in, making meaningful relationships, starting over, and gathering emotional support for myself. I acknowledge that this goes against Maslow’s (1987) hierarchy of needs, but when one has gone hungry enough times or struggles with basic necessities, these struggles become less pointed and sharp. When you struggle with one thing for so long, it becomes dull like a beating heart, and you can focus on other important things, like connection and life happening around you.

During my undergraduate career, I was lucky enough to find meaningful connections and support through Student Affairs, but some are not as lucky as I. In my graduate work and academic journey, I have had to face the struggle of being a low SES student in a world based around middle and higher SES assumptions and rules. Lower SES students like me have unseen struggles and require the attention and help from the universities and institutes of higher education that they attend.

I chose this concern because I want to make a difference in the lives of these low SES students. Oftentimes when low SES students talk about or bring up their struggle to others, they are dismissed. On paper, these students might be more financially supported by the university than other students. However, I think that there are extra steps that Student Affairs professionals should be taking to ensure the financial, social, and emotional well-being of low SES students so that they can succeed in their undergraduate journey. It is our duty as Student Affairs professionals to establish proper touchpoints and also invest in the student holistically so that we are providing consistent levels of support to them each year.

My Intervention

In this document, I will propose an intervention to help remedy the above-mentioned problem. It will include theoretical frameworks that feed into my intervention, there will be literature to support the problem and intervention, a program design and implementation with evaluation of the intervention. This thesis will address the need for support, other than financial, the students from low SES need from their higher education institutions so that they can succeed. It will look at how intentional relationships, community, and peers aid the personal development of the student. In simple terms, I propose a peer mentorship program that supports low SES students through the duration of their higher education experience, so that they have a sense of community and support to guide them through the struggles and unknowns of the university community.

Chapter 2: Theoretical Frameworks

In this portion of the thesis, I will delve into what education is, where education occurs, the purpose of education, and who is an educator. I use philosophers, such as Paulo Freire, John Dewey, and bell hooks to support my personal philosophy of education. For the second portion of this Chapter, I will introduce and describe critical action research and how it is woven throughout the remaining chapters of this manuscript and how it influences my intervention.

What Is Education?

The word “education” is used often and casually in society. People think they need to go to universities and buildings of higher education to obtain an education. The word shows up everywhere, but is there ever a nailed down definition of what education is and how to get one? I would argue that there is not. This chapter will work to establish a working definition of what education is, where education happens, and what the purpose of education is. This definition is made in the hopes of addressing the reforms needed to be made in the education system. Previously published theory will be utilized in the support and defense of my proposed definition.

If you were to search the internet for a definitive definition of what education is, the first definition you would come up with is, “1: the process of receiving or giving systematic instruction, especially at a school or university (education, n.d.).” This definition is structured on the sequential progression of learning with a linear feeling. While this definition is sequential, the dictionary definition also is worded in a way that education is geographically locked; education is believed to happen in a building designated for learning or at a school. I disagree with that sentiment; learning and education happens anywhere and everywhere (hooks, 2014). The previously quoted definition of education is a very popular and common one to hold and is practiced all around us. People believe that to get an education you go to school, sit in a classroom, listen to a more schooled person than you that knows all the correct answers, and then you leave educated.

In this practice, one gets knowledge deposited into you, like a bank (Friere, 1970). You do not question the teacher, for they know more than you; you never challenge them because of the power dynamic between the learner and the teacher. This banking model of education does not align with my definition. In challenge to the banking model, Freire (1970) posed the problem-posing education model. In the problem-posing education model, the teacher is an active learner with the students. Dialogue is paramount to this way of learning. The power is not in the hands of the presenter but in the collective hand of the community at the moment (Freire, 1970).

That is in part what education is- mutually learning together. Not one person holds all knowledge. There is no deity of education; there is no one being who holds all the answers. Everyone has something to learn from everyone; education is a form of mutual learning. Freire (1970) explained that “the teacher is no longer merely the-one-who-teaches, but one who is taught in the dialogue with the students” (p. 80). Education is symbiotic. As stated earlier, education is a relationship between people. The give-and-take between individuals being educative is a pillar of what education is.

Education is not something that needs to be as structured as just being taught in the classroom. The classroom is not the only location for education and learning to take place. It happens all around us and builds off of each other, like a dominos effect. I shape this aspect of my philosophy of education by the theory of experience in John Dewey’s (1986) book, *Experience & Education*. Dewey (1986) explained that education and experiences do not happen in a “vacuum.” Sources inside and outside of a person lead to experiences and education. Each individual experience changes the trajectory and the landscape of one particular person’s environment and what they learn.

Another broader definition of education can be found on Oxford Languages if you continue to look, “2: (an education) an enlightening experience (education, n.d.).” This definition aligns closer to what I believe education should be viewed as. Enlightenment is the opportunity taken to see something new and not previously known to a person. Enlightenment of a person is driven by learning and education. Enlightenment leads to change as an individual and continues onto change as a whole and society. One of the pillars of my definition of education is that education facilitates change. Dewey defined education in a similar way; he explained that experience is anything that facilitates change in an individual (Dewey, 1986).

But what is change, and how would you define that? Change in the mindset of the individual? Change in the way one functions in society? To me, change can be individualistic; this means that it modifies the way you think of situations and people. Change can also be societal wide; this means it modifies how people interact with each other in the public sphere. Education is the opportunity given for change to happen between people and each other or their environment.

Where Education Happens

In the previous stated pillars of my philosophy of education, I state that education is mutualistic, facilitates change, and that it builds off of every lesson. Now, one must ask where education happens. Because education and learning are mutually shared between people and built from experiences, education is not landlocked or building sensitive. Education can and will happen in any space where people gather. Education can even thrive and happen in chaos.

Education is messy and makes everything around it messy, but it is a misconception that mess is not good. In bell hooks (2014) book, *Teaching to Transgress*, there was a theme of embracing chaos in education. hooks (2014) wrote, “indeed, exposing certain truths and biases in the classroom often creates chaos and confusion” (p. 30). In a classroom, or outside of it, education pushes individuals to question the status quo, and that makes chaos. What comes from chaos is change. Amongst this chaos and the following change is conflict. hooks (2014) again is quoted in writing, “the idea that the classroom should always be a ‘safe," harmonious place was challenged” (p. 30). Change and learning do not happen in safe and orderly places. Change happens in places where students are challenged to be brave and to call out for change. Change, and subsequently education, happens when people, but for this case students, are challenged in the chaos that surrounds them not just a preordained location.

Purpose of Education

Education should lead to freedom (Freire, 1970). Freire’s argued that the aim of education is to change oppressive structures, and this happens by engaging the marginalized. Freire (1970) claimed:

> Education either functions as an instrument which is used to facilitate integration of the younger generation into the logic of the present system and bring about conformity or it becomes the practice of freedom, the means by which men and women deal critically and creatively with reality and discover how to participate in the transformation of their world. (p. 17)

The younger generation cannot fall into the cycle by not thinking critically and creatively to question. They must be given the freedom to be different than the generation before.

Education should be used to give power to the marginalized to rise and challenge those who hold power and hold others down. Education should give power to those who traditionally do not hold power in the system. Critical thinking and questioning are powerful tools, and if one is not educated in how to wield those tools, they will be useless. Education is a tool that minoritized people can yield in pressing for change in the system. Education is a weapon against oppression and violence.

At a time of polarizing political and moral beliefs in the United States, education is more important than it ever was. To have a sustainable culture and society, you need educated people to question and hold a critical lens to policy, customs, and interactions. A society filled with racism, sexism, and disregard to climate change is not sustainable for a long period of time. It is the educated students who will change the trajectory of the world.

Who Counts as an Educator?

Now that we have a skeleton of what education is, where it occurs, and the purpose of education, we need to question whose responsibility it is to educate and what is the educator's duty in the process of educating. I argue that everybody is and has the potential to be an educator and has a duty to educate. Dewey (1986) thought that it was the teacher's duty to guide student experiences. Dewey places responsibility for guiding the education of students on the teacher's plate (Dewey, 1986). I disagree with that. The use of the word "guide" implies that there is a specific destination or end to where education leads. A teacher will guide their students into the places where they want them to go, not where the student needs to go. This then leads to the chance of leading students to a place where they will not or cannot push for change. Change, as stated before, is an important aspect to education. As said earlier in this paper, education is not just in the teachers or the professional's hands, it is mutual. It is an exchange. Teachers should not be guiding, for they should be wandering through the experience together hand-in-hand with the students. There can be a student-teacher or mentor-mentee relationship and positions in the relationship, but everyone is some form of educator to each other, not just the “more powerful” position.

Putting the “Education” in Higher Education and Student Affairs

Student Affairs and professionals in that field are educators in their own right. Since education is not land-locked to classrooms, the discussions facilitated by Student Affairs professionals, speeches planned and attended by Student Affairs professionals, and relationships fostered between students and Student Affairs professionals are experiences and places where education happens. Student Affairs professionals play an important and active role in educating the students. The times that students live outside of the classroom are the times that Student Affairs professionals are able to reach out to the students. It is the professional’s duty and job to provide opportunities and places for the students to gain education.

Most people think that institutes of higher education are just a collection of classrooms, but the whole campus and the grouping of students around the campuses are part of the institute. They are just as likely places where education happens compared to a lecture hall or the library; a table at the dining hall can be just as important in a student’s educational journey compared to a scheduled class in a classroom. Furthermore, one can have an educative experience in the grocery store, in the gym, on the sidewalk, in line at the food truck, in the classroom, or anywhere else. Institutes of higher education are not the sole places to get education, but they are places that are designed to promote and foster education.

Statement on Critical Action Research

Community is not a place. It is a state of mind.

-Ernest T. Stringer (2014)

In this portion of Chapter 2, I will situate my thesis around critical action research methods. This includes me defining what Critical Action Research (CAR) is, why it is an important framework to use in Higher Education and Student Affairs (HESA) practice, and what CAR means to me and my thematic concern.

What is Critical Action Research?

It is important to first discuss what action research is and what pillars hold that definition up and then add a critical lens in how you use them. The pillars that I will define in the remainder of this chapter are: Community, Participation, and Solution as Process.

Community is Central. Stringer (2014) claimed:

> Community based, in the send of establishing a 'common unity' of purpose and perspective, is inherent in all aspects of investigation. Through working together, establishing an understanding of each other's experience and perspective, we establish the basis for truly effective outcomes, with head, heart, and hand (p. xxi).

Action research is community surrounded; all the findings and the interventions are made with community and the whole-being of the individual into consideration. The community participates in the research, taken into consideration for any intervention, and involved in the assessment to further improve upon in the continued research and intervention.

Participation and Including Stakeholders in the Process. Action Research also relies on participation and the notion that those involved are the experts of their own story and experience. People can and should participate in the process of exploration in action research. If the problem concerns them and they involve themselves, it leads to deeper understandings of their situation and actively allows them to be involved in dealing with the problems. Since the people involved in the research are experts on their experiences, action research needs to acknowledge this and use that in the action of an intervention (Stringer, 2014). The researcher can be an expert of the problem if they have that experience, so action research lends to the ability of the researcher involving themselves in the research and the intervention. The researcher is an expert in the study as well with the participants.

When approaching action research, one needs to include all relevant stakeholders in the investigation. You must include all the groups affected and all issues, such as social, economic, cultural, and political, this is not a framework where you ask for representatives of the community, you invite the community in and address the problem with all the intersecting topics.

One Size Does Not Fit All. A pillar of action research is an intervention or a proposed solution. What differentiates CAR from other frameworks of research is that the intervention proposed is not a complete instruction manual to completely fix the problem for every situation. There is not a magical solution that will fix it all, this is not a one size fits all solution. This means every situation is fundamentally different with different experts. In action research, one must look at their situation, analyze the findings, act, assess their action, and then modify the act portion. It is an ever-changing situation.

The intervention proposed in CAR is not a complete instructional solution; it should be a framework that could be modified to fit different scenarios, communities, and universities. Every person involved brings a different viewpoint and intersectional influence on the community, and if we are involving them in the research and intervention, as we should, the implementation of the intervention varies to each community. Furthermore, the intervention should change slightly after every cycle.

A Critical Piece Perspective on Action Research. Now that we have established the action research aspect of CAR, what does the critical part mean to the process? It means that when you look at the problem and the solution you propose, you need to be critical of the impact and the intricacies surrounding the problem and the stakeholders (Stringer, 2014). The action researcher must question the histories that are under consideration. In CAR, you are not researching and creating an intervention to keep the status quo; CAR is there to make experiences better for the community or the decided-up group.

The CAR framework is important and time-consuming but a useful tool in bringing humanity into research and solution development. It brings in the community and their experiences in the "fixing" of the problem.

Application to Higher Education and Student Affairs

Higher Education and Student Affairs is a professional practice that is very people oriented and heavily influenced and affected by society and societal changes. The problems the Student Affairs professionals experience in their work and with their students are rooted in the interaction between the experiences of the people and the realities of their social lives; making a web between things like stress, mental health, violence, poverty, discrimination, and many other experiences that people can have happen to them. The solutions put in place need to be able to take that web and mess of a human's experience and look at it critically and efficiently.

The response of creating interventions and small policy changes coming from an expert removed from the problem is not working. If there are answers and fixes to these problems, centralized policies need to be aided by those that are closest to the problem, the students and us HESA professionals. We are involved in the system and see it firsthand while the students are experiencing it. We are the experts. That is one reason why it is important to use critical action research in HESA practice.

Connection to My Thematic Concern

CAR is important for this thematic concern because it addresses the intersectional problem of poverty in college students. Being poor is not just a face problem, there are racial and social aspects that feed into a student’s socioeconomic status.

As well as being intersectional and critical of the connection of people, CAR allows the researcher into the project. This is important to me in particular because of my personal connection to the struggle of students in higher education with a low socioeconomic background (SES). As you read in chapter 1, I was a poor student. I struggled with feeling of acceptance lack of support in my higher education journey. In using CAR, I am able to use that experience in my research; I get to be an expert and have my story heard. This is not typical in “traditional” research. This gives me, and other researchers using CAR, the freedom, and the power to utilize their own story and understandings in their research.

Coming at my concern with a CAR lens also honors every student’s story. Poor students who participate in the planning and refinement of my programmatic intervention become part of the community of experts who work alongside me to address this complex and nuanced problem. In addition, my personal experiences tailor the intervention to address large umbrella struggles while giving the choice and power to others in how they want to change it to best suit their needs.

Chapter 3: Literature Review

In this chapter, I will begin by discussing the historical context of my concern. I focus on the timeline and evolution of higher education funding within the United States government with a focus on the Higher Education Act and its changes over the years. Then I review literature on peer mentorship programs and sense of belonging in students at higher education institutions. Next, I discuss relevant factors from HESA literature that relate to my thesis and intervention, such as student development theory regarding social class, SES class, and identity. Fourth, I discuss the current state of my concern, which centers on the deficiencies of current attempts to support poor students. At the conclusion of this chapter, I relate all of the above-mentioned topics to my personal related professional experience.

Historical Context

In this section I discuss how the United States has financially supported and helped students in their journey into Higher Education, particularly poor students with loan programs and policy. I chronologically detail the installation, building, and subsequent attacks by those voted into federal administrations throughout the years on the policies embedded in the Higher Education Act while tying in the increase of poor students in higher education due to these modifications and policies. Telling the history of funding that poor students have received and the affect it has had in the rise of poor student in Higher Education is important to this thesis because of the premise of helping these students. You read it in the title of this publication, *"Money is Not Enough…",* money is not enough, but it is important.

Financial Help for Students

Higher education is notoriously expensive. The price steadily climbs over time. In the National Center for Education Statistics' Digest of Education Statistics annual report of 2018 the average total tuition, fees, room, and board rates charged for full-time undergraduate students was reported that in 1985-1986 at 4-year institutions came in at $12,551 and in 2017-2018 at $27,357. These prices are inflated to 2017-2018 dollars so as they can be comparable (NCES, 2018). To help offset the cost of university for students, the government implemented policies and acts to help, more particularly the Higher Education Act, the Pell Grant, and the Stafford Loan Programs.

A Timeline of the Evolution of Federal Funding in the United States. In the beginning of financial aid and loan programs, they were implemented with the intention of helping a large population of students as well as select populations, such as poor students (Fleming, 1960). Though this thesis is about non-financial programs and ways to support low socioeconomic (SES) students, it would be remiss not to address that money is a big factor in getting this population of students into institutions of higher education. Since the implementation and design of these programs to the current time, these programs and funds have been modified, strengthened, then subsequently attacked, and weakened. With that being stated my timeline of federal funding programs in the 1950s.

In the National Defense Education Act of 1958 (NDEA), $575 million was invested in accredited higher education institutions and the National Defense Student Loan System (NDSLS) was established. The NDSLS was later named the National Direct Loan System and eventually called the Perkins Loan Program. The loans in this program were made directly from the federal government to civilian and military students in the areas that supported national defense on the basis of financial need. These loans ranged from $1,000 to $5,000 (Fuller, 2014). The National Defense Student Loan System formalized a loan forgiveness clause, which was the first of its kind for federal aid. The National Defense Student Loan System was successful in opening the door of higher education for many students that were previously hindered from attending school (Fuller, 2014). In 1940, approximately 500,000 college-aged students attended thanks to the system; after the NDEA and its loan system, in 1960, the number rose 30 percent, or 4 million students (Fleming, 1960).

In 1954, the College Board's College Scholarship Service opened with the aim of providing low income and minority students with funds to pursue higher education (College Board, 2012). Applicants with financial need could complete a profile form and staff at the College Scholarship Service would play matchmaker by providing information to colleges looking for those candidates. The College Scholarship Service was an early attempt to expand student aid to new sectors of society, especially low-income and minority students. The above-mentioned service has been considered a precursor to the now Free Application for Federal Student Aid (FAFSA), which is now the main means of measuring student financial need (Fuller, 2014).

The Higher Education Act. In 1965, President Lyndon Johnson passed the Higher Education Act of 1965. It established the nine titles that outlined the administrative structures of many programs in higher education. This act cemented the federal government's involvement in higher education and settled the topic of higher education a national interest (Fuller, 2014). Title IV of the Higher Education Act of 1965 gave a guaranteed loan program; this title backed up loans between students and private lenders with faith from the federal government. Before this, students were borrowing money from the U.S. Treasury; the 1965 Act carried the promise that the U.S. government would repay the private lenders if the students defaulted on their loan (Zumeta, 2001).

When the Act was reauthorized in 1972, it established the Educational Opportunity Grants (EOG) and changed the eligibility for the students. These grants were targeted towards talented students and those with “exceptional financial need” (Capt, 2013, p. 3). Unfortunately, this was not explicitly; it was up to the discretion of university administrators to determine “expected family contribution” (Capt, 2013, p. 3). The federal government paid interest payments on student loans while students were actively enrolled in college (Fuller, 2014). The reauthorization also established the State Student Incentive Grant Program which offered matching funds to state governments to encourage them to provide need-based aid programs. Within three years of the reauthorization, all 50 states participated in the State Student Incentive Grant Program. (Archibald, 2002). This reauthorization added caveats that directly supported students of greatest financial need, students in the population that is the focus of this thesis.

The Pell Grant and Stafford Loan Programs. The 1980 reauthorization had a proposal of a new form of federal aid; this was a part of the Basic Educational Opportunity Grants Program. This was not a lending program; it was a student’s-based grant program, named after Senator Claiborne Pell. This program did not require repayment and was a direct investment in the educational endeavors of low- and middle- income students. Pell Grant recipients had to have a total family income of less than $25,000 annually. Around 2.7 million students participated in the program in 1980 (Gladieux & Hauptman, 2011). Pell Grants were created so low-income students could get funding that was not dependent on the cost of that particular college and the cost of attending.

The 1986 reauthorization no longer required schools to disburse grants based on talent. The program's purpose became to assist "-in making available the benefits of postsecondary education to qualified students who demonstrate financial need" (Capt, 2013, p. 3). Financial need was defined as the cost of attending minus the student's expected family contribution. The start and implementation of these programs opened the door wider for low-income students, giving them more opportunities to get the money to afford their chance at higher education. But even the little help and relief that was given to these students, did not last long before being put under attack.

The Attack on Higher Education Funding. When former President Ronald Regan appointed William J. Bennet as Secretary of Education, Bennet became a strong and vocal opponent of college spending. He also had the view that colleges and universities were increasing tuition because federal aid was available to students. Bennet argued that institutions raised the tuition costs 6-8 percent yearly for a decade just because financial aid was available and tuition costs were rising resulting from the decrease of state financial support into higher education. Because of this rhetoric, Bennet's arguments fueled societal distrust in higher education costs and hindered the legislature for more funding in the 1980s and 1990s. At the end of the 1980s and Reagan's era, the financial aid programs were hindered, but not abolished. Reagan's 1982 and 1986 budget proposals both called for a $2.3 billion reduction for federal student lending programs. Though colleges were affected, colleges continued to get stable growth in the number of students getting aid and dollars given to the program throughout the 1980s and the 1990s (Zumeta, 2001).

The Resurgence of Higher Education Support. In the 1990s there was unprecedented growth of lending. This began with the Presidency of George H.W. Bush and continued into the Presidency of Bill Clinton. In 1993, Congress and President George H.W. Bush increased the variety of federal loan programs' borrowing limits and created unsubsidized loans for more students, students who had no obvious financial need.

President Bill Clinton energetically went in seeking a complete overhaul of the financial aid system in his first term. In 1993, President Clinton signed the Student Loan Reform Act of 1993; this established a target of converting 60 percent of federally guaranteed student loans to direct loans across the next five years and amended the Higher Education Act to simplify the repayment process (Zumeta, 2001). The build back of these programs after Regan is a slow-moving process but is necessary to continue to bring more low SES students into institutions of higher education. It is important to know the history of federal financial aid policy because without these stipulations, the population of low SES students in institutions of higher education would not be significant or rising.

Literature Review

I now turn my attention to two ways in which students elevate their experience in higher education, peer mentoring relationships and sense-of-belonging. Both of these factors relate to my thesis in my intervention. My intervention uses peer relationships and sense of belonging in community development to increase retention and success of that student population.

Peer Mentoring Relationships in Higher Education

Scholars like Astin et al., (2000) studied the importance of fellow student interactions and students encouraging one another other to become involved in their campus. This can be achieved through peer mentoring. Peer mentoring focuses on a "more experienced" student helping a "less experienced" student through their higher education experience; this relationship encourages mentors' personal growth (Falchikov, 2001) and lends advice, support, and knowledge to the mentee. Peer mentoring programs provide a place where new students are supported by the more experienced mentor students and make social connections with other newer students; the creation of social network is a critical notion in the successful transition to university (Glaser et al., 2006). Data suggests that participants in mentoring programs perform better in their studies than students who do not participate in terms of average grade received and number of courses passed (Leidenfrost et al., 2014).

In a study done in 2004 at the University of New South Wales (UNSW) after looking at 27 central peer mentoring programs one of the finding supported the view that mentoring programs had a positive impact on the retention rates of the students that used the program. The figure below shows the "percentage of mentees reporting that the program had some impact on their decision to continue at university related to the use of the mentoring program" (Glaser et al., 2006, p.9).

Figure 2

Percentage of Mentees Reporting That the Program Had Some Impact on Their Decision to Continue at University Related to Use of the Mentoring Program.

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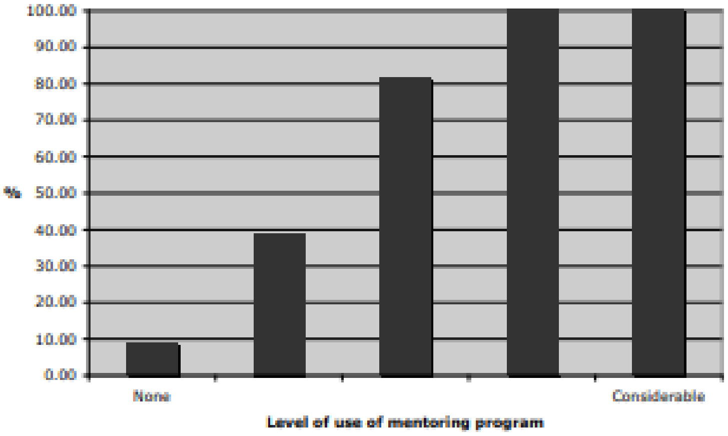
Percentage of mentees reporting that the program had some impact on their decision to continue at university related to use of the mentoring program.



Conclusions from this study showed that the students who “made the most of the mentoring program” appeared to gain “significant” benefits from their participation. Students reported higher levels of success in making the transition to university, were more likely to identify with the university community and found the program helpful in adjustment to university life (Glaser et al., 2006).

As discussed above, peer mentoring is beneficial to the general population of students regarding retention and class success. Anything that would benefit a general population has the potential to help low SES student populations. Offering pointed supports, like peer mentoring, to vulnerable populations, like low SES students, will increase the participation in those helping programs.

Sense-of-Belonging

Belongingness is a basic human motivation, and all people share a strong need to belong (Maslow, 1962). Strayhorn (2018) defines sense of belonging in terms of college as:

> sense of belonging refers to students’ perceived social support on campus, a feeling or sensation of connectedness, and the experience of mattering or feeling cared about, accepted, respected, valued by, and important to the campus community or others on campus such as faculty, staff, and peers. (p. 24)

The absence of sense of belonging has been linked to long-term outcomes such as dissatisfaction, low-self-esteem, and depression. (Hagerty et al., 2002). Lack of sense of belonging is known to undermine academic performance (Walton & Cohen, 2007) and plans to stay in college (Berger, 1997)

Sense of belonging is relational and has a reciprocal quality to the relationships that provide that sense of belonging. Each member of the group benefit from the group and the group benefits from the contributions of each member. Essentially, sense of belonging is a "feeling that members matter to one another and to the group, and a shared faith that members' needs will be met through their commitment to be together" (McMillan & Chavis, 1986, p. 9).

When entering college, students face multiple transitions, for example living environments, academic challenges, friendships, while adding independence and responsibility. For this reason many experience long-term emotional maladjustments, depression (Gall et al., 2000), and failure to stay in college to completion (Richmond, 2008). Those that do not have a sense of connection to a larger group or community will likely experience increased stress and emotional distress (Richmond 2008), that, a larger group to belong to, is what university provides for many students. The development of community and sense-of-belonging in higher education spaces will positively impact students in their higher education journey.

In a study done in 2008, data was collected via a questionnaire to examine the changes in sense of university belonging, quality of friendships, and psychological adjustment among first year college students. It was found that students who had positive changes in university belonging also had positive changes in self-perceptions. These self-perceptions include scholastic competence and self-worth (Pittman & Richmond, 2008).

Relevant Factors from HESA literature

In this portion, I discuss student development theory for low SES students. In particular I highlight a study focusing on working class students and how they modified themselves to "fit into" a higher education environment. The link between social class, socioeconomic status, and identity provides a framework critical to my problematic concern.

Social Class, Socioeconomic Class, and Identity

Felice Yeskel (2008) stated that social class:

> consists of a large group of people who share a similar economic and/ or social position in society based on their income, wealth, property ownership, job status, education, skills, or power in the economic and political sphere in relation to those who have more and those who have less (p.3).

Social class and socioeconomic (SES) statuses are oftentimes treated synonymously. The economic status of a person directly affects the social class that a person is in. So for ease and clarity, I will be using the theories that are connected to social class as the ones that affect the population target of this thesis, students from lower SES backgrounds.

Social class remains understudied because it is treated as a private matter (Ostrove & Cole, 2003). In higher education specifically, it can be challenging to study class and class inequities since the system is presumed to help reduce these inequities and is complicit in reproducing and reinforcing these inequities (Yeskel, 2008). Because of the private nature and the challenges in studying class disparities, there are no specific theories regarding social class identity of college students. Yeskel (2008) offered an interesting point in the discussion of social class identity:

> Social-class identity is based on the presence or absence of income (a yearly measure of money coming into your life), wealth (the amount of investment or ownership with monetary value that has accumulated over time), status (relative social position or standing), and cultural capital (both who you know and what you know), in relation to those with more or those with less… it influences how we feel about ourselves in relation to others who have more or less economically privileged positions (p. 3).

Students from low-income and working-class backgrounds are assured to bring in values that differ and conflict with higher education. For example, college is seen as an expectation and "the ultimate symbol of independence" (Stephens et al., 2012). Stephens and colleagues, (2012) stated that colleges and universities in the United States promote *in*dependence while students from low-income backgrounds lived based on *inter*dependent expectations and could experience "cultural mismatch" between the interdependent experiences and the push for independence on campus.

The population of low SES and poor students often does not know the "rules" of the academy or how to maneuver the academic spaces (Borrego, 2007). The students must negotiate living in two conflicting worlds: the environment versus the environment of post-secondary education (Lee & Kramer, 2013). As students join in the world of higher education, accept that they do belong, and become aware of the culture and norms of the institution, they usually find that their values that have shaped them, their worldviews, and their relationships with their families and friends' conflict with these university norms. Negotiating these conflicts and competing worlds could and do have adverse reactions that can prohibit their college retention.

A Study of Working-Class Students and their Experiences

Scholars reference colleges and universities as "middle-class entities" which communicate and normalize middle-class values (Pearce et al., 2008; Green, 2003). This is important to note when looking at how poor students function in the environment of these universities. In a study completed by Hurst (2007), 21 working-class college students were interviewed over two years on their experiences and perspectives on social class. They were separated by "loyalists" and "renegades."

Loyalists remained committed to and re-affirmed their working-class backgrounds as they negotiated their college culture and environment (Hurst, 2007). These Loyalists were shown to see the structural oppression that governs class and attempted to resist the status quo at the universities. They were seen as being interested in getting an education to improve themselves and contribute to improving their familial and background conditions. After they survived the experience, they expressed pride in their ability to survive college and use their struggles before college as positive teachable moments.

Renegades were seen adopting middle- and upper-class values and norms. They were observed as seeing their working-class values through a deficit-based lens and attempted to relinquish their working-class background as a strategy toward upper mobility. They were known to express belief that working class people were dysfunctional and lazy. The renegades expressed shame and frustration with working class people and believed that upper class people had earned what they had through hard work.

Loyalists and Renegades should not be seen as a good versus bad story but just as two ways in which students survived (Hurst, 2007). This is an interesting study because it shows two distinct paths that can lead to “success” in the world after higher education, but only one accepts the past experiences of a person and uses it to their benefit. Loyalists represented the promise of higher education to be a transformative space. The Loyalist way of surviving is one that will be amplified through this thesis: the notion of taking one’s experience, embracing it, and using it to better oneself and others. To me, Renegades represented internalized classism because students are bombarded with considerable images in the media and elsewhere that portray individualism and the promise of the American dream (Hurst, 2007). This distinction between Loyalists and Renegades is taken into consideration in my specific programmatic intervention (see Chapter 4)

Current State of My Concern

Lower social class is not often researched because it is seen as a “private matter.” If it ever is discussed, it happens in terms of getting students more funding, that they get too much financial aid and special attention, or with a racial lens or first-generation tag. After an extensive search, I have selected three sources that I will present and discuss below. First, I summarize two articles from a popular higher education news site, and I also provide an overview of an Obama-era publication on low-income students. This latter document was the only federal documentation I could find that even briefly mentions low SES students in federal policy.

More Low-Income Students Are Attending College

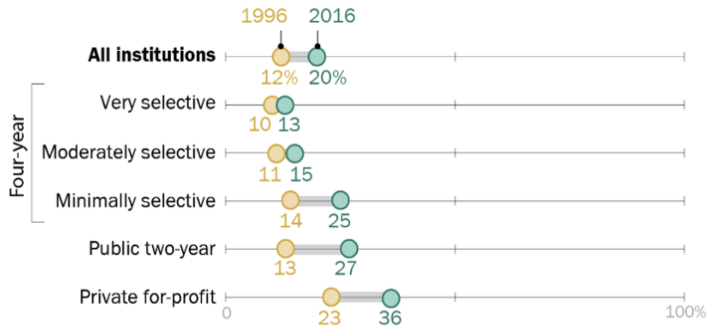
In March of 2019, InsideHigherEd.com published an article, "*Study finds more low-income students attending college,"* written by Ashley A. Smith. This piece discusses a new report from the Pew Research Center that found that the overall number of undergraduates at US colleges and universities had increased during the past 20 years. They also reported that much of the growth was made up of students of color and those from low-income families. There was a graph in the article from the Pew Research Center which showed the percentage of dependent undergraduates who are in poverty and percent of undergraduates who are nonwhite.

Figure 3

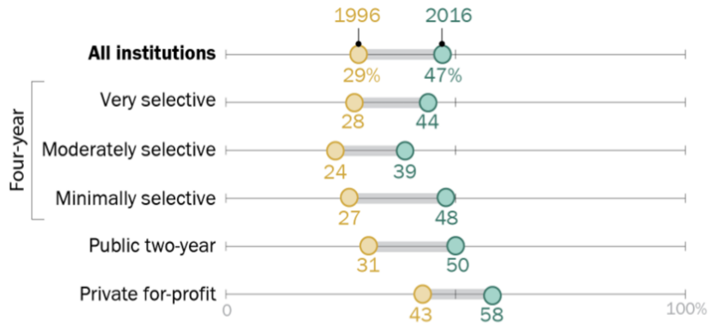
Share of Undergraduates Who Are in Poverty or Nonwhite Has Increased Throughout Higher Education

Share of undergraduates who are in poverty or nonwhite has increased throughout higher education

*% of **dependent** undergraduates who are in poverty*



% of undergraduates who are nonwhite



Note: Dependent student's income-to-poverty ratio is based on the income of the student's parents. Federal poverty thresholds used vary by family size. See text for category definitions. Nonwhites include blacks, Hispanics, Asians, Pacific Islanders, other races and people who identify as more than one race. Selectivity is only available for students in public and private nonprofit four-year institutions. Minimally selective includes open admission institutions.
Source: Pew Research Center analysis of 1996 and 2016 National Postsecondary Student Aid Study (NPSAS), National Center for Education Statistics.
"A Rising Share of Undergraduates Are From Poor Families, Especially at Less Selective Colleges"

PEW RESEARCH CENTER

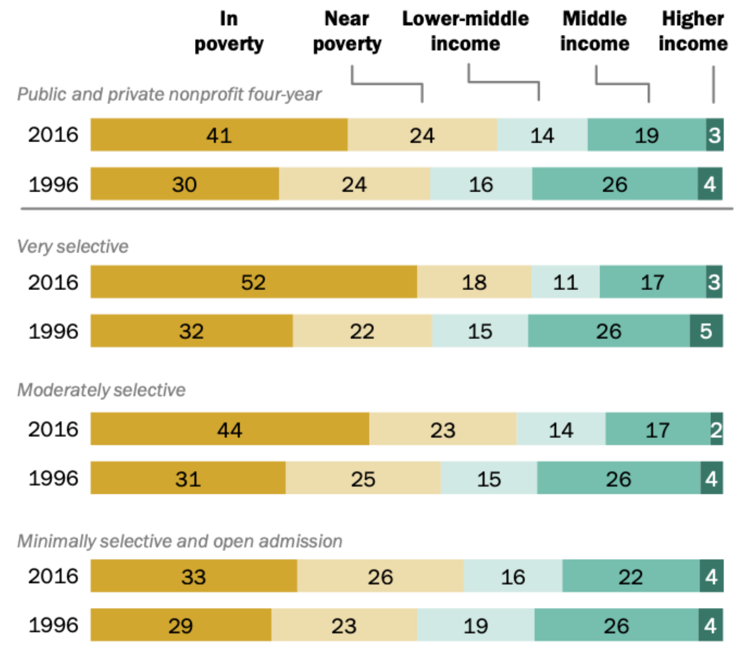
This figure shows the increase in the minoritized group that this thesis is focusing on. It feeds into the sense of urgency of this thesis and intervention. The discussion continues to speak on the fact the students from low-income families are attending all types of colleges and universities, but their presence is less pronounced at selective institutions compared to less selective four-year, two-year, and for-profit colleges. The article also poses a discussion about the poverty level of independent students and how their prevalence in the population of college is rising; they show this with a graph as well.

Figure 4

Among Four-Year Independent Students, Regardless of Selectivity of Institution, a Rising Share Are in Poverty

Among four-year independent students, regardless of selectivity of institution, a rising share are in poverty

Income distribution of independent undergraduates (%)



Note: Income categories are based on the independent student's income-to-poverty ratio. Federal poverty thresholds used vary by family size. See text for category definitions. Selectivity is only available for students in public and private nonprofit four-year institutions. Figures may not add to 100% due to rounding.

Source: Pew Research Center analysis of 1996 and 2016 National Postsecondary Student Aid Study (NPSAS), National Center for Education Statistics.

"A Rising Share of Undergraduates Are From Poor Families, Especially at Less Selective Colleges"

PEW RESEARCH CENTER

Again, it is important to address that this research is important around the discussion of my thesis. More poor students are flooding into the university system, so they will need support when they get into the system (Smith, 2019).

That article showed an overall trend of the increase of poor students coming into school. In contention with those results, there are more recent articles stating that there will be a smaller population of poor students coming into higher education for the first time or returning. Because of the continuous effects of the COVID pandemic, like the associated recession, these numbers are looking different in this school cycle, and we do not know how they will continue to affect the students in coming and staying in higher education.

Opposing Opinion

In February of 2021, Doug Lederman published an article titled “*Aid Application Data Portend Dip in Low-Income, Minority Students.”* It discusses the decrease in students resubmitting their Free Application for Federal Student Aid (FAFSA) and the declining numbers of first-time submitters. Lederman asserts of that as of May, renewals were down by about 5 percent, and a higher percentage among minority students and students from low-income backgrounds (Lederman, 2021). This next year, and possibly years to come, will be a hard year for those students who were already struggling to afford to come to college thanks to the aftereffects that this pandemic has had on people both financially and mentally.

Just looking at these two articles you see the conflicting narrative around poor students coming into university. When you look for discussion on how to support these students, it is always on getting them in the university in the first place, which is important, but not often is it about keeping them in school and supporting them after they get in.

This is why the later proposed intervention matters; there is many differing conversations happening on the mattering of these students and the influx of attendance of these students. The scholars cannot even agree, so listening and supporting these students is more important than ever.

Obama-era Focus on Low-Income Students

Even though the latest executive branch did not focus on low-income students, a recent administration, President Barack Obama, attempted to move the spotlight to include low-income students (The White House, 2014). In January of 2014, The Executive Office of the President released "*Increasing College Opportunity for Low-Income Students: Promising Models and a Call to Action.*" This publication called out that there were large gaps in the educational achievement between students from low-income students and their high-income peers and that their administration wanted to increase college opportunity. They identified four key areas where there could be more done to promote college opportunity: connecting more low-income students to colleges where they can succeed and encouraging completion once they arrive, increasing the pool of students preparing for college, reducing inequalities in college advising and test preparation, and seeking breakthroughs in remedial education.

These four major barriers facing low-income students and promising interventions to improve college opportunity in 4 areas were talked about in length during this report. When low-income students apply to schools that are not the best fit for them because of cost they choose institutions that do not match their academic ability, but it has been show that students who attend selective institutions tend to have more resources available to them for student supports and have better education outcomes. Some interventions that were proposed after this was to educate students on their options by providing information on college and costs, and application fee waivers.

In a section about mentoring it was stated by Bettinger and Baker (2014) that, "once students matriculate, on-campus student supports can help promote completion" (p.4) and "mentoring students in college can increase persistence and completion. One-on-one college coaching has been found to increase college graduation rates by 4 percentage points" (p.5). Support programs, like my proposed intervention can help aid in this push.

Most of this publication is on the process of getting low-income students access to college and getting them the best fit, but there is a small section on continued support once they arrive at campus. The publication talks about examples of “learning communities” at two-year colleges that group together low-income students to foster peer bonding and concentrate student support services

This report cites many pieces of data that show student supports have led to be effective in aiding in retention and completion of students. In a study David & Dynarski (2009) state, “additionally, enhanced on-campus student supports combined with scholarship aid have been shown to be more effective in promoting persistence and completion than financial aid alone.” To further the notion of the aid of peer advising and groups, economists Angrist and colleagues (2009) tested two interventions and found that scholarships joint with peer advising and group services improved retention. Lastly in this section, it was seen that mentoring students once they were in college had been seen to increase persistence and completion. Overall, insufficient federal attention has been given to the college experience of low-income students; there needs to be more than one report from 2014 focusing on supporting these students.

Related Professional Experience

As I discussed about in Chapter 1, I was a student with a low SES background. I experienced the discord between how I learned to exist in the world in my life before college and the environment of higher education. I just did not know how to address it or name it until I got into my master’s studies and saw the research and development theory interwoven into a student’s experience. I have taken the knowledge of the classroom, my personal experience, and the knowledge of my internship and work experience to shape my concern and intervention.

Residence Life & Housing Services & The Promise Program

In Residence Life & Housing Services (RLHS), you see many different classes of people, be that the students who live in your building, visit your building, or who you interact with in Student conduct meetings. Students come from all walks of life and they tell you, their stories. They tell you their struggles. Taking the mentor role in these conversations has guided me in how I view students' experiences and how they often align with my own.

Being an intern for the Promise Program has helped in my growth and the student's growth by immeasurable standards. First, the Promise program is a program that gives additional aid, financial, emotional, and social, to former foster youth and homeless students. These are mostly students who come from low SES backgrounds. They do not come from money and very often do not understand the social norms that they are coming into. They are in the door because of the additional financial support that they receive because of the past, but struggle to connect to the entire campus because they do not know the rules. I saw some of my struggle being experienced by them. They are lucky to have a community given to them with the promise program, but I cannot help but think if they were offered even more how they would thrive.

Chapter 4: Program Design

In Chapter 4, I will introduce and detail a programmatic intervention for my proposed problem facing students from low SES backgrounds. The purpose and goals will be detailed, which includes the learning goals, objectives, and outcomes. Next, I will talk about the theories that lead into practice of the intervention; I will mention both my philosophy of education from Chapter 2, using philosophers Paulo Freire, John Dewey, bell hooks, and Angela Davis, and developmental theories and practices from Chapter 3, the three main theories and practices being peer/mentor relationships, sense-of-belonging/community, and social class identity development. Then I will detail the intervention in the program proposal and show where each part of the intervention will address the aforementioned learning goals, objectives, and outcomes. At the conclusion of this chapter, I will discuss how the core professional competencies expressed in Higher Education and Student Affairs intersect with my thematic concern and the proposed intervention.

The Problem Statement

Students coming from low SES backgrounds have adapted to different "norms" that operate in institutions of higher education. However, because of the misalignment between these norms and the experience of low SES students, these students are struggling to belong to and learn in this environment. This leads to the loss of retention of these students (Jack, 2019; Langhout, et al., 2009; The Pell Institute, 2018). Dropping out further contributes to struggles in finding strong career prospects after higher education.

The point of this intervention is to give students from low SES backgrounds the tools to get into the spaces where change is made and be taken seriously. The more voices from this population that are included and heard, the harder it will be for those in power to ignore them or make decisions that could harm them or not take them into consideration. You cannot redecorate the house without getting inside; this can mean the surrounding cannot be changed to better fit you if you are not inside the space itself. This intervention is meant to give the key to the students. All they have to do is insert it, unlock the door, and change the world for the betterment of others from their community. This intervention is not meant to change the environment in and of itself; it is meant to give power to multiple people so they can collectively use their voices and earned power to create change. This intervention is intended to develop the people to become revolutionary change agents in both the foundations of higher education and society itself.

Another intention of the program is to implement slow, lasting change by using cycle and yearly/generational cohort format. This fits the spirit of critical action research in that it is cyclical and iterative. Additionally, the participants are the experts of their own story and experience, so that they are experts in the change that needs to happen. This intervention is designed to be a guideline for general purposes that can be changed and modified for each environment and school. This intervention is designed to be altered for different environments across the United States, implemented, re-evaluated, re-altered, and re-implemented continuously. The cycle continues on and changes with specific populations.

Purpose and Goals

Here, I introduce you to my intervention, The Connection Bank, and provide a brief description of my program, which will be further described below. Next, I detail how my program is a potential solution to my concern, as articulated in my problem statement. Lastly, I will be stating the purpose of my intervention, while tying in the goals, objectives, and learning outcomes of the program.

The Connection Bank is a program consisting of two elements: the Penny Pals, and the Community Circle. My program is a potential solution to my concern because it addresses the specific needs that low SES students need in addition to their middle- and high- SES peers. My programmatic intervention addresses the need for more intentional connection and community that these students would more likely succeed with.

The purpose of this intervention is to give students from low SES backgrounds more support; this leads to support may lead to student success in higher education and continue on to after. The system of higher education is created to keep the less powerful powerless and to keep them struggling (Yeskel, 2008); representation of these students in more spaces is needed to demand change. The students need to learn how to “fit in” while still validating their identity development before higher education, this intervention is pulling from the “Loyalists” form of reconciling with differing norms and expectations of students from different social classes (Hurst, 2007).

To achieve the purpose of this intervention, there are three goals, three learning objectives, and four learning outcomes. They are as follows:

Goals

1. To increase and build up low SES students’ sense of belonging in the higher education community.
2. To build a system of relationships and support systems for students on campus with similar past experiences.
3. To improve retention rates for poor/ low SES background students.

Objectives

1. Create a space for students to connect with others with similar experiences on campus.
2. Connect students to both on campus and off campus resources.
3. Engage students in conversation about their experiences, what they learned from them, and how they use these lessons to better themselves and the community.

Learning Outcomes

1. Students that are a part of The Connection Bank will be able to identify at least one support person on campus.
2. Students that are a part of The Connection Bank will be able to describe strategies to use when faced with situations that do not align with the learned behavior of their shared past experiences.
3. Students that are a part of The Connection Bank will be able to identify one way they can use their past experiences to better their understanding or how to navigate the "norms" or understandings of higher education or the work force after graduation.
4. Students that are a part of The Connection Bank will be able to recognize systems that influence their identity and how their lived experiences have impacted their perspectives.

Theory to Practice

In Chapter 2, I laid out my philosophy of education. I stated that education is a change of thinking, that education happens everywhere and in chaos, that the purpose of education is to give power to the oppressed, and that everyone is an educator. This philosophy is seen throughout the intervention in that education of the students is done in a less structured way than in a classroom. The education that is pushed in this intervention will happen everywhere and anywhere that the interactions between the mentor and mentee happen, and wherever The Community Circle occurs. As earlier stated, the purpose of education is to give power to the oppressed. That is an aim of my intervention; I earlier refer it to as giving the students to tools to redecorate the house. Lastly, this intervention gives the educator role to the students; the students educate each other mutually.

In Chapter 3, I did a literature review on two ways that students evaluate their experience in higher education: peer mentoring relationships and how they lead to mutual learning between mentor and mentee, and increasing sense-of-belonging and how that it aids in the student experience. Both of these factors show positive effects on student retention and experience. I bring both of these techniques directly into my intervention. First, the Penny Pals programs is a peer mentoring program, and second, the many positive aspects of increased sense-of-belonging discussed in Chapter 3 are woven through my intervention. For example, the Community Circle prioritizes and promotes sense-of-belonging of a community inside the larger community of the entire university.

Program Proposal

My programmatic intervention is a two-part support program that is focused on intentional connection and community support. “The Connection Bank” will serve as an overall title for the department and program, with two portions being “Penny Pals” and “The Community Circle.” The first portion of this support program, The Penny Pals, includes a peer-mentorship, personal relationship between a first or second year self-identified student from a low SES background with a fellow low SES background upperclassman. The second part of the program, The Community Circle, is a monthly community building get-together with all the mentors and mentees, and anyone else who identifies within the community and who is not in the mentee/mentor portion of the program. These community building events will range from "family game nights" where there will be food, games, and discussions lead by the mentors and break out experiences (like movies, haunted houses, or community service outreach events). I acknowledge that most institutions and universities have a way to identify poor students, and I will use that to identify pointed advertising for the program, but self-identification will be important in allowing students to participate in the programs. As stated earlier, there is associated shame to being part of the poor community, so removing the need to "prove" your status will take away some of the stress and pressure from being involved in the program. Even though I have given sequential order to these programs in The Connection Bank, a student does not need to participate in both of these portions; they are talked about sequentially in this writing for ease of understanding, not because of mandatory involvement in both.

The Penny Pals

The Penny Pals portion of my program is a peer mentorship program that consists of a mentor -- paid, and trained by the program – who is paired with a mentee. Both the mentor and mentee students must self-identify as being from a low SES background, or a poor student, and they will be meeting weekly. These meetings can be in person, over text, or some other technical form. The mentors will be prompted to talk about classes, the feeling of belonging on the campus, supporting the student in the journey, and other guided conversations. With prodding from the Graduate Assistant (GA) who is hired to manage The Connection Bank, the mentors will be suggested to have conversations on how to overcome the difference and misalignment of the "norms" that they were raised in with what is expected of them in the context of higher education and the world they are joining. These relationships are important to the learning and retention of these students. For the remainder of this publication, I refer to the mentors as "Bigs" and the mentees as “Littles.” This is to encourage a “found family” and long-term connection of these students. I am pulling from the spirit of family lines from Fraternity and Sorority life (Algoe et al., 2008).

The Peer Mentor Relationship. The pairing of these Bigs to the Littles will be facilitated by the GA and other professionals helping with this program. These pairings will be based on the application that the mentees will fill out while they are applying to be part of the program (Appendices A & C). The professional will try to pair students that have similar experiences together.

As stated in the sections “Bigs in the Program” and “Littles in the Program” below, the students should meet once a week to develop the supportive relationship and have guided/topics conversations. This relationship between the students is an intentional point that the first- and second- year students can depend on during the times when they are lost or do not understand what is expected of them. Providing them with a peer they feel comfortable with will remove some anxiety that students have when approaching professional university staff.

Bigs in the Program. For the pilot year of this program, the Bigs will need to be picked fresh from a pool of applicants. After the first year of the pilot program, the “aged out” Littles will be encouraged to apply to be Bigs, therefore adding to the sustainability of the program. The prospective Bigs will be asked to fill out an application (Appendix A) after reviewing the job description (Appendix B) at the end of the fall and into the winter semester. Because this program is based so heavily on the fact of students with similar experiences, the hired peers will need to be self-identified as having a low SES background. These Bigs also will be third- and fourth- year-students, so that they have experience in the higher education environment and can help their assigned mentees.

Each Big will be assigned multiple Littles, this number will be dependent on the amount of interest, application pool (of both the Bigs and Littles), and amount of funding. To help the Bigs guide conversation towards learning and making connections with intention, the Bigs will have weekly 1-hour meetings with the GA of the program. In these meetings, the GA will ask about the general concerns of the relationships and how to best serve their Littles. The conversations can be surrounding classes, their identity, their struggle, or general institutional questions such as other support programs. Each week the GA will determine a subject that they can strive to have with their specific Littles. For accountability purposes, the Bigs will need to account for each one of their relationships in their meeting with the GA, who will document it in writing weekly. As part of their job, the Bigs will be required to be involved in the second portion of this program, the Community Circle. To continue the sustainability of this program, after one or two years of the program running, former Littles of the Penny Pals program will be suggested to become Bigs for incoming Littles.

Littles in the Program. Mentees in the Penny Pals program will be first- and second-year students at the institution. These students will be paired with a mentee that was paired with them based on their incoming survey application (Appendix C). The Big and Little will “meet” once a week. Where and how these meeting will occur will depend on the Big and Little. This relationship will give the Little a point of contact that they can go to if they are struggling.

The Community Circle

The Community Circle will be a monthly gathering of students that identify with coming from a low SES background. These events will be different every month and will be planned by the GA of the overall program and the Bigs from the Penny Pals portion. The Community Circle is a monthly event that is open to all poor students, not just the ones in the Penny Pals portion;

any student who identifies as a student from low SES background, no matter what year in school they are, is invited to participate in the event, discussions, and the community.

An example of an event for a month is "family game night" or "family dinner." At a family game night there would be food and games provided for the students and a space for a community to build naturally. Creating connections that the students can depend on at the institution of higher education is important to the students' sense of belonging and continued presence/involvement at the school (McMillan & Chavis, 1986). Another example of a monthly event is a breakout experience, such as movies, haunted houses, or community service outreach. It is recommended that some of these events can be paired with another program or department at the institution; this is to help with the outcome of learning the institution and if they are willing to help with funding the event. These events will be attended by the paid mentors of the Penny Pals portion of the program, and these upper-class students will have training in conversation starters and topics that they should aim to talk about with the community.

Addressing Goals, Objectives, and Learning Outcomes

In this section, I show how each portion of my program will address the above-mentioned goals, objectives, and outcomes.

Table 1.

Goals, Objectives, and Outcomes

		How the Connection Bank will Address this
Goals	1. To increase and build up low SES students' sense-of-belonging in the higher education community.	**The Community Circle:** The community building and large support system will aid in their sense-of-belonging in the community (David & Dynarski, 2009).
	2. To build a system of relationships and support systems for students on campus with similar past experiences.	**The Penny Pals**: The one-on-one weekly meetings between assigned Littles, who identify as low SES students, and Bigs, who also identify as low SES students, will provide the students with a go-to person in their system of connections.

		The GA will pair the Bigs and Littles as closely as possible. **The Community Circle:** In this freer space, the students will have the freedom and time to find students that have similar life experiences to them. They also will have the space to cultivate that larger reach of relationship that turn into a support system.
	3. To improve retention rates for poor/ low SES background students.	**The Penny Pals:** Peer relationships lead to better retention (Bettinger & Baker, 2014, p. 5). **The Community Circle:** Sense-of-belonging and community in college aid in the raising of retention rates (David & Dynarski, 2009).
Objectives	1. Create a space for students to connect with others with similar experiences on campus.	**The Penny Pals:** The Big will have similar experiences that their Little has experienced, so that is one connection that is offered to the Littles in regard to a space with someone with a similar experience.
	2. Connect students to both on campus and off campus resources.	**The Community Circle:** The monthly events, especially the "family game nights", offer a space for members of this community can gather and collectively speak on their experience.
	3. Have students engage in conversation about their experiences/what they learned from them/ and how they use these lessons to better themselves in the community and make the community better.	**The Penny Pals:** This portion gives the Bigs the opportunity to share their experience and lessons learned so far with their Little. **The Community Circle:** An occasional event should pair up with another department on campus to broaden the understanding of what is offered by the institution.
Learning Outcomes	1. Students that are a part of The Connection Bank will be able to identify at least one support person on campus.	**The Penny Pals:** The Big will be a support person that the Little can depend on or seek support from. **The Community Circle:** The fellow members of the community will become a support person(s) to each other.
	2. Describe strategies to use when faced with situations that do not align with the learned behavior of their shared past experiences.	**The Penny Pals:** The pointed and guided conversations from the Bigs will provide the space to construct strategies that worked for the Big or will work for the Littles. **The Community Circle:** During the monthly events students are given space to create lasting connection with people.
	3. Be able to identify one way they could use their past experiences to better their understanding or how to navigate the "norms" or understandings of higher	**The Penny Pals:** In the conversations with their Big one week closer to the end of the academic year, they will discuss what they have "banked" since the beginning of their meetings.

	education or the work force after graduation.	**The Community Circle:** The conversations, and guided ones provided from the Bigs at the event, will give space to construct strategies that could mutually work for the students.
	4. Be able to recognize systems that influence/have influences their identity and how their lived experiences have impacted their perspectives.	**The Penny Pals:** This will be a conversation between the Big and Little closer to the end of the academic year, when the professional decides to prompt this connection.

Possible Challenges

Some possible challenges that this intervention could face is recruitment of young students to become a part of Penny Pals, and in the beginning of the program, getting students to sign up for the position of Big. As stated earlier, being poor is seen as a “private matter,” so getting students to overcome that hurdle and interact with others openly will be a struggle.

A common struggle for these types of programs is getting people to “buy in” to these students. Why are they important all of a sudden? Is it worth the money to invest in this minoritized group when the money could be spent on more generalized support systems? What is being seen in research is that more and more poor students are coming to institutions of higher education (Smith, 2019) and we need to support then through the entire experience.

Professional Competencies

In this section, I connect two core professional competencies in the ACPA/NASPA professional competencies -- Advising and supporting and Partnering with others – and I explore how they intersect with my thematic concern and proposed intervention.

In advising and supporting, under their “Group Dynamics” portion, it is quoted that one would have the “ability to help groups set and achieve goals and reflect on them; to address implicit conflict and other obstacles to success.” (ACPA & NASPA, 2015). The foundational understanding of this competency requires the ability to “facilitate reflection to make meaning from experiences with students, groups, and colleagues” (ACPA & NASPA, 2015). This type of thinking is woven throughout my intervention. Through a group of two (in The Penny Pals) and a larger group through group community building (in The Community Circle), participants are pushed to reflect on past experiences from their childhood. They are prompted to reflect on past struggles and share them with their point person(s) to reflect on them and learn from them mutually.

In the competency “Partnering with others,” it is quoted that one should “know how to connect with local and external resources” and in the intermediate competency of this, one would mentor students and staff. (ACPA & NASPA, 2015). This competency is seen in two ways in the Connection Bank. The first way is in the Penny Pals; in the peer mentoring between the Bigs and Littles, the Bigs are recommended to connect their little to other sources inside of the institution’s community other than just the Connection Bank. The second way is in the Community Circle; it is recommended that the Community Circle collaborate with other functional areas in the institution to both lower costs of monthly meetups and to introduce the students to the resources available on campus.

Chapter 5: Implementation & Evaluation

First in this chapter, I introduce a schedule for the implementation of the Connection Bank with distinctions for advertising, the Big and Little relationship, and the Community Circle. Next, I address the cost of this intervention, how much it would cost to implement it, and suggestions on where the money can come from. After budgeting, I outline the leadership style for this intervention, explaining that the team needs to be collaborative, diverse, and adaptable, while the leader needs to have a transformative, effective, and participative style. Next, I discuss the limitations of my intervention and thesis.

Implementation

The startup year of this program needs to have some professional work the year before launch, particularly the winter and spring semesters before. Since this program needs hired student workers, there will need to be recruitment and hiring of Bigs and recruitment and pairing of Littles starting the previous academic year, particularly Spring. For Big recruitment, please refer to the January to July schedule in Chapter4, and look particularly at the “Miscellaneous” column. For outreach for Little participation, start flyer reach out for participation in January. The GA will need to connect with Financial Aid to get a list of current first-year students who either receive the Pell Grant or have indicated that they will receive zero estimated family contribution (EFC). One GA will be tasked with personalized reach out to these students to see if they would be interested in joining the first cohort of Littles. The GA should also get a list of current 2nd and 3rd year students who receive the Pell Grant or indicated zero EFC, so that they can have personal reach out to apply to be a Big; this Big communication should start around the end of January or the beginning of February, so that they have time to apply and interview for the position of Big.

Below is a loose outline of a schedule for advertising, Big/Little meetings, Big office hours usage, community building, and miscellaneous on a month by month basis. For the Fall semester (August to December), flyer advertising will be changed twice for both programs and targeted recruitment will continue to occur, weekly meetings between Bigs and Littles will begin in September and continue until December. A large Welcome Event will occur in August, then monthly Community Circle gatherings will happen at the planning of the Bigs and the GA until winter break starts. Applications for the Littles and the next years Bigs will be released during this semester. Below is a table detailing the planned schedule:

Table 2.

The Connection Bank Schedule, Fall

Fall Semester Schedule

	Advertising	**Big/Little Meetings**	**Big Office Hours Usage**	**Community Circle/ Building**	**Misc.**
August	Flyers will be posted for the coming year beginning of the month, so that tours will be able to see the program: one for the Penny Pals Program and a separate one for the Community Circle Heavily emphasize the welcome event at the beginning of the semester. When the semester starts, the hired Bigs will help the GA with tabling and outreach to specific students	Week 3: N/A Week 4: N/A	This will be an administratively heavy month, regarding their paid hours. Bigs will be working with the GA for this month's hours to reach out to possible Littles and participants in the community building. They will also aid the GA with ideas and start planning for the following month's community building events.	Welcome Event: Use the budget for the events this month to plan a welcoming community event advertised towards low SES students.	Applications for incoming Littles open

September	Continued flyer and online advertising of both the community and peer portion of the program such as tabling of the Bigs. Also recommend continued online presence: university television news, newspaper, residence life collaboration of announcements etc.	Week 1: N/A Week 2: N/A Week 3: All cohort (Bigs/Littles) large gathering where they meet for the first time. Week 4: First individual meeting with Bigs and Littles	1-hour weekly check-in with GA. 1 hour: Administrative work and advertising reach out for program assigned by the GA (this hour will be used for the community event attendance). 8 hours: Reach outs to their assigned Little(s) & individual meetings with the Littles.	Event at the end of the month	Applications for the Littles open Big/Littles are matched
October	Mid October: Refresh the flyers (asking for more Littles and re-inviting everyone to the community building) and redistribute the new flyers around campus.	Weekly meeting with each Big/Little	1-hour weekly check-in with GA. 1 hour: Administrative work and advertising reach out for program assigned by the GA (this hour will be used for the community event attendance). 8 hours: Reach outs to their assigned Little(s) & individual meetings with the Littles.	Event at the end of the Month. Recommend a Halloween/fall themed event.	Open application for possible new Littles
November	Continued flyer and online advertising of both the community and peer portion of the program such as tabling of the Bigs. Also recommend continued online presence: university television news, newspaper, residence life collaboration of announcements etc.	Weekly meeting with each Big/Little	1-hour weekly check-in with GA. 1 hour: Administrative work and advertising reach out for program assigned by the GA (this hour will be used for the community event attendance). 8 hours: Reach outs to their assigned Little(s) & individual meetings with the Littles.	Community Event	Keep application for possible new Littles open

December	Continued flyer and online advertising of both the community and peer portion of the program such as tabling of the Bigs. Also recommend continued online presence: university television news, newspaper, residence life collaboration of announcements etc.	Week 1: Weekly Check-in Week 2: Weekly Check-in	1-hour weekly check-in with GA. 1 hour: Administrative work and advertising reach out for program assigned by the GA (this hour will be used for the community event attendance). 8 hours: Reach outs to their assigned Little(s) & individual meetings with the Littles.	Event before finals	

During the winter break, there are no planned Big and Little meetings or Community Circle events. During this break, the GA will continue reach out to identified low SES students and vet through applications of possible new Littles and next year Bigs. The GA will also pair the new Littles with their Bigs for the next semester.

Table 3.

The Connection Bank Schedule, Winter

Winter Semester Schedule

	Advertising	**Big/Little Meetings**	**Big Office Hours Usage**	**Community Circle/ Building**	**Misc.**
December	Online advertising only; emails and personal reach out to identified low SES students.	Week 3: Winter Break Week 4: Winter Break	**Winter Break**	**Winter Break**	Have GA pair new Littles at the end of the month.
January	Online communication about the position of the Big	Week 1: Winter Break Week 2: Winter Break	**Winter Break**	**Winter Break**	Applications for next year's Bigs are open.

In the Spring semester, applications for next year's Bigs will be open and interviewing/selection will occur for these students. Weekly meetings between Bigs and Littles will continue in this semester. Lastly, the End of the Year event will occur during this semester where much of the assessment and evaluation will occur.

Table 4.

The Connection Bank Schedule, Spring

Spring Semester Schedule

	Advertising	**Big/Little Meetings**	**Big Office Hours Usage**	**Community Circle/ Building**	**Misc.**
January	Mid-January: Refresh Flyers (this time with hiring information for next year's Bigs) for Penny Pals.	Week 3: Weekly Check-in Week 4: Weekly Check-in	1-hour weekly check-in with GA. 1 hour: Administrative work and advertising reach out for program assigned by the GA (this hour will be used for the community event attendance). 8 hours: Reach outs to their assigned Little(s) & individual meetings with the Littles	Welcome back event. Use this month's budget to plan a welcome back event that also invites new participants.	Applications for next year's Bigs are open.
February	Continued flyer and online advertising of both the community and peer portion of the program such as tabling of the Bigs. Also recommend continued online presence: university television news, newspaper, residence life collaboration of announcements etc.	Weekly meetings with Big/Littles	1-hour weekly check-in with GA. 1 hour: Administrative work and advertising reach out for program assigned by the GA (this hour will be used for the community event attendance). 8 hours: Reach outs to their assigned Little(s) & individual meetings with the Littles	Community gathering	Applications for next year's Bigs are open. Start to interview Big candidates.

March	Mid-March: Refresh Flyers and have them highlight the community building and the need/calling for new Littles.	Weekly meetings	1-hour weekly check-in with GA 1 hour: Administrative work and advertising reach out for program assigned by the GA (this hour will be used for the community event attendance) 8 hours: reach outs to their assigned Little(s) & individual meetings with the Littles	Community Event	By end of March, have next year's Bigs chosen.
April	Continued flyer and online advertising of both the community and peer portion of the program such as tabling of the Bigs. Also recommend continued online presence: university television news, newspaper, residence life collaboration of announcements etc.	Weekly meetings	1-hour weekly check-in with GA 1 hour: Administrative work and advertising reach out for program assigned by the GA (this hour will be used for the community event attendance) 8 hours: reach outs to their assigned Little(s) & individual meetings with the Littles	Community Event	
May	Continued flyer and online advertising of both the community and peer portion of the program such as tabling of the Bigs. Also recommend continued online presence: university television news, newspaper, residence life collaboration of announcements etc.	Week 1: Weekly Check-in Week 2: Weekly Check-in	1-hour weekly check-in with GA 1 hour: Administrative work and advertising reach out for program assigned by the GA (this hour will be used for the community event attendance) 8 hours: reach outs to their assigned Little(s) & individual meetings with the Littles	End of Year Event	

During the summer semester, the GA will be responsible for advertising and the applications of the incoming Little cohort.

Table 5.

The Connection Bank Schedule, Summer

Summary Schedule

	Advertising	Big/Little Meetings	Big Office Hours Usage	Community Circle/ Building	Misc.
May	Continued flyer and online advertising of both the community and peer portion of the program such as tabling of the Bigs. Also recommend continued online presence: university television news, newspaper, residence life collaboration of announcements etc.	Week 3: Summer Break Week 4: Summer Break	**Summer Break**	**Summer Break**	
June	Pair with Admissions and Financial Aid Departments to reach out to in need incoming freshman and have personalized reach outs to those students.	Summer Break	**Summer Break**	**Summer Break**	Applications for the incoming Littles open.
July	Pair with Admissions and Financial Aid Departments to reach out to in need incoming freshman and have personalized reach outs to those students.	Summer Break	**Summer Break**	**Summer Break**	Applications for the incoming Littles open.
August	Beginning of month: Targeted reach out to students through email regarding joining program, applications open for joining the Big/Little program. Flyers will be posted for the coming year beginning of the month, so that tours will be able to see the program: one for the Penny Pals Program and a separate one for the Community Circle. Heavily emphasize the welcome event at the beginning of the semester.	Week 1: Summer Break Week 2: Summer Break	**Summer Break**	**Summer Break**	Applications for the incoming Littles open.

Money for the Connection Bank

In this section, I will lay out a loose budget that could be used for a program such as this. There is also a graph form of this budget in Appendix D. There are three different portions of the budget: General Connection Bank funding, Penny Pals funding, and Community Circle Funding.

Funding for General Program Efforts

Since this is a two-part program that shares staff, there is a portion of the budget that will be utilized by both portions of the budget. The graduate assistant falls under this category. For the GA, I would estimate a cost of $20,065 for the academic year. Twenty thousand dollars covers the cost of one full-time Graduate Assistant in a Student Affairs related field of study for 40 weeks. The $65 dollars covers a general clothing budget for the GA; this could include one quarter zip ($25), one polo with the department's logo ($20), and two t-shirts designed to match the Big and Little's participation shirts ($20). It is important to take into consideration the clothing for the GA because it would show community with the participants and professionalism to university officials.

Specific Funding for the Penny Pals

For the Big and Little portion of this intervention, it should cost around $66,050. This is taking into consideration that ten Bigs will be hired, and each Big will be assigned three Littles. The money for this portion will cover personnel and operating expenses for Penny Pals as well as marketing budgets.

For the personnel in this portion of the program, it should cost $60,000. This accounts for 10 undergraduate students to work ten hours a week for 40 weeks with the salary being $10/hr. It is important to have a decent wage for these students; the program depends on using students from low SES backgrounds to be in the Big role, so to entice them into this position they need a decent wage to make it worth their time. I recommend a rate of $10/hr.

Operating expenses for Penny Pals are estimated to cost $6,000 dollars; this expense covers uniform and incentives for the Bigs, incentives for the Littles, and a budget to be given to the Bigs monthly to cover some costs of physical meetups, should they choose to frequent a coffee shop or some other cost public place. The uniforms for all of the Littles are estimated to cost $45. For a more detailed breakdown of what to buy and what options cost, refer to Appendix C. The incentives for the Littles include t-shirts and a quarter zips to bolster excitement in participation and to create a visual of community to each other in the program and those outside of the program at the institution. The cost of incentives for the Littles is $1,050.

The last part of this expense is a general fund for the weekly meetups between the big and little. There is nine months of the year where the Bigs are operating these meetups, and each big will be allocated $50 a month to spend on the meet ups. Use of these 50 dollars can be used for coffee meetings or something similar. The distribution of these monthly funds will be monitored and approved by the GA of this program. This big/little meetup pool will cost the program $4,500.

Lastly, the marketing and recruitment of the Penny Pals will cost the program $50. While this program depends on online recruitment and word of mouth advertising, physical advertising is important. That is why 50 posters will be printed professionally and distributed, costing $25, for both Fall and Spring semesters. If you were to add up all the projected expenses of the Penny Pals portion it is estimated to cost $66,050. For a visual and more detailed breakdown of the possible costs, refer to Appendix C.

Specific Funding for the Community Circle

For the Community Circle portion of the program, the budget is $9,100; this includes operating expenses, which include the monthly community building events, and marketing and recruitment. One should budget at least $9,000 for these monthly community building events which include “Family Game Nights,” off-campus experiences, the “Welcome Back Event,” and the “End-of-Year Celebration.” For a more detailed breakdown of food, refreshments, and travel, look to Appendix C. Even though most advertising will be online and based in personal invitation and outreach, physical flyers should be utilized. These flyers will be refreshed and show upcoming events that are planned. For budgeting purposes and scheduling, 50 flyers should be printed and refreshed four times during the year or twice a semester. This will cost $100 for advertising.

A disclaimer for this budget is that this intervention/program relies heavily on “in-person” interactive meetings. If there needs to be safety precautions in a post-COVID world, the budget would be changing. For example, there would be less in the physical advertising and move towards a full online advertising model instead of a hybrid advertising plain. Also if the monthly meeting would need to be modified to be socially distanced, the price would vary if you would need personally prepackaged food or “safe activities” to be had.

Where Will This Money Come From

To cover the cost of this program, I recommend grant writing, donor letters, and placing this program inside an already established functional area department. I detail this more in the remainder of this section.

To get buy in from alumni and donors to support these struggling students, I suggest the institution compose a call for donations to previous donors and alumni of the university. This donor letter should start with a greeting, an explanation of the purpose, what is needed with details, and a specific request, and then a wrap up of the request. You can see an example of a donor letter in Appendix E.

Next, I would recommend nesting this program in an already established and funded department. It depends on the institution’s structure but recommendations on where it could be placed are Financial Aid, Residence Life and Housing, or Student Life. Syphoning funding from another department would not or should not fund the entire program, but it would make it easier to use some of their money and utilize their already established budgets.

Leadership in the Intervention

To have an effective team, which is important to my intervention, one must have three factors: Collaboration, diverse teams, and adaptable leaders. Building an effective team is important. In doing so, one needs to address the best leadership style to be utilized in this intervention, transformative and participative. I will detail both of these, an effective team and leadership style in the remainder of this section.

An Effective Team

To be an effective leader in an effective team, you must be able to work collaboratively with the team. Everyone on the team brings their own strengths that move the team towards a goal. One must take the time to identify and cultivate the strengths of you team members which could help the efficiency of the tea in their quest to their purpose, in this case in the support of the poor students.

An effective leader in Higher Education and Student Affairs (HESA) would use tools that identify and allow the leader to take full advantage of the team strength, like StrengthsQuest (Rath, 2017). StrengthsQuest is a program that uses the Clifton StrengthsFinder, an online assessment that shows students’ top five themes of talent, to help students identify and utilize the most of these talents (Rath, 2017).When you are building a team or assigning jobs in the team, you need to vary the people’s strengths in each delegated task; you do not want someone whose strength lies in analysis in the marketing of your program when they would be better in the planning. Also an effective leadership style would not look for one “type” of person with a strong strength team; a team needs people with all strengths. Taking advantage of the resources available to make the team work cohesively is an important tenant to becoming and acting as an effective leader. A leader must challenge and support their people. They need to give them an experience that will help them to develop.

Another way to have an effective and successful team is to have diverse teams (Srikanth et al., 2016). Diversifying the “types” of people that are in a team is important, but it is also important to understand and educate yourself on the different identities such as, student generational status, socioeconomic status, race, gender, and many other identities, of your team and the students you serve. The different cultures of people can affect the way you plan to present things and how one could prioritize and interact with tasks.

To have a successful team, there needs to be adaptable leaders (Staats, 2016). This style works hand-in-hand with the spirit of CAR, always adapting the program as well as the leaders is necessary. You need to be adaptable to change while still keeping the core intent of the program’s purpose and goals. This is not saying that you need to change the goals of the team on every whim but taking the opinions and views into consideration will give you a purpose that does not just serve you but serves many people. This also makes for less wasted time and money when the programs or objectives do not go well. To only be led by one voice and opinion would be a disservice to the goal or purpose of the team.

Effective Leadership Styles

An effective leader should utilize a transformative leadership style. Transformative leadership is collaborative, open, communicative, and shares power (Northhouse, 2021). I would say that transformative leadership focuses on the relationship between people and is adaptive to changing situations.

Harrison (2011) states that transformational leadership has two primary tenets: (1) change is central to the purpose of leadership and (2) leadership surpasses a person's position in the organizations power structure. This is important to my intervention in particular because we need to get these students in positions to shift the power structure in their favor. A transformative model of leadership is Astin & Astin's (1996) Social Change Model of Leadership which proposes the use of the "Seven C's". These C's include consciousness of self, congruence, commitment, collaboration, common purpose, controversy, and citizenship (Astin & Astin, 1996). For the purpose of this intervention, I am going to focus on three specific "C's": Consciousness of Self, Common Purpose, and Citizenship. Consciousness of Self is being aware of the beliefs, values, attitudes, and motivations of one to act (Astin & Astin, 1996). To be effective, you need to take into consideration the different identities and cultures that impact your team and the people you serve. In Common Purpose, a leader is working with shared aims and values and takes others' opinions and views into consideration when a purpose of the team is decided. Lastly there is Citizenship. Citizenship is the "process whereby the individual and the collaborative group become responsibly connected to the community and the society through the leadership development activity. To be a good citizen is to work for positive change on behalf of others and the community" (Astin & Astin, 1996, p. 23).

Secondly, a leadership style used in this intervention needs to be participative. Those involved in this program should walk through problems together instead of directly telling the students what to do. The leader needs to take in the participants' input and let the team and student have a discussion and make the hard decision. Like my philosophy of education stated in Chapter 2, not one person is all knowing, everyone has a slightly, or even drastically, different life experience. There is not one way of viewing something and no way is the completely correct way.

Lastly, when the peers have the freedom to decide how they interact with their students other than the scheduled times, but still with the freedom on how they approach the conversation; it is letting them add their input to how to foster these relationships. I anticipate there being some challenges with the "loose" leadership style in the beginning of my intervention. Many people want structure and to be told what to do in the beginning of a new experience. But I believe that challenging the peers to determine how they want to interact and transition into college will provide a more authentic conversation and bond.

Assessment & Evaluation of Program

In this section, I discuss, in general terms, the purpose of assessment and evaluation, how it is needed in successful program development, and how it will be used in this intervention, giving four specific examples.

The Role of Evaluation and Assessment

Assessment and evaluation are important in program development because one needs to know what they are doing well and what they are doing that could use improvement to make the program better fit the institution, the students, and the community. If you continue to assess what you are doing year after year, you are able to make changes to make the program more efficient and impactful for the community and the student. This type of cyclical evaluation embraces the spirit of CAR, always changing and getting better.

Assessment and Evaluation of the Connection Bank

The assessment and evaluation techniques that I have chosen to use are purposely passive and different than a static and common pre- and post- questionnaire. I did not want to use a straightforward survey or interview because I believe that if it is open for fun involvement, students will be more inclined to give genuine answers and more quality feedback, or experience s, can be collected. I will give you three specific examples of how one could assess this program to address what is being taught and how to change it for the next cycle to be better.

To understand how the Connection Bank affected students' experience, the GA will ask the participants in both the Penny Pals and the Community Circle to record a short video clip with prompts to be shown at the End of the Year event. An example prompt would be: What have you gained from your participation in this program that will help you after graduation? What would you share with a student with similar situations that are entering college? The GA will use these answers to assess if the students have met the learning outcomes and goals. The GA will look for themes of sense-of-belonging, connection, awareness, and challenge of differing expectations. This activity will also give a fun flair to participating in the video making if they get to watch it with their peers at the End of Year gathering.

An example of an assessment technique to show the Learning Outcome 1: "Student's who are part of the Connection Bank will be able to identify (at least) one support person on campus," one could require the participants to submit a selfie to the GA with their support person(s). I would also recommend that the student submits a short paragraph on who this (these) person(s) is (are) and how they helped them. You can require this twice in the year. Once during September, titled "Selfie September" for the Penny Pals that were already established at the beginning of the fall semester and for all the members of the Community Circle. The second time to accept these selfies would be in April, titled “Never Alone April.” This second submission would be for the purpose to reach the new additional Penny Pals relationships added over the winter break and any new members of the Community Circle. This will be a refreshing way for the student to show that they found a support system at the university. These selfies would also be a good addition the End of Year video to show the connections fostered in this program.

Lastly, the Littles from the Penny Pals will be given a prompt and an open way to express their answers. For example, the Littles could write an essay, a poem with explanation, a self-made movie trailer, a picture with an attached short explanation, or any other form of artistic representation. An example prompt that the students could be given is: What challenges did you face when coming into higher education based on your identity and how did you overcome these challenges? How did this program help you identify and overcome them? To know if you have met the learning outcome the GA evaluating these submissions would look for answers detailing their experience and synthesizing a plan to overcome them or how they did.

For evaluation and funding purposes, I would recommend that for all Community Circle events, attendance is written down so administrators could look at the long-term effect on GPA, retention, and completion. The programs would be in charge of keeping up a running list to track the participants, how often they came and if they continually attended. The same can be done for those in the Penny Pals program. The data collected from this should be used to compare the retention rates of the participants to the averages of retention to general students at the institution. You will know more concretely if you have succeeded if the rates of graduation either equal the average or if the averages of graduation are rising over the years of the intervention.

Limitations & Looking Ahead

There are many different intersecting identities that tie into a socioeconomic status, including race and sexual orientation. Much of the published literature speaks to the fact of the intersection of race and poverty in the United States. I could not address all the interesting identities of the poor, but should I conduct research further, I would have liked to address how race affects mentor and mentee relationships, when mentor and mentee hold differing racial identities. In moving forward, I would suggest in addressing these intersections further and integrating it in the chosen relationships and intentional connections. I would also suggest making it a topic of conversation in the Community Circle, when the Bigs are coached in topics by the GA.

Conclusion

Throughout this thesis, I have addressed the struggle of the poor student in higher education and proposed a possible intervention to help these students succeed. I have proposed a two-fold program in providing additional support for this population. In conclusion, it is important to acknowledge that money is not enough. These students need more. The money might get them into the "door" of higher education, but the institution needs to continue to help these students so that they can stay in the university to gain the tools to redecorate the "house."

I hope that one day this intervention will not be needed anymore because the system has changed; the discord between what students have learned and what is expected of them disappears. But, until then, the Connection Bank and those who understand the challenges will support low SES students and advocate for them as best they can. It is some of the most important work we can do. Some of the most important work I *will* do.

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Appendix A

Application for the Big Position in the Penny Pals Program

First Name: ____

Last Name: ____

Pronouns: ____

Email: ____

University ID Number: ____

Year/Class: ____

Major: ____

Age: ____

Rural or Urban upbringing? ____

Why do you want to participate as a "Big" in the Penny Pals program?

____

____

This program is designed to give younger students a chance to create a community and have a support person who has had similar experiences to them. Identify one or two ways that coming to college as a student from a low SES was challenging? What is one way you managed these challenges?

____

____

____

____

____

Appendix B

Penny Pals Big Position Description

Penny Pals is a peer mentorship program that connects first- or second- year low socioeconomic background (commonly thought of poor students) students with third- or fourth-years students of similar backgrounds at the university. This program is designed to provide a personal point of contact and support to aid the first- or second- year student. Students that are Bigs will be assigned three Littles as mentees. Bigs will be expected to do a weekly check-in with their assigned Little and help the GA of the program organize a monthly community gathering.

Job Responsibilities

1. This position is a one-year commitment
2. Act as a mentor and advisor to assigned Littles for the entire academic year
3. Plan a weekly meet-up with each assigned Little (which can vary from a FaceTime meeting, an in-person meeting at the dining hall, etc.)
4. 1-2 office hours with the GA weekly
5. A 1-hour one-on-one with the GA

Qualifications

1. Be a rising junior or senior at the university
2. Be in good academic and conduct standing
3. Display good communication and interpersonal skills

Benefits

Bigs in the Penny Pals program will:

a. Receive a $15/hour pay for the entirety of the on-campus weeks

i. Anticipate at least 10 hours a week of scheduled hours

b. Develop leadership and advising skills

c. Receive Penny Pals exclusive apparel

i. T-shirts and a quarter zip

d. Create and be involved in a community and support system one could tap into during college and after you graduate.

Appendix C

Application for the Little Position in the Penny Pals

First Name: ____

Last Name: ____

Pronouns: ____

Email: ____

University ID Number: ____

Year/Class: ____

Major: ____

Age: ____

Rural or Urban upbringing? ____

Why do you want to participate as a Little in the Penny Pals program?

____

____

What are some challenges you are facing at the university given your status? Have you found any support? If so, where?

____

____

____

____

____

Appendix D

Table Budget for the Connection Bank

General Connection Bank Funding	Personnel					
	Full-Time Graduate					**$20,000**
	Marketing and Recruitment					
	Clothing Budget for GA					**$65**
		(1) Quarter Zip				$25
		(1) Polo with Logo				$20
		(2) t-shirt with logo	$10 per shirt	2 shirts		$20
	General Funding Total: $20,065					
Penny Pals Funding	Personnel					
	Undergraduate Bigs					**$60,000**
		(10) Bigs	$15/hr.	10 hrs./week	40 weeks	$60,000
	Operating Expenses					
	Uniform And incentive for workers					**$450**
		(2) t-shirts with logo	$10 per shirt	2 shirts/Big	10 Bigs	$200
		(1) quarter-zip with logo	$25 per quarter zip	10 Bigs		$250
	Incentive for Littles					**$1,050**
		(1) Participant t-shirt	$10 per shirt	30 Littles		$300
		(1) quarter zip with logo	$25 per quarter-zip	30 Littles		$750
	Big/Little Meetups					**$4,500**
		(10) Bigs	$50 per month	9 months operating meet-ups		$4,500
	Marketing and Recruitment					
	Professionally Printed Posters					**$50**
		Fall Semester Roll Out posters	(50) Posters	$0.50 per poster		$25

		Spring Semester Roll Out Posters	(50) Posters	$ 0.50 per poster		$25
	Penny Pals Funding Total: $66,050					
Community Circle Funding	Operating Expenses					
	Monthly Community Building					**$9,000.00**
		(5) "Family Game Nights"				$1,500
			Food and Refreshments	$200 per month	5 Months	$1,000
			Various Activities	$100 per month	5 Months	$500
		(5) Off-Campus experiences				$7,500
			Travel and tickets	$1,500	5 months	$7,500
	Marketing and Recruitment					
	Professional Printed Posters					**$100**
		Quarter 1	(50) posters	$0.50 per poster		$25
		Quarter 2	(50) Posters	$0.50 per poster		$25
		Quarter 3	(50) Posters	$0.50 per poster		$25
		Quarter 4	(50) posters	$0.50 per poster		$25
	Community Circle Funding Total: $9,100					
				Grand Total		**$95,215**

Appendix E

Donor Letter

Dear [**name**],

We here at [**your institution**] are so delighted of our work to deliver a well-rounded experience and support structure for all students, and we would like to thank you for being a part of our university community.

However, our mission to provide additional support to students from low socioeconomic (SES) backgrounds (poor students) is a large undertaking we are excited to start! We need your help for our support plan to work. It is our hope to offer a program, the Connection Bank, to these students. This program is two-fold-- a peer mentorship program (the Penny Pals) and a larger community building monthly program (the Community Circle)—where poor students are aided in their college experience by peers of similar experiences.

We hope to offer these additional supports to these struggling students so they can graduate and change the world for the better. There always needs to be more [**institution mascot**]s in the world making a difference! Nothing could get done without the help of YOU, our donors, and supporters.

Would you please consider donating [**a specific amount**] to help us give additional support to needy students in our community? The money donated will be used to plan and fund community nights, where students create connection and sense-of-belonging at the university, and to fund one-on-one relationships between upperclassman with similar experiences with incoming first years and second years.

If you would like to make a monetary gift, please visit our donation page here: [**link**] or send a check to [**address**]. Any and all support is greatly appreciated. Thank you for being a participant in our journey.

Go [**institution mascot]!**

[**Your name**]