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Cover Page Footnote

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Is the Early Promise of Money Enough? Examining High School Students' College Knowledge and Choice in a Promise Scholarship Program

By Tangela Blakely Reavis, Saint Mary's College of California

This study is part of a randomized control trial examining the results of a promise scholarship program, the Degree Project (TDP). Half of the ninth graders in one Midwestern urban school district were notified about a \$12,000 promise scholarship offer if they met certain GPA and attendance requirements (2.5 GPA and 90% attendance). This analysis draws on interview data to understand students' financial knowledge over four years (grades 9-12). The study examined how treatment students (those who were offered the scholarship) and control students (those who were not offered the scholarship) explained and understood the methods they intended to use to finance their college education. The analysis also investigated whether promise group students communicated different financial knowledge than non-promise students. Findings indicate the early promise of a scholarship had no bearing on whether students left high school feeling prepared to meet the financial demands of higher education. Despite the intervention, students had a very rudimentary understanding of how to pay for college and by senior year, college affordability was described as a significant barrier to postsecondary aspirations for most students. Findings raise concerns for the untimely and complicated financial aid process in the U.S. and emphasize the need to address the barriers to college that go beyond price.

Keywords: *financial aid, college access, urban high school students, free college*

The cost of college in the United States (U.S.) is expensive for most aspiring college students, especially those from communities of color and those who are low-income (Addo et al., 2016; Jackson & Reynolds, 2013). The rising cost of college has impacted access and completion rates and has led to more students taking on the burden of loans to fund their college education. Today, 43 million students, collectively, owe more than 1.7 trillion dollars in student loan debt (Hanson, 2022). Addressing the steep rise in student loan debt has become a central political issue in the U.S. as advocates push the Biden administration to enact mass student loan forgiveness (Minsky, 2021; Lambert, 2021). Along with federal legislation, activists for student loan borrowers advocate for state-wide policies that would significantly reduce the price of college or make it nearly free (Perna & Leigh, 2018; Miller-Adams 2015, 2021). Supporters for reduced or free college believe universal access to higher education is a right for all members of society in the same way as free public K-12 education (Perna & Smith, 2020).

Aside from the prohibitive cost of college being a barrier for many Americans, especially those from the most vulnerable populations, the U.S. financial aid process has also been criticized for creating a major roadblock for students. First, college enrollment is a complicated process and involves multiple steps, beginning with an awareness of college costs, applying for financial assistance by completing the Free Application for Federal Student Aid (FAFSA) at the appropriate time, and understanding how resources such as grants, loans, scholarships, and federal work-study contribute to reducing associated costs (Coker & Glynn, 2017; Dynarski & Wiederspan, 2012; Nagaoka et al., 2009). Additionally, most students do not have complete information of their financial aid eligibility until their senior year of high school, which may not prompt them to have adequately prepared for college much earlier. This is a major issue, especially for students traditionally underrepresented in higher education, because most believe that college costs are too high (Velez & Horn, 2018), even when they perform well academically (Bell et al., 2009). As public support and political advocacy continue to build around the free college movement, financial aid programs or incentives that offer an early awareness component could be useful in lowering student loan debt. These programs could also help mitigate some of the misperceptions around college financing and affordability.

Many states and regions have already responded to the need to reduce college costs and help support students' college aspirations by creating place-based early commitment scholarships, called promise programs (Harris, 2013; Kelchen & Goldrick-Rab, 2014; Miller-Adams, 2021; Perna & Smith, 2020). Promise programs are a form of free college and are established to help students prepare for college by

addressing the financial and academic challenges they face by making early financial commitments to students long before senior year. The idea behind most promise programs, is to remove the financial burden so students will be motivated to work harder in school and encourage postsecondary planning and transition sooner (Perna, 2010; Perna & Steel, 2011). Some versions of these programs commit financial resources to students early in their high school careers. These financial resources can be used for college costs and to reduce the amount of student loan debt many students accumulate.

This article presents findings from the evaluation of one promise program, The Degree Project (TDP). The evaluation of TDP is unique among promise programs, because it is the first mixed-methods, randomized control trial of an early college scholarship program in a large urban public-school district (see, Harris et al., 2018). Researchers randomly selected eighteen of the district's thirty-six schools to receive the scholarship (promise/treatment schools), and the remaining eighteen schools were matched and followed as the control (non-promise/control schools) group. All first-time freshman in the promise high schools were offered up to \$12,000 to help cover costs at any in-state institution. Students were eligible for the scholarship if they met the following requirements: graduated on-time (within four years of starting their ninth-grade year), maintained a 2.5 cumulative grade point average (GPA), maintained a 90 percent attendance rate, and completed the FAFSA. The funds could be used at any four-year public college, as well as many private colleges, in the state of Wisconsin. To receive the funds, students need to also be first-time college enrollees, degree-seeking, and have at least one dollar of unmet need. TDP scholarships are "last dollar" and will cover up to the cost of attendance (Harris et al., 2018).

This longitudinal analysis draws from the qualitative component of TDP and sought to understand students' financial knowledge over four years (grades 9-12). I examined how treatment students (those who were offered the scholarship) and control students (those who were not offered the scholarship) explained and understood the methods they intended to use in order to finance their college education. I also examined whether promise students communicated different financial knowledge than control students. TDP is an early awareness intervention that is a form of free college. Therefore, it is important to consider the ways in which the program was introduced, how students understood it, and whether it may have changed students' knowledge, perceptions, behaviors and outcomes over time.

The following research questions guided this study: 1) How did a cohort of students who received the promise scholarship and a cohort of students who did not, explain the processes for financing their college education? 2) In what ways did TDP influence students' perceptions of their ability to financially plan for and pay for college? Despite the early intervention of the promise program, findings demonstrated that students' knowledge about how to finance postsecondary education for this cohort remained limited. By the end of senior year, students' knowledge about how they would finance their college education was incomplete and vague. College bound participants could not identify a financial plan or strategy that would help cover their college education beyond the first year. Furthermore, by twelfth grade, study participants expressed financial affordability was a major concern, which influenced their college choice. This research helps further illuminate the complexity of the financial aid process and reveals how students think about financial aid and ways they plan to pay for their college education, over time. This study also contributes to the growing qualitative literature on promise programs and showed that a reduction in price may encourage students to pursue a postsecondary pathway, but it is not a stand-alone solution to address the broader issues of structural and institutional inequities that continue to stratify college enrollment and completion—especially for students of color and low-income students. Students who come from the most vulnerable populations need more than just a promise of money. They also need other structured supports to help make their college aspirations a reality. Implications for such supports are provided in the final sections of this manuscript.

In the proceeding sections, I review the literature regarding the impact of financial aid on decision-making for traditionally underserved students and the emerging research on college promise programs. I also describe the theory of change, the conceptual framework used to guide the design and analysis for this project.

Literature Review

There is a large body of research which shows the positive impact of financial aid on college persistence and completion (Bell et al., 2009; Bettinger et al., 2009; Castleman & Long, 2016; De La Rosa, 2006; Goldrick-Rab et al., 2009; Grodsky & Jones, 2007; Page et al., 2019; Venegas, 2006). In spite of this research and the multi-billion-dollar annual investment made in need-based financial aid, there is a persistent gap in college completion for students from historically underrepresented backgrounds (Addo et al., 2016; Clotfelter et al., 2018; George-Jackson & Gast, 2015; Jackson & Reynolds, 2013; McCabe & Jackson, 2016). Rather than promoting access, college admissions and financial aid processes have been criticized for creating a series of barriers that the most vulnerable students must overcome to get to college (De La Rosa & Tierney, 2006). Scholars have noted several reasons, including the cumbersome process of applying for financial aid (e.g. completing the FAFSA) (Bell et al., 2009; Coker & Glynn, 2017; Dynarski & Wiederspan, 2012) and also the high student/counselor ratios seen in schools that typically serve students of color and low-income students (Avery et al., 2014; Clinedist & Koranteng, 2017; Woods & Domina, 2014). Students who are the first in their families to go to college also face the challenge of having a limited understanding about college financing (Hoxby & Turner, 2015; O'Connor et al., 2010; Perna & Steele, 2011). The equity challenges, surrounding the financial aid process, has led to many college aspiring students overestimating the cost of college, underestimating financial resources, and misinterpreting college opportunities (Baum et al., 2015). An early awareness and understanding of these resources may help students and their families explore different types of institutions and determine affordability early, in the college-going process (Cheng et al., 2012).

Underrepresented students—those who are most likely to be impacted by the barriers emphasized above, are less likely to take out loans and have parents save money to pay for college. Perna's (2008) qualitative case study of 15 high schools found that most students, especially those who attend lower-resourced schools viewed taking out loans as a “risky” decision. Students expressed concerns about repaying loans as a primary reason for not wanting to borrow money to pay for college. In another study of high school students and their parents' knowledge and perceptions about tuition at four-year public institutions, only 11 percent of the 25,000 ninth graders sampled reported estimates of tuition and fees that were close to the actual average tuition in their state (Velez et al., 2018). Two years later in the eleventh grade, students were asked once again to estimate tuition and fees at a public four-year college and about half – 51 percent responded “I don't know.” Early commitment programs, such as the promise scholarship, have been designed to mitigate some of these perceptions, as well as the barriers and challenges students face as they navigate the process of funding their college education.

Promise Programs

Since the 1950s, there were some versions of promise-type programs that existed, but Michigan's Kalamazoo Promise was the first to gain national attention across the United States (Rios-Aguilar & Lyke, 2020). Today, there are over 300 promise programs already adopted at city, state, or regional levels in places such as Pittsburgh, West Virginia, Tennessee, and California (College Promise Campaign, 2020). These programs were established, for early awareness and intervention, to counter some of the concerns raised by traditional financial aid (e.g. offering the Federal Pell Grant during senior year).

Promise programs have shown some potential in positively impacting the college-going landscape. The existing literature on promise programs is largely quantitative and examines the effects of the scholarship on postsecondary outcomes (Andrews et al., 2010; Bartik et al., 2015; Bozick et al., 2015; Carruthers & Fox, 2016; Gonzalez et al., 2014; Gonzalez et al., 2011; Scott-Clayton, 2011). In a study of the Kalamazoo Promise, Andrews et al. (2010) found that a higher number of students were reported taking the ACT test, which was said to encourage more students to apply to college. In another study regarding the Kalamazoo

Promise, Bartik et al. (2015) found positive effects of the scholarship, over a 10-year period, on college enrollment, credits attempted, and degree attainment.

Results are generally mixed for studies that have considered the impact of the promise on K-12 outcomes. Based on use of statewide or district administrative data, these quantitative studies examined the impact of the promise on different K-12 measures such as GPA and credits earned (Bartik & Lachowska, 2012), school climate (Bartik & Lachowska, 2012; Gonzalez et al., 2014), standardized test scores (Ash, 2015; Gonzalez et al., 2014), and graduation rates (Ash, 2015; Carruthers & Fox, 2016; Gonzalez et al., 2014). For example, in their analysis of the New Haven Promise, Gonzalez et al. (2014) examined the effects of the promise on math and reading scores. Results were positive for elementary and middle school but negative for high school grades.

Currently, there are very few qualitative studies on college promise programs. Rifelj and Kuttner's (2020) analysis of a merit-based promise program in one Midwest school district found that high school counselors and administrators reinforced low expectations and deficit views of students not meeting the eligibility requirements and only promoted the program among a small number of high-achieving students. Miron et al. (2012), who studied the implementation of Kalamazoo's Promise, reported positive impacts on students' and teachers' aspirations and behaviors. Using student and staff interviews as well as student surveys, the authors found that students expressed higher perceptions of their own and their peers' motivation to do well in school. Additionally, results from an analysis of Future to Discover (FID), a randomized control trial of a promise-type program implemented in Canada, showed that student intentions to pursue postsecondary education as well as familiarity with financial aid, were higher for the treatment group (students who were promised financial aid) versus the control group (students who were not) (Ford et al., 2012).

This examination of TDP contributes to the growing research on promise programs. First, the evaluation of TDP is longitudinal, so I examined how early awareness of the ability to pay for college impacts students' postsecondary behaviors and decision-making processes over four years. The qualitative component of the study allowed for exploration of students' thoughts and perceptions throughout this intervention. As a result, I was able to investigate how TDP recipients and non-recipient students explained and comprehended the strategies they believed should be used to finance college. Lastly, I examined whether a promise scholarship program may or may not have generated resources and interactions in schools and with family members. This manuscript adds to the important and emerging promise research regarding K-12 outcomes.

The Degree Project: Conceptual Framework, Program Details, and Implementation

Conceptual Framework

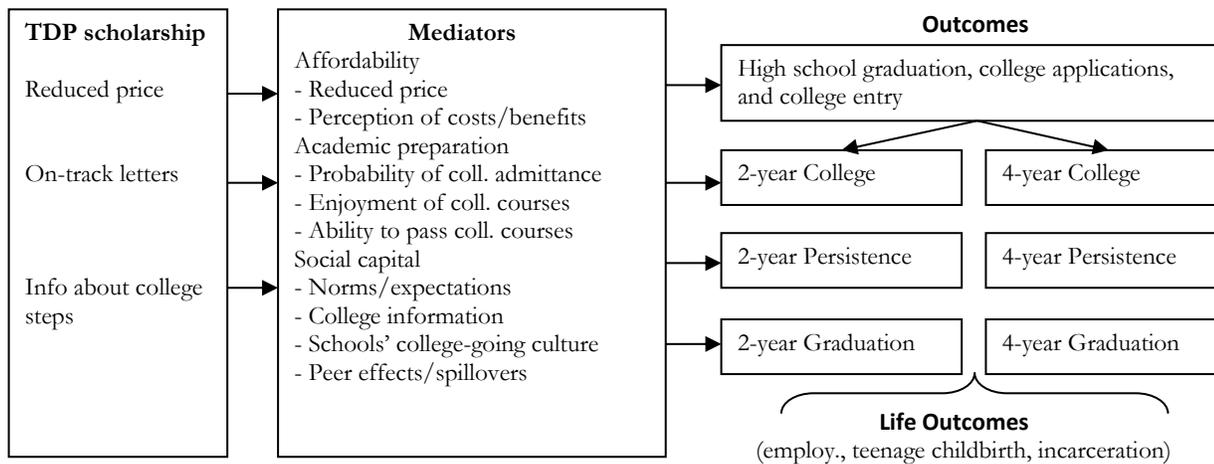
The Degree Project was designed based on prior research regarding college access highlighting affordability, academic preparation, and college-going social capital (i.e., access to networks that share college-related resources) as critical components to college entry (Farmer-Hinton, 2008; Hill et al., 2015; Hossler et al., 1999; Perna, 2006; Reavis, 2017; Schneider & Stevenson, 1999; Tierney et al., 2005). With entire cohorts of promise scholarship recipients in a school, the TDP scholarship was designed to foster a strong college-going culture by increasing college financial knowledge, peer "spillover" effects, and staff-student interactions (Harris, 2013). The more cohesive social supports students have during the college-going process, the better informed and able they are to navigate the knowledge intensive steps for college admittance and completion (Farmer-Hinton, 2008; Gonzalez et al., 2003; Knight & Marciano, 2013). The Degree Project was based on the theory of change, shown in figure 1. The three boxes represented in the framework include: TDP scholarship, mediators, and outcomes. The first box, TDP scholarship, emphasizes the three interconnected components of TDP, which are: 1) reduced price, 2) letters and communication, and 3) information about college steps. These components were designed to influence students using three related mediators, as shown in the center (box two) of figure 1. The first assumption

about the theory of change is that a reduction in price would make college less expensive and help shape students’ perceptions of college affordability, including the costs and benefits of attending college. The second assumption was that distributing on-track letters and other communications would help motivate students to improve their academic preparation so they remain on track for college (Harris, 2013). Lastly, the final assumption—that providing additional information to students about the key steps to college success, would help enhance social capital for college (i.e. students’ access to college-going resources and networks) (Hill et al., 2015) during high school. The left and center boxes were intended to facilitate improved outcomes for students, as shown in the final box on the right (box three) that include high school, college, and long-term life outcomes.

While all parts of the framework were interrelated, the analysis in this study focused on examining student’s college knowledge and their perception of college affordability, once they were aware of the potential reduction in price. In addition, this analysis examined students’ college-going behaviors, especially their interactions or engagement with others regarding financial planning. College and life outcomes (box 3 of the figure) went beyond the scope of this analysis.

Figure 1

Theory of Change



Program Details and Implementation

The Degree Project was launched in Milwaukee Public High Schools (MPS) in 2011. Researchers randomly selected 18 of the district’s 36 high schools to be part of the treatment (scholarship) group. Students attending one of these high schools could receive a \$12,000 promise scholarship to pay for college at almost any two or four -year in-state non-profit institution. Schools were then paired based on prior college going rates; one school from each pair was randomly selected into the treatment group or the control group (e.g. promise or non-promise). To receive the scholarship funds, students had to be enrolled in one of the 18 treatment schools as a freshman in 2011, graduate on time from any MPS high school with a cumulative 2.5 GPA, attend school at least 90 percent of the time, and during their senior year, complete the Free Application for Federal Student Aid (FAFSA). Students also needed to be first time college students and have at least \$1 of unmet financial need. TDP scholarships were “last dollar” and were considered after all other financial aid was applied. Students were informed that TDP was enough to cover all tuition and fees for attendance at a two-year institution.

The implementation of TDP was facilitated by the project funder, Great Lakes Higher Education Corporation. In terms of communication at the school level, the official launch and announcement of the scholarship took place in November of students' ninth grade year. Students were informed by attending one formal meeting or "pep rally" with school staff and administrators. After the initial launch of the program, any additional meetings or gatherings with recipient (treatment) students was encouraged but optional. Following the launch, Great Lakes provided ongoing information about the scholarship to the MPS school district, MPS students and their parents, and the high school staff – especially high school guidance counselors tasked with establishing TDP in the schools.

The communication plan for the treatment group included identical letters that were sent directly to the students at school as well as to their home address three times each year. These letters included individualized "on track" updates about the student's academic progress and their eligibility for the scholarship. Communication from the funder typically consisted of high school coursework of successful college students, average college costs, and financial aid amounts from Wisconsin colleges attended by MPS students in recent years. Letters also included information about the process for, and the importance of, taking college entrance examinations such as the ACT. Counselors were also provided marketing materials with the names of recipients who were still on-track for the scholarship, which they were encouraged to display in a high-traffic area at school.

Method

City and School District Context

The students who participated in this study were enrolled in Milwaukee Public High Schools. The student body within the school district (2014-2015) had approximately 77,000 students; more than half of whom were African American and one-quarter of whom were Latinx. More than 80 percent of the students in the district were eligible for free and reduced priced lunch, and approximately one out of every five students has a disability (WISEdash, 2020).

Milwaukee, like many other urban districts, is under-resourced, which compromises the outcomes for students who are historically underrepresented in education. For example, the average student counselor caseload for public elementary and secondary schools in the United States is 482 students to every one counselor (Clinedist & Koranteng, 2017). Some of the counselors in this study reported higher than average caseloads. In one participating school, two counselors were assigned to serve the entire student population of more than 1,000 students. The four-year high school graduation rate in the state of Wisconsin (2014-2015 cohort) was approximately 88 percent. In Milwaukee, that same year, 58 percent of students graduated from high school in four years. Of the on-time graduates from the same cohort, approximately 35 percent of students from Milwaukee transitioned immediately to postsecondary education. In the state of Wisconsin, 60 percent of students enrolled in college (WISEdash, 2020).

Approach and Participant Selection

The data from this analysis is part of a larger study with 24 total participants attending six schools. First, selection began using randomization by ranking high schools in the district by college entry rates, based on data from recent cohorts. The schools were then paired based on their rankings (e.g., the two schools with the highest prior college enrollment rates formed the first pair, and the schools with the lowest college going rates formed the last pair). Once schools were paired, they were randomized and assigned as treatment or control. In total, 24 students (12 treatment/12 control), in the larger study, who attended six schools (three treatment/three control) were selected to participate.

The 24 consented students in the larger study were selected to participate in the first year of the study, based on the following: 1) their assignment as a treatment or control group (12 were informed of the scholarship and 12 were not); 2) their attendance at one of the six schools in the sample selected for the first round of interviews; 3) their academic record—the research team wanted to select students with higher and

lower grade point averages at each school so that a range of students could be represented; and finally, 4) diversity in racial/ethnic background. Of the 24 first-year students interviewed in the larger study, by senior year, eight could not be found, which left 16 of the original students interviewed from year one. Therefore, the analysis for this study focused on data from 16 students.

This analysis is based on qualitative in-depth interviews with 16 Milwaukee high school students who were followed from the ninth to twelfth grade. The demographic data of the 16 participants are as follows: 10 were male, and 6 were female; 12 students interviewed were Students of Color, 9 were African-American, 2 were Latinx, and 1 was Multi-racial; and 4 of the students identified as White. Twelve of the 16 students were the first in their families to consider attending college (first-generation college students). Finally, nine students were part of the treatment group (promise eligible) and seven were from the control group (non-promise eligible).

Table 1

Participant Demographic Information

Treatment/Control	Gender	Ethnicity	Pseudonym	First Generation
T	F	White	Victory	Yes
T	M	Multi-Racial	Elijah	No
T	M	White	William	Yes
C	F	African-Am	Hope	No
C	M	African-Am	Donald	Yes
C	F	White	Lisa	No
C	M	White	Edgar	No
C	M	African-Am	Maurice	Yes
C	M	African-Am	Christopher	Yes
C	M	African-Am	Michael	Yes
T	F	Latinx	Isabella	Yes
T	M	Latinx	Antonio	Yes
T	F	African-Am	Danielle	Yes
T	M	African-Am	Rashad	Yes
T	M	African-Am	Harold	Yes
T	F	African-Am	Malika	Yes

These interviews took place during the final weeks of students' ninth, tenth, eleventh, and twelfth grade years. A total of 64 semi-structured interviews were conducted over four years, and each interview lasted between 45 to 60 minutes. The individual interviews with the students allowed for an examination of how TDP treatment students (scholarship recipients) and control students (non-scholarship recipients) considered ways to finance their college education over time. In the first year, students were asked general questions about their background, including 1) discussion of family members who attended college; 2) their own aspirations and expectations of themselves to pursue higher education; 3) expectations of family members regarding whether they should go to college, and 4) the topic of college knowledge, especially, how they planned to finance their college education. TDP recipients were also asked to discuss their perceptions about the potential to receive a \$12,000 scholarship and how knowledge of a scholarship might influence their goals and behaviors in school. In years two, three, and four of the interviews, participants were asked to reflect on similar questions and topics. As participants became upperclassmen, interview

topics were added, which included questions about students' post-high school plans, their knowledge of the cost differences between varying types of institutions (e.g. two and four-year colleges), and also how schools and families were supporting their financial preparation for college.

A research team, comprised of one to three people, conducted student interviews. One researcher from this team conducted interviews each year during data collection. A second researcher conducted some interviews during the second and third year of data collection. The third researcher, who is the author of this article, conducted some student interviews during students' senior year.

Data Analysis

The strength of the analysis for this study was based on the ability to interview the same student annually for four years. Once interviews were completed, they were digitally recorded, transcribed, and uploaded to NVivo, a data management program. The analysis process involved both inductive and deductive techniques (Charmaz, 2014; Saldaña, 2015). The process began in year one, with deductive coding, using a codebook which was developed from broader themes and topics that correspond with the interview protocols (e.g. college aspirations, financial college knowledge, and TDP). Once transcripts were coded into broader topics, two researchers engaged in two additional rounds of coding, which followed an inductive coding process (Charmaz, 2014). During this process, the researchers allowed other themes to emerge that were not part of the protocol, which further expanded the codebook. The two researchers debriefed the additional codes that were added and took a primary examination and analysis of the codes which focused on student's college financial knowledge and their perceptions of TDP. The expansion of the codebook included additional themes of analysis (e.g. conversations with adults about financial planning, plans and strategies for financing college, and knowledge of the promise scholarship). Following the analysis in year one, the research team updated protocols and the codebook for years two, three, and four and included questions or themes that emerged during the preceding interviews.

The analysis process also involved a cross-case analysis in which I developed a matrix that showed comparisons across students, schools, and key themes (Ritchie et al., 2013). This matrix included students' GPAs and indicated whether they had conversations about financial aid and with whom. For TDP recipients, I examined whether students were aware of the scholarship as well as their thoughts about how the scholarship may be impacting their goals and financial planning for college. This matrix also revealed data across students and schools and whether students were having conversations with their caregivers about TDP. Finally, to capture a holistic profile of each student, memos were written for each student interviewee (Saldaña, 2015).

The following validation techniques were employed to ensure rigor and trustworthiness of the findings; 1) tested differences across a range of students from different backgrounds, including their school and family contexts and 2) engaged in peer debriefing with one to two other members of the larger research team who also participated in the data coding and analysis processes (Lincoln & Guba, 1985; Maxwell, 2012; Merriam, 2009).

Limitations

Given there are many variations in promise program design and implementation, I do not presume this data generalizes to all promise programs. These findings offer insight and highlights the need to conduct more research that seeks in-depth understanding about how these programs (in their varied designs) are understood by the recipients, themselves, and whether these programs generate enough resources and interactions in schools and for families that are able to disrupt the barriers that continue to stratify access to higher education.

Findings

The primary finding from this four-year analysis was that student responses were expressed similarly over time, and there were no apparent differences between the two groups. Students' assignments as a scholarship or non-scholarship recipient (treatment or control group) had no bearing on whether they left high school feeling more prepared to adequately meet the financial demands of postsecondary education. All students had college aspirations throughout high school, but by senior year, both the treatment and control group students had very rudimentary understandings of how to pay for college, generally, or how they would finance their own college education over time.

These findings are presented, in part, using the following themes: 1) Paying for College and Merit where I discuss students' financial college knowledge over a four-year period. I describe the most common resources students know as being available that may help them pay for college. For many students, these resources are steeply grounded in the ideals of meritocracy; 2) College Promise and Social Capital for College. I found that TDP did not generate meaningful interactions or engagement around financial planning for college, as intended. Most students described their experiences communicating with adults about preparing financially for college as infrequent, casual, and cursory, even for TDP recipients. However, in students' senior years, they explained a major shift in terms of increased school support and communication. This connects to the final theme; 3) Financial Frenzy and College Choice. In this section, I focus on students' senior years, and I describe their perceptions, experiences, and action steps toward financial planning for college, their college choice, and or their chosen career path. I use the term "financial frenzy" because, according to the students, the rapid and often increase in support provided by adults, was a consequence of eminent deadlines (e.g. FAFSA completion) that are required of students to meet during their senior year. Despite four years of knowledge about TDP, the scholarship did not mitigate some of the early information barriers that students typically experience when planning for college. In general, students left their senior year of high school not knowing how they would pay for college and for some, this led to changes in their college choice.

Paying for College and Merit

Of the 16 students who were interviewed in the ninth grade, all expressed an interest in going to college and or plans to pursue a career that would require at least a degree from a four-year institution. The majority of the participants maintained these aspirations, over time. When students were asked how they would pay for college, they demonstrated an awareness of terminology associated with financing college (e.g. save money, get scholarships, take out a loan); however, knowledge for both treatment and control students was generally simplistic, incomplete, and misinformed. One common theme expressed across interviews was the belief that college affordability was mostly possible through some form of merit—either earned through wages from a job or earned from a scholarship based on high academic recognition and achievement.

Save Money from my High School Job

More than half of the participants in their first two years of high school (six promise students and three non-promise students) relayed that the primary way to finance college was to save money earned from a high school job. Despite being offered a generous scholarship, TDP recipients, were not dissuaded from thinking they needed to work and save to financially prepare for college. Isabella, a ninth grade TDP student, described that the way to pay for college would be to, "[Get a] job... I'm gonna save money until I go to college, then have enough money stored so I can pay for the college years..." As a TDP scholarship recipient, even though a \$12,000 scholarship would significantly reduce her cost of attendance, her perception of how she planned to pay for it was through a high school job. The promise scholarship was not central in Isabella's plans to finance her education.

Isabella's response about how she would pay for college was similar to Maurice (non-promise student), who was also a first-year student. He described his plan to pay for college as, "first get a job...start savin' up and then when you save up the right amount of money, then you can do what you want...or have a fundraiser or carwash or something like that." Maurice's financial college knowledge, as well as his general understanding of earnings potential was limited. Small fundraisers such as carwashes are unlikely to generate enough income to cover the price of college. While these perceptions were shared by most participants in their first year of high school, not much regarding students' beliefs about how they would pay for college changed over time.

Interestingly, even as juniors and seniors, students had strong beliefs about using their savings from wages earned through a current or future part time job. Elijah, a TDP student in the twelfth grade, described his strategy to pay for college. He said, "...Yeah... financial aid, we learned about that in my financial class. And my teachers said to get a job and save right now for the next years in college." Elijah expressed urgency for a need to find a job and save during his final year of high school to fund his college education; this strategy was encouraged from the adults at his high school.

Noting a similar response, Lisa, a non-TDP student in her junior year, shared how she would pay for college. When asked, she explained, "I don't know yet. I mean before senior year, I think during senior year I should get...a job and save..." As upperclassmen, both promise and non-promise students discussed plans to pay for college using roughly one year of earnings saved from a job that neither of them had at the time, making their strategy to pay for college, in large part, impractical and somewhat misinformed.

I could get a Scholarship

Aside from working to cover the cost of college, a more viable strategy that all students discussed as a way to pay for college was through scholarships. Each year, over the four-year period, nearly all participants (both promise and non-promise students) described a variety of potential scholarships (including TDP) they may be able to earn to pay for college. However, they also acknowledged high academic achievement as a critical component to earning one.

A few participants discussed a different merit-based scholarship that was introduced to them in the ninth grade. For this scholarship, students could earn up to \$1,000 per semester, but like TDP, there were also eligibility requirements. Edgar, a non-promise student in his junior year, referenced this scholarship as his plan to pay for college. He said,

[You]... sign up your freshman year to, where you basically sign an agreement where if I get these grades I'll get this amount of money towards college... I think you have to maintain a 3.25 each year or a cumulative.

Edgar was a high achieving student who earned a 3.3 GPA, so he appeared to be on track for earning this merit-based scholarship, but this was not the circumstance for most of the students in this study. Regardless of group assignment, both treatment and control student groups equally struggled to meet eligibility requirements that would make them competitive for most scholarships, including TDP. Seven students (three promise and four non-promise), which is less than half of the participants from this analysis, earned above a 2.5 GPA by the end of their junior year.

While TDP students understood the importance of earning good grades to qualify for the promise and other scholarships, they continued to face challenges meeting eligibility requirements. Rashad, a freshman and TDP student had dreams of earning a football scholarship and discussed potential scholarship options:

[If] I can just get better grades I'm an athlete. I know that's if you get good grades from high school you going to college...you can probably get a full ride scholarship because of the athletic part. If you get like a 3.0 you have the best skills in football and basketball you get full ride scholarship.

Rashad, like many students who mentioned scholarships, discussed the importance of having good grades to be eligible for them, but he did not have the GPA to make him competitive for scholarships. Rashad's freshman GPA was a 1.2, which was well-below the 3.0 GPA he was striving for. By senior year, Rashad's grades did improve but not enough to meet the eligibility requirements for the promise scholarship.

Grants and Student Loans

Aside from merit, grants and loans were also mentioned as alternative resources that are used to pay for college. Students were asked to discuss their knowledge about the differences between grants and student loans, and only one student interviewed during the first two years (a non-TDP student) was able to accurately discern the difference between grants and student loans.

Christopher, a first-generation student in his sophomore year was one of a few students who were part of a college access mentoring program at his high school. While in this program, he took a college tour with the group. Taking a college tour in the tenth grade seemed to be an anomaly for most students attending his high school. Only a special, select few students were chosen. During the college tour, he was provided with information about how he might finance his college education which he relayed during his interview.

Most of the students, as upperclassmen, appeared to be more knowledgeable about the differences between a grant and a loan. However, this awareness, was also accompanied by some anxiety from a few students who expressed apprehension about taking out student loans. As Antonio, (junior year, TDP student) explained, "Yeah, the thing that scares me about college is the loans and the fees you have to pay back. That's like the only thing that really worries me about it." Loan aversion is a common concern of many first-generation college students (Kim et al., 2009; McCabe & Jackson, 2016; Perna, 2008). Antonio, like other students, worry about their ability to pay back the debt they accumulate from student loans.

These findings revealed that students' processes for financially planning for college were generally rooted in merit—either in their own ability to perform well, academically, or by working hard at a part-time job and saving their wages. While it is laudable that students want to earn their financial contributions for college, the amount they are personally able to contribute is cursory, relative to mounting college costs. It is apparent that both groups, promise and non-promise students, throughout high school did not have a realistic understanding of how their personal contribution would be useful. When students described other ways to pay for college outside of personal finances, such as scholarships, they struggled to meet academic expectations—a key eligibility component for receipt of the promise scholarship as well other potential merit-based programs. While grants and loans were mentioned as an option, students did not know the key differences between grants and loans until they were upperclassmen, and even once they understood the differences, they grappled with the idea of whether loans should be part of their strategy to pay for college. The one exception was Christopher, a non-promise student who met with a financial aid advisor as a sophomore during a college tour. He understood the differences between grant and loans much earlier than his peers.

Aside from understanding students' financial college knowledge over time, another important part of this analysis was to determine how the presence of the scholarship generated Social Capital for College (SCFC) (Hill et al., 2015). SCFC includes access to resources and interactions from social networks that have implications for the college-going process (Hill et al., 2015). I explore this more in the proceeding section, as it relates to financial preparation for college.

College Promise and Social Capital for College

Access to college-going social capital is a critical component that influences students' college planning, enrollment, and choice (Farmer-Hinton, 2008; Hill, 2012; Hill et al., 2015; Holland & Farmer-Hinton, 2009; Reavis, 2017). Beyond financial considerations, many promise programs are introduced with the intention to enhance the college-going culture and provide a network of increased and early support, information, communication, and norms for postsecondary participation (Deming & Dynarski, 2009; Harris, 2013; Miller-Adams, 2021; Scott-Clayton, 2011). Based on the theory of change for TDP, the presence of a promise scholarship would deepen the college-going culture within the school. It would also increase social networks between students' counselors and their parents that would prompt financial planning for college to happen over time. Yet, this did not occur much for TDP students. Students attending both promise/non-promise schools described limited communication with adults about preparing financially for college in the first three years of high school.

In the first two years of TDP, both promise and non-promise students had modest differences in their reporting, with many stating that their conversations with adults about preparing financially for college were brief or did not happen at all. Students who did have regular discussions about financial preparation reported receiving encouragement rather than advice from adults about how to pay for college. According to the participants, encouragement from their parents and teachers resembled something like "keep your grades up so you can get to college." For example, two promise students in their sophomore year described conversations they've had with adults about college financial planning. Malika discussed a conversation she had with her father, at the time, and she stated, "[My dad] he always say that 'You need to be gettin' good grades in school... because I'll need help payin' for this'" (Malika, sophomore, TDP student). Similarly, Harold discussed a comment from a teacher at his high school about earning TDP. Harold stated, "... [My homeroom teacher told me] if you want the 12,000 [promise scholarship] you need to keep your grades up" (Harold, sophomore, TDP student). The student's descriptions of their conversations with adults about how to pay for college were likely well-intended but lacked in-depth guidance. While the primary message coming from the adults, both in school and at home, encouraged merit and high academic achievement, one very important challenge was it did not seem to be followed up with a specific plan that would help students earn the good grades they needed to qualify for TDP or other merit-based scholarships.

Another finding from this data was that some students often factored their age or high school status into their rationale for not having in-depth conversations with adults about financially preparing for college. This was expressed by both promise and non-promise students. Many believed their parents or community members would help them develop a financial plan later. As early high schoolers, students reported either having cursory conversations with adults about financial preparation or noted the need to wait a couple of years to have these discussions. Elijah, a promise student in his sophomore year, shared his thoughts "When I get a little bit more closer, in my junior or for my sophomore to senior year, I'm gonna talk about that [financial aid]."

Another participant, Michael (sophomore, non-TDP student), was asked whether he had spoken to anyone about preparing financially for college and provided a similar response. The conversation went as follows:

Interviewer: You haven't talked to anybody about preparing financially for college?

Michael: Not yet... I'm just a sophomore

Interviewer: But your parents haven't talked to you about it?

Michael: No

Interviewer: Okay. Nobody else? Counselors haven't talked to you about how you're going to pay for college

Michael: No.

Interestingly, when students reached their junior year, many reported they were still too young and noted that "financial aid planning is for seniors" or "the school doesn't do anything specifically around financial planning for juniors." For example, Maurice, (junior, non-TDP) said, "I've heard the teachers talk

about it [FAFSA] for the seniors...January 1st was the start date...to apply for [financial aid] for kids that was trying to get money for school.” Maurice was aware that his school hosted meetings and events to help seniors apply for financial aid, but not much support was happening for students as juniors to help them develop a financial plan. Rashad (junior, TDP) discussed his school’s activities around financial aid planning:

Interviewer: Anybody talk to you about paying for college?

Rashad: I mean I'm a junior...

Interviewer: So they don't talk to you about money really 'til your senior year?

Rashad: Right. They don't start breaking that up until your senior year. But they talk it. They...make sure we aware about the financial aid ... to get us prepared so.

Interviewer: And you've mentioned FAFSA...Was there... a FAFSA night, right? What did they do with FAFSA?

Rashad: Uh, I don't know. They just, the seniors...

Rashad explained that his school spoke to him about financial aid but suggested the in-depth conversations and support does not generally occur at his high school until senior year.

In summary, college information made available to promise students through TDP did not appear to provide students with access to social capital for college any more or less than it did in non-promise high schools. For most students, discussions about financial preparation for college happened infrequently or did not at all, especially in the first three years. However, both promise and non-promise students, equally, experienced a shift. More frequent conversations about money for college did take place, but it did not happen until their final year, which is a typical college advising routine in most high schools (McDonough & Calderone, 2006). In the final theme, I focused on describing this shift in college-going support students received during their senior year of high school, and for those college bound students, I discussed their strategies to pay for it. I also described participants’ future plans post-high school and how college affordability and financial aid may have impacted their post-high school decisions.

Financial Frenzy and College Choice

As freshmen, all 16 students interviewed for this study discussed aspirations to pursue postsecondary education, but by senior year, 11 of the 16 students (six promise; five non-promise students) shared plans to enroll in college, immediately. The five students, who did not plan to go to college right away, described various reasons for not attending, including affordability, not feeling academically prepared, or some combination of both. In terms of eligibility for the promise scholarship, most students had not met the merit requirements at the end of their senior year. Only three of the nine promise group students were meeting the minimum GPA and attendance requirements for the scholarship (2.5 GPA and 90% attendance). Findings were similar for students who were part of the control group (four out of seven students earned at least a 2.5 GPA and 90% attendance). See Table 2 for more details about students’ academic performance and their college plans.

Table 2***Participant Grade Point Average and College Plans***

Treatment/ Control	Pseudonym	GPA Y1	GPA Y2	GPA Y3	GPA Y4	Going to College
T	Victory	1.75	1.62	1.71	1.72	Yes
T	Elijah	2.25	1.47	1.67	1.71	No
T	William**	2.75	2.8	2.86	2.84	Yes
C	Hope*	1.71	2.77	2.5	2.56	Yes
C	Donald*	2.29	2.64	2.35	2.59	Yes
C	Lisa	2.57	2.77	2.5	2.39	Yes
C	Edgar*	3.39	3.31	3.01	2.83	Yes
C	Maurice	2.43	1.5	N/A	N/A	Yes
C	Christopher*	3.28	3.14	3.17	3.18	Yes
C	Michael	.99	1.15	N/A	N/A	No
T	Isabella	.86	1.64	1.46	1.5	No
T	Antonio	1.57	1.46	1.33	1.5	No
T	Danielle**	3.0	3.64	3.52	3.47	Yes
T	Rashad	1.29	1.69	1.5	1.68	Yes
T	Harold	2.14	1.31	1.53	1.7	No
T	Malika**	3.14	2.85	2.71	2.62	Yes

*Non-TDP (control) students earning a 2.5 GPA by senior year

**TDP (treatment) – promise eligible students by senior year

Despite academic outcomes, all of the students, during their final year, acknowledged receipt of more frequent interaction and communication from adults at their schools about how to prepare and pay for college. This is a stark contrast from the first three years of the intervention, during which promise (and non-promise) recipients described cursory conversations with adults, especially their counselors. Below, I describe some of the central conversations that students had as seniors around preparing financially for college. One common interaction described by students was their school's support regarding FAFSA completion.

FAFSA Completion as a Top Priority

Regardless of whether students were headed to college, by the spring semester of students' senior year, most of them completed their FAFSA form. FAFSA completion was not only a requirement for TDP recipients, but it was a larger initiative from the school district, which likely influenced the routines of senior counselors to make it a priority. As seniors, students described attending special meetings that were organized multiple times throughout the year to help them and their families complete the FAFSA and other required forms for college financial assistance. A few seniors discussed their school's environment regarding FAFSA completion along with other "college ready" related activities. TDP senior, Antonio, described the several meetings he had about financial planning and FAFSA completion with his counselor.

Interviewer: Do you meet with your counselors about financial planning?

Antonio: Hmm yes. On this year, well we're talking about FAFSA and other scholarships.

Interviewer: Okay. How many times have you met with your counselor about financial planning?

Antonio: Like four times.

Malika, another TDP senior attending a different school, expressed a similar experience with her guidance department. Malika stated, "... they're [my school is] taking us on college tours. They have all the information...for us. Helping us fill our FAFSA and everything...where to get grants and scholarships from and everything..." Both Antonio and Malika spoke affirmatively about their schools' efforts to help prepare them for college, as seniors. They specifically discussed their schools' support around the FAFSA form and financial planning. Even though both Antonio and Malika are part of the promise group, these individualized and in-depth conversations did not seem to take place prior to their senior year.

I'm not sure how I will Pay

Figuring out how to pay for college was the general sentiment expressed amongst the participants. While this sense of urgency from the school to get as many students as possible on the financial pathway to college, it did not remove the general anxiety that students experienced regarding college affordability. As seniors, the price of college was described as a significant barrier in all students' postsecondary pathways, even those participants from the promise group. For example, the common sentiment expressed by both groups of participants was "the only issue that stands in my way [of going to college] is paying for it." (William, senior, TDP). William like many other participants expressed real concerns about their ability to afford college.

The prohibitive costs of postsecondary education prompted some college bound students, interviewed in this study, to rethink their college process entirely. For six participants (three control and three treatment), concerns about cost led to either a downshift in their college choice (i.e. attending a two-year college instead of a four-year institution) or a delay in their enrollment. Three students attending non-promise schools chose to pursue a non-traditional pathway to college, such as enrollment in a workforce development program that would also help them finance their college education alongside a chosen career. Two of these students shared their decision to enroll in a police aid program and, another, in a Certified Nurse's Assistant program. Each of these students spoke about how these programs could, first, provide some combination of work and academic experience that would eventually lead to a postsecondary pathway at a cheaper cost.

Two promise students expressed feeling financially unprepared and decided to delay enrollment altogether. Both aspire to attend college, but not right away. Harold (senior, TDP) described:

Interviewer: Okay. So what kind of things have stood in the way of you going to college?

Harold: I think it's really the money. It's more the money-

Interviewer: The money?

Harold: Yes.

Isabella (TDP student, 12th grade) relayed,

Interviewer: Okay. You're saying eventually you would want to go to college?

Isabella: Yes...the year after [working]...whenever I have the money I can.

Both Harold and Isabella had college aspirations but did not feel confident in pursuing their post high school goals right away. The high cost of college was a factor in why they chose not to attend college immediately after graduation.

In general, after speaking to students in their final weeks of high school, they did not seem to have a long-term financial plan to pay for college. Both promise and non-promise students shared a few ideas around how they might pay for college, but their strategies, even at the end of their senior years of high

school, were not concrete. Students referenced their intention to use some combination of working, scholarships, grants, and student loans, but their responses sounded much like the general awareness of financial knowledge described during their first interview.

One important illustration of this was expressed by promise student, Danielle. She was the valedictorian of her high school class and was accepted into and had plans to attend a four-year in-state university. Danielle explained in her interview that she also helped out in the school counselor's office by serving as the counselor's monitor. As monitor, it meant that Danielle assisted the counselor by providing administrative support during non-class periods. By proxy, this role in the counselor's office also led to frequent engagement in conversations with counselors and other school staff about how to prepare for college. During her interview, when Danielle was asked about the cost of the college she planned to attend, she could not answer because she did not know. Additionally, Danielle could not explain how financial aid or the FAFSA might assist her in paying for college. She expressed, in the interview, that being valedictorian would grant her enough scholarship money to (hopefully) fund her college education. As Danielle described:

Interviewer: Do you know how much it's going to cost?

Danielle: No I don't.

Interviewer: And why?

Danielle: Because the scholarships will help me and also I have to meet with someone at [the college] ... they're going to discuss more scholarships for me...[for] being valedictorian.

As the class valedictorian, it seemed as though Danielle was in a good position to receive multiple scholarships (including TDP) to pay for college, so affordability did not seem to be a major concern. While Danielle expressed minimal concern about college funding, this data indicated that, even for students who are high academic achievers and have access to social capital for college (Hill et al., 2015), the complexity of the American financial aid system still serves as a barrier. Danielle did not understand the financial aid process and could not speak in detail about a four-year financial plan to fund her education. At the time, Danielle's plan to pay for college was based on information about potential scholarships she would learn about in a future meeting.

In summary, senior year appeared to be the time when students and schools became more engaged with the financial aid process for college. Students often described having several points of communication with school counselors during their final year, which led to enthusiasm, awareness, and the completion of the FAFSA. However, the absence of more timely interventions may have derailed students' overall knowledge about financial aid and their college choice processes, more generally (Reavis, 2017). Regardless of whether students were TDP eligible or not, or college bound or not, all of them described some anxiety about the price of college or their inability to cover the costs. For all students, regardless of group assignment (promise/treatment and non-promise/control), the high price of college and the complexity of the college financial aid process remained a roadblock that may have impending implications for participants' college enrollment, success, and life outcomes.

Discussion

Promise programs are designed to increase the likelihood of college success by making it less expensive for students to go to college (Miller-Adams, 2021; Perna, 2016). TDP, one promise program, offered to one cohort of ninth graders in Milwaukee, was designed to reduce the price of college for students. It was also developed to provide access to increased college-going networks and social support by establishing norms of college-going by improving academic preparation, increasing student-counselor interactions, and student-parent interactions (see Harris et al, 2018). Despite the presence of a promise scholarship, there were no critical differences between promise/treatment and non-promise/control groups in terms of how they made sense of the financial aid process and had planned to pay for college over time. This data emphasizes that student's knowledge of college financial planning during high school, for both promise and non-promise

groups, remained simplistic and misinformed. The data revealed that the program did not lead to conditions that would result in behavioral changes in college preparation and planning for school staff and students. Following four years of a financial aid scholarship intervention, why were outcomes less favorable than anticipated?

First, the socio-political timing of the U.S. financial aid process continues to be a critical obstacle in getting students, from the most vulnerable communities, into college. Financial aid for college aspiring students is designed to engage students at the end of high school, not early, when students still have time to be guided on a successful pathway to college-going (i.e. making improvements in their academic trajectories). This has created a universal way of thinking that financial planning for college happens much later. This way of thinking is so pervasive, that even the promise of scholarship money offered to the students early in this study was not enough to change it. This thought process is shared amongst students who, in this study, believed they were too young to talk about financial aid, as well as in the policies that govern the routines of counselors in high schools (i.e. FAFSA completion and financial aid planning happens senior year). Schools that are resource-stretched are often forced to operate within this context.

Equity Challenges in the Program Design

While most promise programs aim to disrupt some of the barriers associated with the late timing of U.S. financial aid policy that keep many students from going to college (Miller-Adams, 2015, 2021; Perna & Leigh, 2018), TDP was designed to reward certain students—only those who were able to successfully meet the eligibility requirements. In the larger study, incorporating merit requirements greatly restricted the number of students who were eligible for TDP, making the idea of college seem less possible each year (see, Harris et al., 2018). This has also been a major criticism of other promise programs that use GPA and attendance requirements, as part of the design feature (Jones & Berger, 2018).

The Degree Project was designed to increase social capital for college (Hill et al., 2015) in the form of letters and frequent communication sent to students and their networks about the action steps required for college preparation. However, it was not enough to effectively support the complex barriers that many underrepresented students face as they seek to make their college-going aspirations a reality. The journey to postsecondary education for historically underrepresented students is often rife with challenges that have deep roots linked to racial and class-based inequities that are ubiquitous in broader school policies, organizational structures, and daily routines (Farmer-Hinton, 2017; Diamond & Lewis, 2019; Lewis & Diamond, 2015). Failure to challenge or address these structures may reproduce the same outcomes or lead to small changes that are provisional, at best.

This data also presented that students acknowledged the connection between academics and financial planning. At one point, all the participants discussed plans to earn a scholarship to pay for college. However, far too many students continued to struggle academically, and with each passing year they moved further off the pathway to realizing their aspirations of earning a scholarship. With the right academic supports, there are greater opportunities for “spillover” effects when students are also more likely to have on-going conversations with peers, adults, and networks that are more meaningful and purposeful around college planning (Farmer-Hinton, 2008; Holland & Hinton, 2009; Knight & Marciano, 2013). This will lead to more students believing that college is accessible to them. If students feel college is attainable, financial preparation will seem less daunting (Perna, 2016).

Addressing Merit

Traditional notions of merit (e.g. work hard and you will succeed) influenced how students thought about the process of paying for college. Meritocracy, which remains at the hallmark of college admissions,

continues to play a significant role in the stratification of college access by race and socioeconomic status (Carnavale et al., 2018; Reavis, 2017; Serna & Woulfe, 2017). The merit restrictions for the treatment group signaled to the students and their families that a ticket into higher education is meant for those who reach a high standard of academic success and achievement. As the emerging “free college” movement continues to make headway on what seems to be a sizeable and scalable footprint across the U.S., there is a need for continued examination and analysis around program design, messaging, and implementation, especially when considering eligibility requirements (Kim & Rifelj, 2021). Merit interventions continue to pose equity implications as some may not benefit those students who are already significantly disadvantaged by the current system (Jones & Berger, 2018; Miller-Adams, 2021).

Finally, students also, especially in the first three years, articulated a basic understanding of how to pay for something expensive (e.g. one must work and save their earnings). This undeveloped philosophy of saving wages from a high school job was shared amongst all the students, regardless of TDP status. Many of the students talked about getting a job to save money, especially in the ninth and tenth grades but were not old enough to work. Further, even when students became of legal age to work, they still believed they could save enough money working part-time to help significantly finance their college education. This finding represents a profound misunderstanding of financial aid and affordability, especially for students who did not have college-going in their families (Kimura-Walsh et al., 2008; McCabe & Jackson, 2016; Venegas, 2006). This is not a criticism of study participants, but the stratified system of the U.S. college financial aid and admissions policies that continue to reproduce barriers to college access for our most vulnerable populations.

Conclusion

The intentions of the promise aim to mitigate some of the academic, social, and financial barriers that impact low-income students’ access to and success in postsecondary education. However, it was not enough to help them combat the untimely and complex financial aid process that rewards families with access to college-going networks and communities. Students need more than a promise of money for them to adequately prepare for college. College aspiring students require early, on-going information in ways that make sense to them and from people who have a deep understanding of the college-going process. For any student, even those with college-going in their families, the journey to college is not simple and self-explanatory. Postsecondary planning and success require one to be guided step-by-step, through a series of specific behaviors, interventions, and decisions each academic year.

Nexus: Implications for Practice

Promise scholarships provide a favorable alternative to traditional financial aid policies and processes, but one critical question that should be considered when understanding the efficacy of promise programs is whether they are designed to address barriers to college that go beyond price (Miller-Adams, 2021). While I offer some implications for practice aimed at possibilities for enhancing the intervention, I want to first underscore that it cannot be detached from confronting the oppressive structures that continue to reproduce racial and class-based inequities within school communities. That work involves a willingness for schools and districts to prioritize the needs of the most vulnerable students. To do this, educational leaders must adopt a culture of on-going critical self-reflection (Khalifa, 2018) while also providing time and resources to examine organizational routines and decisions that may future subjugate minoritized and low-income students (Lewis & Diamond, 2015). Communities, school districts, or policymakers seeking to implement promise programs should consider the following as part of their design and implementation:

- **Pair the promise of money with academic and social supports.** A financial incentive, alone, may motivate students, but it is not enough to produce a significant change in students’ overall college knowledge and academic outcomes (Miller-Adams, 2021). Promise programs need to be paired with

academic supports that help students understand how to work more efficiently, while gaining access to relevant college knowledge. This is especially critical for students underrepresented in higher education who may not have college-going in their families. Academic supports need to go well beyond mailing letters and providing occasional communication. Students need specific and direct-action steps that are meaningful that are culturally relevant—based on their home, school, and community contexts (Farmer-Hinton, 2017). For example, a first-generation college student could greatly benefit from a first-year math class that might incorporate assignments which help students understand the value of money, future earnings, and why working a part-time high school job could never be enough to cover a significant cost of college tuition. This type of support could help students understand the value of money, more generally, while also increasing their math and problem-solving skills.

Social supports for students might include having students meet with “promise mentors,” who are college students and also alumni of the high school. These promise mentors could provide guidance and information about navigating the college application process and college life (Hoxby & Turner, 2013; Perna, 2016). Financial planning alongside the right academic and social supports could shift how and when schools, districts, and parents think about college preparation and planning. It will also lead to students feeling more confident about their ability to adjust to the academic, financial, and social demands of college.

- **Allocate funding to activate change at the school or district level.** Funding for promise and “free college” programs should not only be allocated to reduce the price of college but to also activate long-term change in high schools (Harris et al., 2018). Embedding financial aid planning into the routines of counselors and the daily classroom experiences of students takes planning and funding. In order for schools, especially with inherent resource gaps, to successfully implement new practices, they need the time, additional staff (e.g. mentors, tutors), resources, and appropriate training and development.
- **Strengthen K-12 and higher education alignment with a focus on early awareness.** As long as U.S. financial aid policies and practices continue to engage students much later in high school, state and district promise programs will need to be aimed at shifting the universal narrative that financial preparation is not only a senior year activity. Financial planning and literacy for college should become normalized as part of the school culture upon enrollment in the ninth grade (if not earlier) (Baum et al, 2015; Glaser & Warick, 2016). For example, states can incentivize colleges and universities to host high school freshmen and sophomore college tours, during which students visit local institutions and become familiar with college life, including expectations and clarity around college costs. Colleges may also host frequent district or regional-wide financial aid planning seminars for students at all grade levels to engage students and their parents long before junior and senior year.

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