

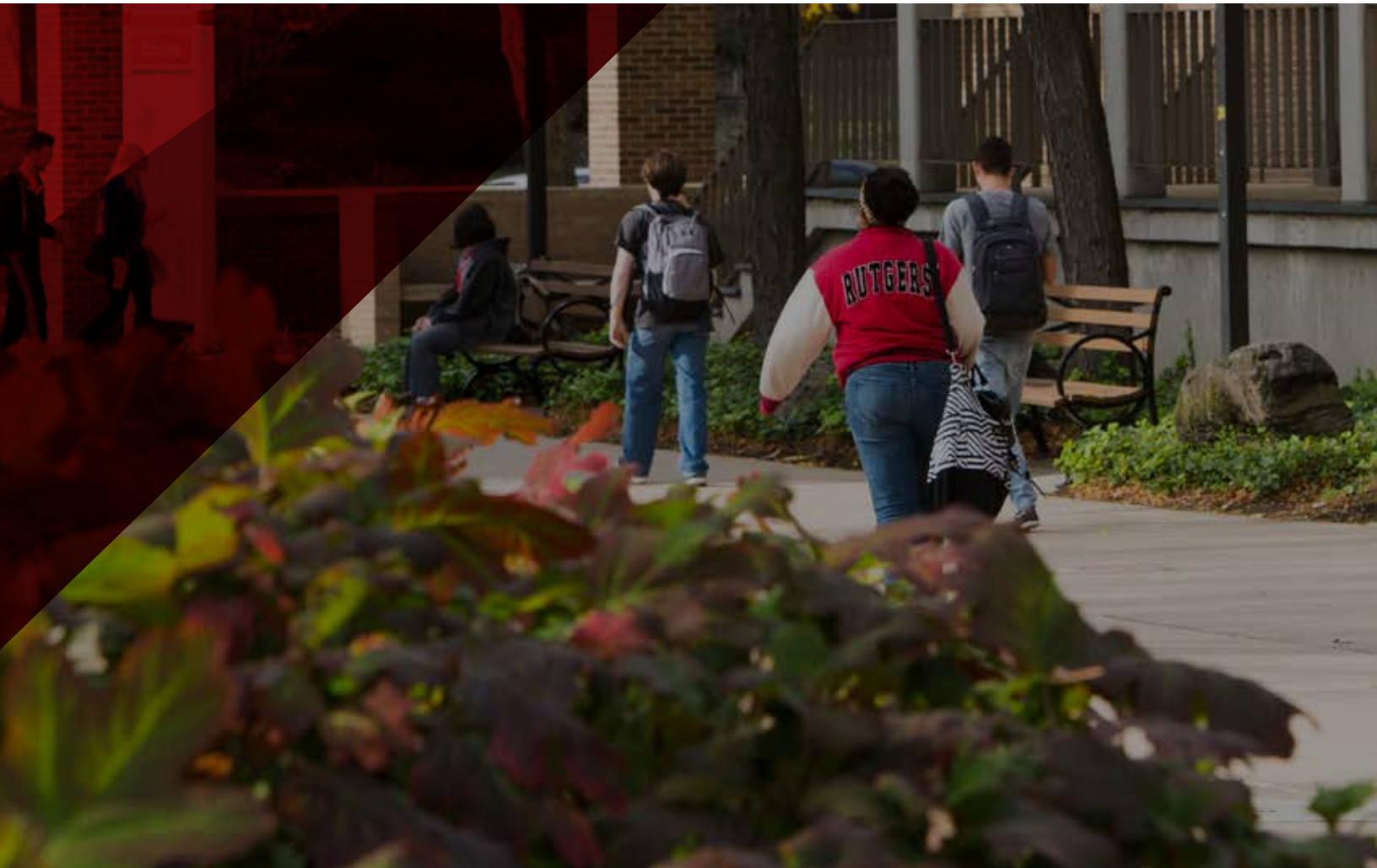


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# Navigating the First Semester: How Students Get to and Get by in College

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Abstract

Strategies for improving college access and affordability have come to the forefront of numerous policy discussions in recent years. As postsecondary credentials become increasingly vital to labor market success, college access has been advanced as a vehicle for everything from expanding opportunity for disadvantaged youth to enhancing the competitiveness of the national workforce. At the same time, rising tuition costs have engendered financial anxiety for low-, moderate-, and even middle-income families. In early 2016, the Camden campus of Rutgers, the State University of New Jersey (Rutgers–Camden), announced plans to implement an income-based tuition discounting program called Bridging the Gap for in-state students. This report presents findings from a series of interviews conducted with Rutgers–Camden administrators and students who participated in the first cohort of Bridging the Gap, exploring the impact of the program on students’ college application process, transition to college, and financial wellbeing. Qualitative analysis of these interviews provides early evidence that the program has been successful at expanding financially disadvantaged students’ access to a traditional four-year degree program. However, other challenges identified in the interviews, including the difficulty of managing ongoing living and educational expenses beyond tuition, emerged as potential obstacles for students’ persistence in college. Additionally, many students struggle to navigate and make sense of program requirements and bureaucratic processes, particularly with respect to financial aid.

Introduction

Rutgers–Camden is one of three campuses of Rutgers, the State University of New Jersey, the largest public, four-year college in the state. Though all three campuses are formally part of the same university system, each enjoys a significant degree of autonomy over programming, recruitment, and defining institutional goals. With roughly 4,800 undergraduate students, Rutgers–Camden is the smallest of the three campuses, primarily serving residents of the southern region of the state. Nearly half of Rutgers–Camden undergraduates receive aid from the Federal Pell Grant Program, a need-based federal grant program for low-income students.<sup>1</sup> Administrators describe Rutgers–Camden as an “access” university: Its mission is to provide a college education for students who are academically qualified but who would otherwise struggle to attend a university. Low-income, nontraditional, and first-generation college students, students transferring from community colleges, and veterans are among the target populations for recruitment.<sup>2</sup>

<sup>1</sup> U.S. Department of Education, College Scorecard: Rutgers University–Camden, available at <https://collegescorecard.ed.gov/school/?186371-Rutgers-University-Camden> (date accessed: 4/21/2017).

<sup>2</sup> Based on interviews with Rutgers–Camden staff, October 2016.

Launched in the fall of 2016, Bridging the Gap is a financial aid program that reduces or “discounts” the balance that low- and middle-income students owe toward tuition and the general campus fee after federal and state financial aid are applied.<sup>3</sup> Initially geared toward incoming freshmen, eligibility for the first cohort was limited to New Jersey residents who were first-time college students.<sup>4</sup> If a student’s family has an adjusted gross income (AGI) of no more than \$60,000, Rutgers–Camden discounts 100 percent of the remaining balance, essentially enabling these students to attend tuition-free.<sup>5</sup> If a student’s family has an AGI between \$60,001 and \$100,000, the school discounts the remaining tuition and general campus fee balance by 50 percent.<sup>6, 7</sup> Administrators report that these thresholds were determined based on internal reviews of student and applicant data.

Table 1. Estimated Cost of Attendance for Full-Time Undergraduate Students (In-State), Rutgers–Camden, 2016–2017 Academic Year

	Living Arrangement		
	Commuter	On-Campus (Resident)	Off-Campus (Married or with Dependent)
Tuition and Fees	\$14,567	\$14,567	\$14,567
Room and Board	\$3,126	\$12,756	\$17,934
Books	\$1,350	\$1,350	\$1,350
Travel	\$3,111	\$856	\$3,111
Other/Miscellaneous	\$3,120	\$3,120	\$3,120
Total	\$25,274	\$32,649	\$40,082

Source: Rutgers Office of Financial Aid, 2016–2017 Cost of Attendance, available at <https://financialaid.rutgers.edu/2016-2017-rutgers-cost-of-attendance/> (date accessed: 4/28/2017)

<sup>3</sup> Work-study awards, loans, and private grants or scholarships remain available to students after their tuition balance is discounted.

<sup>4</sup> Administrators have since expanded eligibility to transfer students from Camden County College, a two-year community college. For more information, see [www.camden.rutgers.edu/admissions/bridging-the-gap-ccc](http://www.camden.rutgers.edu/admissions/bridging-the-gap-ccc).

<sup>5</sup> Some students in this income group will have their tuition completely covered by state and federal aid. These students are not considered Bridging the Gap participants by administrators and were not contacted for interviews. However, it is possible that these students’ decision to attend Rutgers–Camden was influenced by their awareness of Bridging the Gap. Outcomes for these students will be examined in future reports.

<sup>6</sup> An example to illustrate: If federal financial aid (e.g., Pell Grants) covered 50 percent of tuition and fee costs and state financial aid another 30 percent, Rutgers–Camden would cover all of the remaining 20 percent for students in the lower-income group and half of the remaining 20 percent for students in the higher-income group.

<sup>7</sup> These income groups and discount rates were applied to the initial program cohort and have since been adjusted. For more information, see [www.camden.rutgers.edu/admissions/bridging-the-gap](http://www.camden.rutgers.edu/admissions/bridging-the-gap).

Table 1 outlines the estimated costs associated with attending Rutgers–Camden for students during the 2016–2017 academic year. However, these “sticker prices” may exaggerate the amounts that students and families actually have to pay, given that many Rutgers–Camden students are eligible for substantial amounts of financial aid. For various income categories, Table 2 provides the average net price, which reflects average student costs after federal, state, and institutional grants are taken into account, for the 2014–2015 academic year. For students eligible for Bridging the Gap, the tuition and fees portion of their net price is discounted, though they remain responsible for costs associated with books, supplies, and living expenses.

**Table 2. Average Net Price for Full-Time Beginning Undergraduate Students (In-State), Rutgers–Camden, 2014–2015 Academic Year**

All Students	\$13,524
Income \$0–\$30,000	\$8,157
Income \$30,001–\$48,000	\$9,710
Income \$48,001–\$75,000	\$14,000
Income \$75,001–\$110,000	\$19,351
Income \$110,001 and above	\$20,820

Net price: Cost of attendance (total cost of attending college for one year, including tuition; fees; and estimated costs of books, supplies, and living expenses) after federal, state, and institutional grant aid is applied. Source: College Navigator, U.S. Department of Education National Center for Education Statistics, available at <https://nces.ed.gov/collegenavigator/?id=186371> (date accessed: 4/28/2017)

Program eligibility is determined based on information students provide annually in the Free Application for Federal Student Aid (FAFSA); no additional application is required. To remain eligible for funding, students must complete 30 credit hours each academic year and be in good academic standing, which generally entails maintaining a 2.00 term and overall grade point average (GPA).<sup>8</sup> Should a student’s family AGI shift the student into a different income group in subsequent years, the amount of discounting they receive is adjusted accordingly in the following academic year.

As a tuition discounting program, Bridging the Gap differs from some of the most widely studied need-based financial aid pro-

grams in that it does not provide grants.<sup>9, 10</sup> This distinction is important, as the design and delivery of financial aid programs have substantial impact on their effectiveness (Dynarski and Scott-Clayton, 2013). For example, while a \$1,000 grant may be economically equivalent to a \$1,000 tuition discount, students have greater discretion over the use of grant funds and may choose to allocate them as cash towards other educational or living expenses.

There is considerable evidence that need-based grant aid can be effective at boosting low-income students’ enrollment in four-year universities, improving their persistence and graduation rates, and reducing the amount of time they spend working during the semester (Goldrick-Rab, et al., 2016; Castleman and Long, 2013; Bettinger, 2004; Cohodes and Goodman, 2014; Broton, Goldrick-Rab, and Benson, 2016). There is some evidence that grants that incorporate performance requirements are more strongly associated with improved persistence (Dynarski and Scott-Clayton, 2013), but the effects are heterogeneous, with potentially negative impacts on persistence among economically vulnerable students who struggle to adjust to college-level academics (Scott-Clayton and Schudde, 2016; Schudde and Scott-Clayton, 2016).

Alternatively, research on tuition discounting programs such as Bridging the Gap often explores their impact on institutional finances or the effects of merit-based (as opposed to need-based) discounting (Davis, 2003; Hillman, 2012). However, there is some evidence that reducing or eliminating tuition costs can increase enrollment among underrepresented groups at four-year universities (Lassila, 2010; Hillman, 2010) and improve graduation rates for students at community colleges (Scrivener, et al., 2015), though the latter was achieved in combination with extensive supportive services. Students from low-income families are clearly sensitive to the price of college (Doyle, 2016), suggesting likely impacts of discounting on enrollment, but less clear implications for persistence and academic success.

To gain an in-depth understanding of the impact of the Bridging the Gap program, researchers from the Community Development Studies & Education (CDS&E) Department at the Federal Reserve Bank of Philadelphia are conducting a five-year, mixed-methods evaluation of participants’ college experiences and academic outcomes. The first in this series, this report draws on interviews with Rutgers–Camden staff to explore the school’s rationale for developing the Bridging the Gap program. Then, based on focus groups and in-depth

<sup>8</sup> A Rutgers–Camden student not participating in the Bridging the Gap program can complete fewer than 30 credit hours annually and remain in good academic standing. For more information on academic standing requirements, see <https://fas.camden.rutgers.edu/student-experience/scholastic-standing-policy/>.

<sup>9</sup> It is worth noting that the majority of Bridging the Gap students are likely to have received some form of need- or merit-based grant aid, including a Federal Pell Grant.

<sup>10</sup> Tax credits/incentives and student loans are also major components of the student financial aid system. See Dynarsky and Clayton (2013) for an overview of these programs.





interviews conducted with student participants, the report qualitatively explores how students' college choices and first semester experiences are altered or influenced by participating in the program. In addition, this report describes how students navigate their financial, social, and academic lives once they are enrolled in school. Finally, the report concludes by pointing toward early warning signs of potential challenges for students and administrators.

## Methodology

In the fall of 2016, CDS&E researchers conducted a total of 28 interviews and two focus groups to collect data on program goals and student experiences. These interviews began with eight Rutgers–Camden staff and administrators who participated in the creation of the Bridging the Gap program or who lead departments affected by the program. To establish a preliminary understanding of students' experiences, researchers conducted two focus groups with Bridging the Gap participants. These focus groups helped researchers identify important themes to address during individual interviews. Finally, researchers conducted 20 one-on-one interviews with student participants.

The focus groups and interviews took place during students' first semester at Rutgers–Camden. The research team recorded, transcribed, and coded each of the 28 interviews and two focus groups using a combination of a priori and inductive codes to identify and explore common themes. To ensure the reliability of the analysis, 10 of the 28 interviews and one of the two focus groups were independently coded by both members of the study team. The findings described in this report are organized according to the themes discovered during the coding process. For a more in-depth description of the methodology used in this report, see the Appendix.

## Program Objectives

During individual interviews, Rutgers–Camden administrators were asked to outline the motivations for the development of Bridging the Gap. This provided insight into how staff conceptualized the financial barriers students face and how they believed the program would respond to those barriers. Their responses generally fell within four themes: increased affordability, improved retention and completion, expanded campus engagement, and institutional goals.



## Affordability

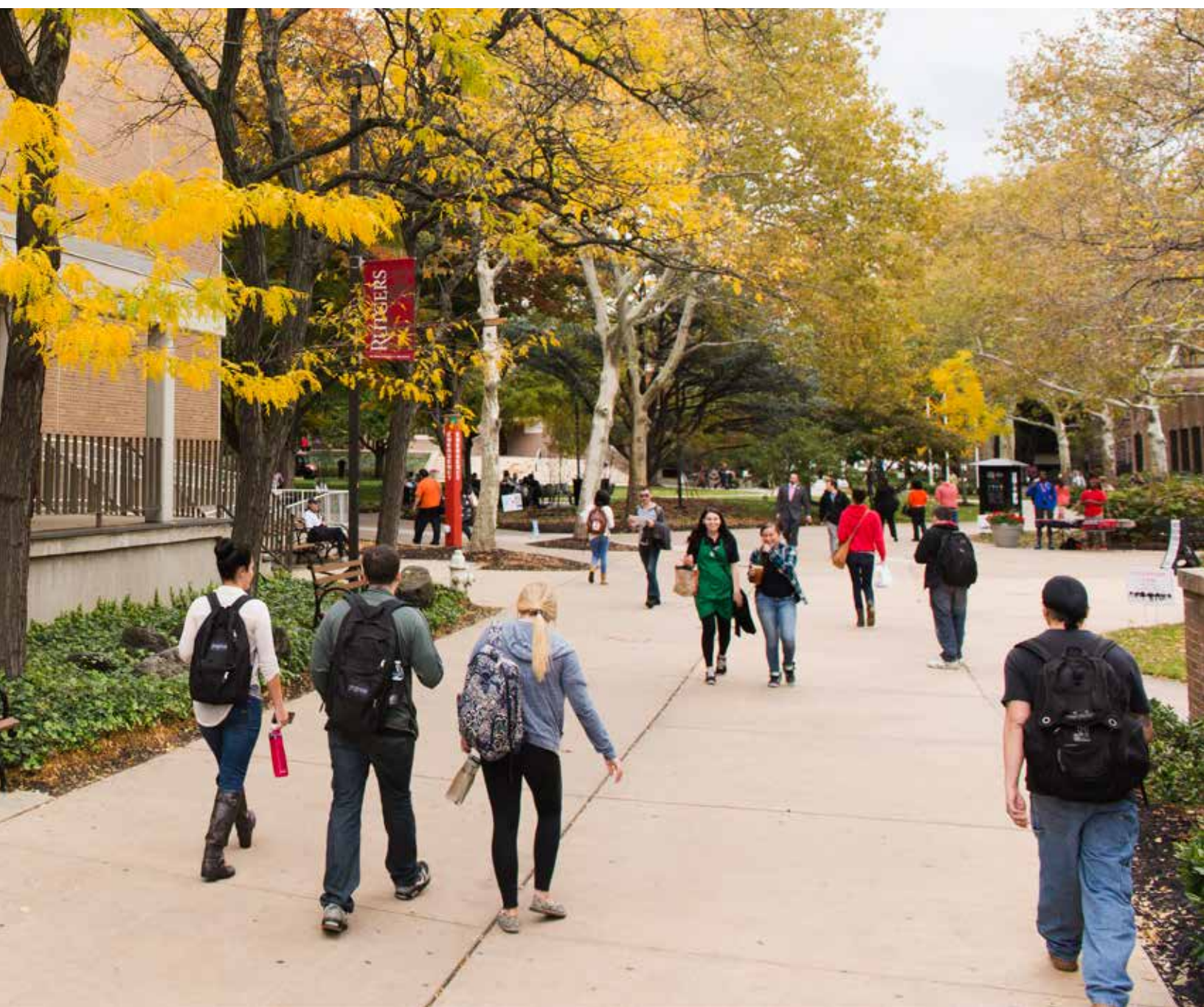
As one would expect, the central goal of the Bridging the Gap program is to increase the affordability of obtaining a bachelor's degree at a four-year college. Before the development of the program, staff identified that a number of students admitted to Rutgers–Camden would choose instead to enroll at local community colleges, which administrators attributed to the lower cost of attendance. Indeed, there is considerable evidence that financial considerations significantly influence the type of postsecondary institutions in which low-income students choose to enroll (Johnson, et al., 2011; Cunningham and Santiago, 2008; Castleman and Long, 2013). Importantly, even students' perceptions of college costs can deter them from applying to four-year institutions (Dynarski and Scott-Clayton, 2013; Perna and Steele, 2011). Bridging the Gap was created to make starting a degree program at Rutgers–Camden an affordable option for students who might otherwise enroll at a

community college with the intention of ultimately transferring to a four-year institution.<sup>11</sup>

*"A lot of people make the option to go to [community] college for the savings. It's nothing to do with not wanting to go to a four-year school right away. It's not even they couldn't get into a four-year school. It's simply the financial savings."*

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<sup>11</sup> It is beyond the scope of this research to assess whether or not low-income students would be more likely to graduate by first attending a community college or a more expensive university with higher overall graduation rates. Brand, Pfeffer, and Goldrick-Rab (2014) find that community college attendance has a modest positive effect on bachelor's degree attainment for students from disadvantaged backgrounds who were otherwise unlikely to have attended college, but may penalize students who would have started at a four-year institution. See also Dunlap Valez, 2014, and Cohodes and Goodman, 2014.



*“Being at an institution in a four-year program that helps you on a path where you can get experiential learning experience and internship, those kinds of things build a network community around you that you’ll carry with you the rest of your professional life. Those kinds of things you can’t do if you go those first two years to that community college.”*

Furthermore, administrators hope that Bridging the Gap will help students and families reduce their reliance on student loan debt, noting the growing national anxiety around this issue. As the price of a four-year degree has risen in recent decades and the purchasing power of federal need-based financial aid has declined, students from low- and moderate-income families have increasingly turned to loans to finance their degrees (Finney, 2016; Dynarski and Scott-Clayton, 2013). While the earnings premium associated with a postsecondary credential is often worth a manageable amount of student loan debt, these trends may deter debt-averse students<sup>12</sup> and parents (Goldrick-Rab, Harris, and Trostel, 2009; Perna, 2008) or lead students to attempt college with insufficient financial resources (Cunningham and Santiago, 2008). To confront these concerns, the program extends financial support to middle-income families who typically do not qualify for substantial amounts of need-based aid.

*“I mean, the fact of the matter is that’s one of the biggest problems that they have now, right, students going to college, they end up getting a big loan that they have to pay at the end of their college degree. I mean, we gotta do something about that. And that’s one way that we’re trying to address the issue.”*

*“I think the innovative part that came out of it was doing something for that lower/middle-income group, sort of that lost middle class. They didn’t get merit-based aid. Typically their Pell and TAG<sup>13</sup> was very little, so they were on the hook for a lot when it came to tuition and fees. Even though we’re a very low-cost institution, they — it was hard, especially if they had multiple children in school, too.”*

The “lost middle class” referenced by administrators has become a growing part of the discussion around college affordability. While low-income students continue to face the biggest financial barriers, paying for college has become increasingly burdensome for families much higher up the income scale. In 2012, 75 percent of families would have had to pay an amount equivalent to nearly a quarter or more of their annual income to cover the average net price of tuition for one student (Goldrick-Rab, 2016).

### **Retention and Graduation**

Bridging the Gap was also designed with the goal of improving

college persistence and on-time graduation rates.<sup>14</sup> According to the U.S. Department of Education, the six-year graduation rate at Rutgers–Camden is 54 percent, which is higher than the national average of 42 percent but notably lower than that of the New Brunswick (80 percent) and Newark (67 percent) campuses.<sup>15</sup> Many of the student demographics served by Rutgers–Camden, including first-generation, racial and ethnic minorities, and low-income students, have college persistence rates lower than other groups (Chen and St. John, 2011; Tinto, 2006). Independent of demographic and socioeconomic characteristics, a myriad of other variables are negatively associated with persistence rates, such as poor academic performance in high school, family obligations, low college quality, placement into developmental coursework (sometimes referred to as remedial or basic skills coursework), and student employment (Witkow, Huynh, and Fuligni, 2015; Cohodes and Goodman, 2014; Bowles Therriault and Krivoshey, 2014). While the program cannot address many of these factors, administrators expect that Bridging the Gap will reduce dropout rates among low- and moderate-income students who leave school for financial reasons.

*“So, our degree completion is not what we would want it to be. It’s good for peer institutions of urban transfer students, but that’s not saying it’s acceptable. And so, we’re looking for ways to increase students’ degree completion rates, both four- and six-year — both of them. So, the program has a 30-credit requirement every year. You have to be in good academic standing, and you have to be planning to graduate in four years.”*

*“... I also think the worst kind of debt is when you take debt to go to college and you don’t graduate and you don’t get a degree. So then you’ve got the double burden. You haven’t finished. You don’t have that credential that’ll help you get that job that will successfully get you out of debt and it’s a vicious cycle. And then you can’t afford to go back to school because you’ve got too much debt and life starts adding all these other things that you have to pay for. So for me, the biggest thing is to make sure that people who come to us can graduate.”*

For low- and moderate-income students who struggle to afford tuition, books, campus fees, and living expenses, a part-time job can provide much-needed cash. At Rutgers–Camden, administrators estimate that a large portion of students continue to work nearly full-time while attending school, and research shows that employment is common among low- and moderate-income students who have unmet financial need (Cunningham and Santiago, 2008; Doyle, 2016). Administrators believe that many students work to pay their tuition and support their families, and that the stress of balancing

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<sup>12</sup> Recent research suggests that student loan aversion is fairly common, with 20 to 40 percent of high school seniors expressing loan-averse attitudes (Boatman, Evans, and Soliz, 2017).

<sup>13</sup> Refers to the Tuition Aid Grant, a financial aid program funded by the state of New Jersey. For more information, see [www.hesaa.org/Documents/TAG\\_program.pdf](http://www.hesaa.org/Documents/TAG_program.pdf).

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<sup>14</sup> Administrators typically defined “on-time” as four years, though much of the existing literature examines six-year timelines.

<sup>15</sup> Graduation rates are based on full-time students enrolling for the first time. From U.S. Department of Education, College Scorecard, available at <https://collegescorecard.ed.gov> (date accessed: 3/4/2017).



school and work may negatively impact their ability to persist in college. Their concerns are not unfounded: Student employment is correlated with lower rates of college persistence and completion (Witkow, Huynh, and Fuligni, 2015; Bowles Therriault and Krivoshey, 2014). By covering all or much of the cost of tuition, they hope that students will be able to reduce time spent in paid employment and instead focus on academics and campus engagement.

*"The students keep their high school jobs. I call them their mall jobs. That's what I call them in vernacular just because it's easy and it's convenient and the employers are flexible. But it's not really helping them. And in fact, it's probably not even helping them academically because they might delay their graduation a year — which is another how much money? — even if it's not debt, but it's just time and everything that they're not — and it's not helping — it's not helping them."*

*"There is a typically a significant amount of unmet need that they have to fill in order to enroll here. So many of them actually take part-time jobs in various places, typically retail, the Wawa or the ShopRite. And so that causes strain for many of our students, because obviously they have to divvy their time in their academic program but also doing part-time work. And consequently, that affects their progress to degree."*

There is some evidence that students who receive grant aid are slightly less likely to work, and those who do work slightly fewer hours. Notably, grant recipients who continued to work were less likely to work very long hours or overnight, suggesting that the aid offset the need for the most mentally and physically taxing employment arrangements. However, the offset is not dollar for dollar — for an increase in aid equivalent to roughly 13 hours of work per week at the minimum wage rate, students reported working less than two fewer hours each week (Brotton, Goldrick-Rab, and Benson, 2016). Additionally, it is worth noting that grant aid may be a closer substitute for employment income than the tuition discounting offered by Bridging the Gap.

Finally, administrators note that students often do not complete their required course credits in time to graduate in four years, and delaying coursework has been shown to reduce the likelihood of a student persisting in school (Bowles Therriault and Krivoshey, 2014). Students receiving Bridging the Gap funding are required to complete 30 course credits a year, which would allow them to meet the credit requirements for graduation in four to four and a half years. With campus-wide academic counseling requirements and mid-semester performance warnings newly in place, administrators hope to keep students on track for a timely graduation.

*"So we went again through the numbers and we did find that most of our students, while they were full-time, they were just [taking] 12 credits. Well, you're not going to graduate in four years at 12 credits. So the Bridging the Gap program is really designed for retention and to get them efficiently and effectively through college in four years. Because I think a lot of students,*

*they just really didn't think about — oh, so how many credits do I have to take to get out in four years?"*

*"The program is also to help students to graduate on time. So, a stipulation of the renewal of the program is that they maintain good academic standing and that they do 30 credit hours in a year. So, that will put them on a track to graduate in four years. They do have the full year, so if they only do 12 credit hours in the fall, they can take a summer course and then make that up to get the full 30 credit hours."*

As noted previously, there is mixed evidence on the impacts of academic performance requirements on persistence (Dynarski and Scott-Clayton, 2013; Scott-Clayton and Schudde, 2016). Analysis of the Satisfactory Academic Progress (SAP) standards associated with the Federal Pell Grant Program suggests that for some, these requirements have a motivating effect, signaling high expectations and incentivizing timely progress to degree. For others, particularly those who struggle the most to meet requirements, the effects may be discouragement, increased uncertainty around financial aid receipt, and reduced likelihood of reenrollment (Scott-Clayton and Schudde, 2016).<sup>16</sup>

### Expanded Opportunities

Since students receiving Bridging the Gap assistance save on tuition and fees, administrators hope they will have the opportunity to allocate resources to other college experiences. Living on campus, studying abroad, and pursuing leadership opportunities are seen as part of a robust college experience that keeps students on track to their degree. Pike and Kuh (2005) find that students who are more engaged in campus life and have high academic aspirations report greater gains in their learning and intellectual development. Students who live on campus are also more likely to persist into their second year of college (Schudde, 2011), with African-American students in particular seeing academic benefits from on-campus living (López Turley and Wodtke, 2010). However, first-generation students are less likely to live on campus, develop relationships with professors or other students, or participate in campus activities (Pike and Kuh, 2005). As Rutgers–Camden serves a substantial number of first-generation college students who live and work off campus, engaging them is seen as essential to their college success.

*"... that is sort of some of the subpieces, or the unspoken pieces, of this — that we know those students who get involved and are connected retain and are more successful. So, again, with the*

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<sup>16</sup> SAP standards, which include cumulative GPA and credit completion requirements, also apply to Bridging the Gap students who receive state, federal, and institutional grant aid. Bridging the Gap's cumulative GPA requirement is comparable to or higher than the GPA required by SAP standards, and program requirements are stricter in that they also include a minimum term GPA (2.00) and a minimum number of credit hours to be completed annually (30). For more information on SAP standards, see <https://financialaid.rutgers.edu/eligibility/academic-progress/>.





*program, what we're hoping to do is that they've taken those other barriers, giving them the opportunity to get involved and be connected."*

Moreover, administrators hope that the program will help prepare students for their future careers or graduate work. By reducing the need for paid employment, the financial assistance may enable students to participate in career-focused internships and research that will better equip them for postgraduate pursuits. With a reduced need for student loans to finance their undergraduate educations, students may be more willing or able to take out loans for graduate programs.

### ***Institutional Priorities***

In addition to the anticipated benefits to students, Bridging the Gap contributes to a number of the college's institutional goals. For many administrators, Bridging the Gap will be a success if it promotes a diverse and engaged student body. By improving financial access, the program aims to contribute to campus diversity. Indeed, initial enrollment figures indicate that the first cohort of Bridging the Gap students has a larger number of African-American and Hispanic students than do prior first-year

cohorts.<sup>17</sup> Administrators felt the school was already well-equipped to serve low- and moderate-income students and students from underrepresented backgrounds, citing the existing supportive and service-rich campus environment.

The program also aligns with Rutgers–Camden's strategic goal of increasing their student enrollment numbers. In fact, administrators noted that Bridging the Gap is only financially viable if the student body grows, as additional revenue is required to offset the tuition discount. They described current campus resources and facilities as somewhat underutilized, with additional seats and faculty that can accommodate a growing student body. Administrators mentioned that recent population trends in New Jersey suggest a decrease in the number of high school graduates in coming years. In addition, since New Jersey's young people have the option to attend a number of universities in the surrounding region, Rutgers–Camden has to compete for first-year college students. Promoting Bridging the Gap helps increase the campus's visibility.

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<sup>17</sup> While the number of first-year students identifying as African-American or Latino increased, the proportion remained similar to prior cohorts.



## Student Experiences

To gain perspective on the needs and experiences of students receiving Bridging the Gap funding, we conducted two focus groups and interviewed 20 first-year program participants during the fall 2016 semester.<sup>18</sup> Eleven students whose family AGI was \$60,000 or less (“lower-income group”) and nine students whose family AGI fell between \$60,001 and \$100,000 (“higher-income group”) were interviewed individually. These interviews provided insight on the initial impacts of the program and some early indications of the extent to which implementation has aligned with administrators’ goals. Each student had graduated from high school the spring before the interviews took place.<sup>19</sup>

### Student Characteristics

Common characteristics emerged among the first-year students who participated in the study, specifically in the areas of family structure and high school background. More than half of the interviewees reported living in households headed by single-income

earners. Almost all of the students in the lower-income group lived in households headed by their mother, who received little to no financial assistance from a second parent. The majority of the students grew up in the counties surrounding the university, in the suburbs and small towns within commuting distance to the campus. Of the 20 students interviewed, around one-third lived on campus, while the rest commuted from their family home.<sup>20</sup>

All interviewees expressed long-held aspirations of attending a four-year college. The drivers of these aspirations were remarkably similar across the two income groups, including familial exposure to higher education, high school culture, and community norms. All but two students reported having an immediate family member pursue postsecondary education: Most interviewees from the higher-income group have one parent with a bachelor’s degree, and half of those from the lower-income group have a family member with an associate’s degree. Parents with postsecondary educational experiences transmit college-oriented values to their children and increase their exposure to college opportunities during high school (Rowan-Kenyon, Bell, and Perna, 2008).

The culture of the high schools students attended also influenced their college aspirations. Almost all interviewees described a culture of college preparation at their high school, illustrated by

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<sup>18</sup> The first focus group, with students from the lower-income group, had three participants. The second focus group, with students from the higher-income group, had four participants. The majority of focus group participants also volunteered to be interviewed, for a total of 21 unique student participants.

<sup>19</sup> Administrators report that 97.5 percent of the initial Bridging the Gap cohort graduated from high school in 2016.

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<sup>20</sup> This is consistent with the broader student population at Rutgers–Camden, the majority of whom are commuters.



advanced placement courses, extracurricular activities, and guidance during the college application process. Consistent with existing literature (McDonough, 2005), high school counselors played a major role in connecting students with resources and broadening their view of postsecondary opportunities. Further, students in both groups recalled specific memories of a member of their community having interesting life opportunities because of their college degree. As a result of these college-oriented cultures, even students whose families could otherwise afford only community college assumed that a four-year college was the appropriate path for them.

### **Applying to and Enrolling in College**

The process of applying to and enrolling in college is a nuanced one. Students vacillate through a range of ideals, priorities, and goals as they look toward their academic future. Of the students we spoke with, three main factors influenced their decision-making process: financial support for tuition, proximity to home, and academic area of interest. Where these factors conflicted, financial considerations were often decisive.

While many students applied to a diverse range of colleges, knowledge of the Bridging the Gap program was commonly cited as a key motivation for applying to or enrolling in Rutgers–Camden. Most students applied to all of the Rutgers’ campuses, and a number of them sought to attend Rutgers–New Brunswick, the state’s flagship university. For some, it was not until they learned of the Bridging the Gap program that they thought to apply to Rutgers–Camden at all. Upon learning about Bridging the Gap, many parents became particularly interested in the campus, enthusiastically encouraging their child to apply. This is consistent with existing evidence that suggests programs providing clear and substantial price reductions can be effective at increasing enrollment among lower-income students (Dynarski and Scott-Clayton, 2013; Perna and Steele, 2011).

*“I came up here to the college fair in Philadelphia, and I met someone from Rutgers–Camden. And they were telling me about the Bridging the Gap scholarship and explaining to me about how you can get money and what your grades have to be and your parents’ income. And so my mom’s income. She was like, oh, my God. She was like, I knew you weren’t really gonna get financial aid, but this is a really good benefit and you get this scholarship.”<sup>21</sup> (Lower-income group)*

*“One of my friends actually — we had a group chat and it was like eight of us. And she saw it on the news actually, on like 6abc news. And then she sent a picture of it to all of us. And then once my grandma found out, that’s all she ever talked about. She said did you apply to Rutgers–Camden yet? Because they have the Bridging the Gap. She’s like that’s so cool. So then it was like I knew about it for like the rest — and then I finally looked into it.” (Lower-income group)*

Consistent with the expectations of the Rutgers–Camden administrators, a portion of the students from the lower-income group initially planned to start their postsecondary education at a community college for financial reasons and then later transfer to a four-year institution. Students expressed some degree of debt aversion, specifically citing the reduced need for student loans as an attractive feature of the program. A handful of students reported health-related financial disruptions — either personally or by a close family member — that threatened to derail their college aspirations. The financial relief provided by Bridging the Gap enabled them to attend a four-year university despite the financial and physical hardship caused by illness.

*“They offered me the Bridging the Gap and everything, and that covered everything, which was really nice because my dad is not really in the picture. So he’s not helping me with college. So I was like, oh, I’m just gonna go there instead of worrying about transferring credits from community college to here, if they — because my brother, his one credit didn’t transfer here. So he had to take the class again here, and it was a mess.” (Lower-income group)*

*“I was dead-set for [an out-of-state university]. But I’m like wait, let me step back. I’ll be in a lot of debt and I don’t want to put my family in anymore stress in debt. So I’m like you know what, I’m gonna come here. It’s an accredited university. They have great programs and everything. And I’ll be in less debt.” (Lower-income group)*

*“She [interviewee’s mother] had something that dealt with her [cancer] — she had to pay for the medical bills. She’s still paying for it... I was thinking about not going to college and just — so mom wouldn’t have to pay and go through all that. But, she told me, just come. She wants me to be successful and become a nurse and do what I love.” (Higher-income group)*

Many students applied to Rutgers–Camden because of the school’s proximity to home. The ability to live at home to reduce living expenses while in school — a common strategy among low-income college students (López Turley and Wodtke, 2010; Cunningham and Santiago, 2008) — was described as a necessity by more than half of the interviewees. Although commuting is not viewed as the ideal situation, students admit that without the ability to live at home, college attendance would be financially difficult, if not impossible. For the small number of students who lived outside a reasonable commuting zone, the Bridging the Gap program enabled these students to live in the dorms and have the college residential experience at a more affordable price.

*“It was either really between New Brunswick and Camden. And New Brunswick, when I saw that it cost \$12,500 a year to dorm — just to dorm — that was a lot of money, yeah, outside of tuition. Because that’s more than we could do for no loans. I didn’t really — well, I wanted to dorm, but it’s — I don’t mind not dorming. I’m fine living at home.” (Higher-income group)*

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<sup>21</sup> Though Bridging the Gap is a tuition discounting program, many students referred to it as a grant or scholarship in interviews. It is unclear whether or not the distinction was salient for program participants.



Finally, while application choices were influenced by students' academic and career interests, financial aid opportunities may have outweighed these considerations in their enrollment decision. Many students already had areas of academic interest, graduate schools, and careers in mind as they applied to college. In instances where Rutgers–Camden did not offer their ideal program, some reported adjusting their academic focus or compromising on particular program ideals once they became aware of Bridging the Gap.

Paying for College

Table 3. Tuition and Fees Share of Cost of Attendance (COA) for Full-Time Undergraduate Students (In-State), 2016–2017

Living Arrangement	Tuition and Fees Share of COA
Commuter	57.6%
On Campus (Resident)	44.6%
Off Campus (Married or with Dependent)	36.3%

Source: Authors' calculations based on Rutgers Office of Financial Aid, 2016–2017 Cost of Attendance; available at <https://financialaid.rutgers.edu/2016-2017-rutgers-cost-of-attendance/> (date accessed: 4/28/2017)

Once enrolled at Rutgers–Camden, the reality of paying for college was ever present on the minds of students, and they employed a variety of short-term strategies to get by financially. Despite the funding, more than half of our interviewees took out loans to pay for housing, books, and remaining tuition costs. Interestingly, half of the interviewees who had their tuition and fees paid for in full still took out loans, including many who live at home. Table 3 provides some insight into why this may be the case. Living, commuting, and book and supply expenses account for a substantial share of the cost of attendance, meaning even students who received the full tuition discount could still face significant, nontuition expenses while attending college. Those who won additional grants or scholarships in high school used their awards to pay their remaining tuition and educational expenses or to live on campus.

*"I feel, financially, for right now, I'm fine. I have gas in my car. I have food that I can eat. I have my loans that renew. And so I don't have to worry about going to — being able to afford school. Granted, if I lose the Bridging the Gap grant, that's going to be a huge blow to me, both financially and psychologically, because this was really the thing that pushed me saying, hey, you can do this, you can go to college." (Higher-income group)*

*"I did get offered a scholarship from [high] school, and it was a council scholarship — the student council scholarship. And I got about 500 maybe. And I just put that towards books." (Higher-income group)*

Nontuition expenses such as parking costs and books can cause substantial stress on students' budgets. While almost all students depended on financial support from their family, either in the form of living at home, tuition assistance, or a small monthly allowance, most paid for unforeseen expenses out of savings from a summer job or with graduation and birthday money from the previous year. When such resources are insufficient, a substantial portion of low-income students turn to borrowed funds, and some even forgo needed educational expenses such as computers and textbooks (Goldrick-Rab, 2016). No matter what finances they cobbled together to make it through the semester, students were acutely aware of every dollar they spend, and they were constantly strategizing ways to make their limited resources stretch until the end of the year.

*"I have money from when I worked over the summer, so I'm still on that. I don't really ask my mom — I don't like asking my mom for money because I wanna be independent. So I'm still on that. I just buy something I need for school, like pens, paper. If I need to do stuff like print things out, I have to pay for that." (Lower-income group)*

As mentioned previously, flexibility in the use of funds marks an important distinction between tuition discounting programs and those that provide grant aid. In an evaluation of a financial aid program for low-income students in community college, nearly two-thirds of students surveyed reported using scholarship funds to purchase books and school supplies, with nearly 46 percent indicating that this was their main use of the scholarship (Richburg-Hayes, et al., 2009). While tuition discounting directly reduces the biggest overall expense associated with college, grants may provide greater flexibility to cover the smaller, miscellaneous costs associated with college attendance.

Incoming Rutgers–Camden students communicated with the school's financial aid office to determine the amount of financial assistance they will receive; unfortunately for most students, this has proven to be a stressful and unpredictable process. Financial aid calculations are complex and often completely opaque to recipients (Goldrick-Rab, 2016). Many students struggle to understand their financial aid packages, and first-generation students or those who have recently graduated high school may have little experience navigating complex bureaucratic processes (Goldrick-Rab, 2016; Dynarski and Scott-Clayton, 2013). As Bridging the Gap rolled out for the first year, it was common for students to see adjustments in the amount of aid awarded and in the timing of aid dispersal.<sup>22</sup> This caused distress and concern among students, as many had relinquished funding offers from other universities when they chose to enroll at Rutgers–Camden. While students were able to eventually settle their accounts, many interviewees developed a sense of mistrust of the financial aid office, with feelings of instability and stress surrounding future aid

<sup>22</sup> Administrators noted that this can occur as family AGI and other information provided on the FAFSA are verified.

delivery. This lack of trust can have significant consequences, as uncertainty around financial supports may undermine low-income students' confidence in their ability to continue or complete their education (Goldrick-Rab, 2016; Goldrick-Rab and Kolbe, 2016).

*"I had to pay \$500 and something, I think. I don't know what the problem was. Financial Aid always trying to — they always need money. But I needed \$500 and I was like — they just came out of nowhere. And then two weeks later, they said — they didn't say Bridging the Gap came in, but they said a payment came in or a refund thing came in, and that you didn't need to pay anything. So it was just zero. And I didn't get a refund or any — or I didn't need to pay anything either. So it was a zero. And I was like, wow, that's actually very — I don't know where this came from, but at least it's gone." (Lower-income group)*

*"And even once school started, my term bill was — they took it away and my term bill was like 5 grand. And then I was like, why did you take my Bridging the Gap off? Because it's weird, because I was looking at it and I'm like something's wrong. These numbers don't add up. I looked at the one I had from before in the mail. I looked at them both, and I'm like — I had to come down there and talk to them." (Lower-income group)*

Financial planning beyond the current academic year remained a challenge for almost all of the interviewees. While they had been able to make ends meet thus far, many did not know how they would pay for their next dorm bill or textbook. Drawing down savings and one-time scholarships have sufficed for their first-year expenses, but many interviewees did not have a plan for their remaining years of school when this financial cushion is depleted. Prior research indicates that low- and moderate-income students are often faced with tradeoffs between educational expenses and basic living expenditures (Broton, Frank, and Goldrick-Rab, 2014). Small ongoing expenses such as commuting costs, social activities, and family financial obligations require a consistent income beyond tuition assistance. To meet these small expenses, students often turned to part-time employment.

*"Car insurance, phone bill, gas — gas and then food. Basically I save some. I take — I put half of my paychecks all back in my savings account for a rainy day and because I want to start a business, too. But really my paycheck goes to gas and food and my car insurance and my phone bill, because that's \$200 a month — that's \$200 a month. Gas is \$240 a month. Food, roughly \$200. That's \$600–\$700 a month right there. And I'm not working as much because I'm in college and I don't want to overwhelm myself... Things are tight." (Lower-income group)*

*"I already have lots of scholarships from high school. So it really worked out. Now I don't have to pay that much of anything. But I just feel like the benefit can be a little bit nice, because I have no financial aid. I just have the Bridging the Gap scholarship and then my scholarships. But I'm thinking about sopho-*

*more and junior year. I'm thinking ahead. So my freshman year is good. But sophomore, junior, senior year, I'm not so sure." (Higher-income group)*

*"I wish textbooks were a part of tuition because I feel like my textbooks are so expensive. I spent — this semester I think I spent close to \$800 for my textbooks. And so that's something that's really big." (Higher-income group)*

### **Employment as More Than a Paycheck**

At the time of the interviews, the majority of the students were either already employed or in search of employment. The few who face physical limitations reported that as soon as they were healthy, they would begin job hunting. Though working during the semester is not always detrimental to student success, working a large number of hours off campus is associated with reduced rates of college completion (Doyle, 2016); indeed, students who do not complete degrees often cite the difficulty of balancing work and school as a major reason (Johnson, et al., 2011). Additionally, with the exception of federally supported work-study employment, earnings above a certain threshold can result in diminished financial aid awards (Goldrick-Rab, 2016).

First and foremost, students described employment as an obligation of their entrance into adulthood. The cultural value of employment and its influence on individuals' identities is a common sociological motivation for college students who work (Goldrick-Rab, Harris, and Trostel, 2009). Since the majority of interviewees received financial assistance from their family, they felt an obligation to provide for their own social and personal needs in order to relieve their parent or parents of further financial burden.

*"My mom was like, if you can't handle the workload you've gotta quit your job. I was like, I can't mentally and physically take that because I need to pay for my car and help you out. So I just have to grow up, I guess." (Lower-income group)*

While some students needed to help their families pay bills at home or cover remaining tuition balances, most students admitted that they could probably get by without working. In fact, many students worked even though their parents asked them to prioritize school instead. However, the feelings of personal responsibility and independence that came with contributing to their own finances were important. On top of gas money and small necessities, paying for a girlfriend's dinner, purchasing their own clothing, and making decisions about their savings and investments allowed them to feel socially capable and independent.

*"And I'm not just working all those hours for the money. It's not that much money... I'm working at [a pet store] for a reason. I like working with animals. And that's — I want to be there. So, it's taking my free time and putting it towards that instead does not bother me. I'm not just doing it because I need money. I'm doing it because I like the experience." (Higher-income group)*

*"My mom actually tells me to quit every day. She tells me that I don't need to work. But I'm like no I need to be an adult. I need to be independent." (Higher-income group)*

Students' school and employment responsibilities often conflicted. Students reported struggling with time management in the midst of new academic course loads, work schedules, and social activities. Between commuting to school, commuting to work, and finishing class requirements, students' stress levels and sleep schedules suffered. While most students were learning to juggle multiple responsibilities, many admitted that their employers are not happy about their inability to fully commit to their jobs. Switching schedules, arriving late to work, and calling out on shifts in order to finish school assignments seemed to be the only way to maintain both responsibilities.

*"My job, the way they are, they don't really — not to say they don't like college students or students at all — but they want more people that are willing to dedicate more time to the job. And because I can't do that — like I had to turn down management positions and stuff like that because I can't — I would rather come to school every day than go to work every day. I feel like my school is more important. So I had to call out a lot of days and things like that because I was studying, writing papers, trying to get my school work done." (Higher-income group)*

*"Sometimes managers need you to stay later. Sometimes if you make certain managers upset, they'll try and get your schedule cut shorter. Sometimes like — because my job does have overnight positions. So it's like I'm not allowed to leave until the overnight workers come in, and sometimes they don't come in until 12:00, 1:00 in the morning. So I'm like late for class because of something like that, even though I tried to get my schedule moved up so I won't have to worry about waiting for other people. But it still becomes an issue." (Higher-income group)*

Students who managed to secure a federally supported work-study position on campus reported more employer flexibility and less stress in their jobs, but some students found these positions difficult to obtain.<sup>23</sup> In addition, students who were continuing in their jobs from last summer felt that they have invested too much in their work places to switch to an on-campus job. Considerations of hourly pay rates, proximity to home, and opportunities for career-related experience all played a role in why students may have preferred off-campus employment opportunities. Either way, students acknowledged that school was their top priority, and they did not want their grades to suffer because of employment.

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<sup>23</sup> On-campus work-study employment can improve academic outcomes for students who would otherwise work off-campus, but these positions tend to offer lower hourly wages than those at off-campus employers (Scott-Clayton and Minaya, 2016).

## Academic Progress

As first-semester freshman, the students participating in the study were in the midst of adjusting to the higher standards of college-level coursework. Beyond the time management skills needed to balance work, school, and their social lives, students admitted that their first few months of college had been challenging academically. While only one student reported having to withdraw from a class due to difficulty, others described needing to commit more time and energy to homework. Though these experiences are typical of first-year college students at any income level, academic progress requirements increase the stakes for students who rely on financial aid (Schudde and Scott-Clayton, 2016). Still, many of the students interviewed were reaching beyond the minimum academic requirements so they can apply for competitive majors and programs in the following semesters.

*"It's been stressful, to say the least. It's been a big transition. A lot of it has been — a lot of the onus and impetus of things have been put on myself. And even though I'm a self-starter, at the end of the day, though, I just wanna sit at home and play video games. But when you push me hard enough, I do what I need to do. And so I think this first semester, when I'm going to get my grades, even though they're gonna be Bs and Cs, it's gonna be what I need to push myself to be the best I can be here. Because I mean, I also need to think about it in terms of I need to stay in the Honors College, I need to keep my scholarship, I need to keep this grant. I — this is all necessary for me to keep going to college. Without all the assistance that I've received from the state and private institutions, and that kinda stuff, I wouldn't be able to even be here. I probably wouldn't even be able to go to community college, and that is a scary thing for me." (Higher-income group)*

In order to ensure students graduate in the typical four-year timeline, Bridging the Gap requires students to complete 30 credit hours per year, or roughly five classes totaling 15 credits in each of the fall and spring semesters. When a student drops a class or enrolls in fewer than 15 credit hours in a given semester, an additional course must be completed during the academic year — potentially during the winter or summer session — in order to maintain program eligibility. However, since winter and summer sessions are not usually covered by federal financial aid, Bridging the Gap participants would likely need to pay for these courses out-of-pocket. Accordingly, one of the most common pieces of feedback students had for the program was to extend tuition assistance to these alternative semesters.

Without financial aid in the summer and winter sessions, interviewees felt they would need to overload their fall and spring schedules to stay on track, which could pose challenges for academic performance. Goldrick-Rab (2016) finds that first-semester students whose low GPAs put them at risk of losing private grant aid were more likely to take fewer than 15 credits in their second semester. This pattern was attributed to students wanting to dedicate more time to each class in order to improve overall





performance. However, academically struggling Bridging the Gap participants may not have the same option, as they would need to average 15 credits per semester in the fall and spring semesters to maintain program eligibility.

If a student places into developmental courses, which satisfy the Bridging the Gap credit requirements but do not count toward their required credits for completion, their graduation timeline may be disrupted even if they are able to complete 30 credit hours each year.

*“And then I was also stressing because I’m in like a math class that doesn’t count for credits. And that like messed up — because for nursing it’s like they give you your classes. They tell you this is what you need to take for the next four years. Like everything. You don’t really pick that much. So the math bumped one of my classes over to the spring. So now in the spring, I’ll take 6 credits — or no, six classes, so 18 credits.” (Lower-income group)*

It should be noted that the majority of the students interviewed did not have a full understanding of Bridging the Gap’s academic requirements. While a handful of students were unaware of the course load requirements discussed here, most did not know of the program’s required minimum GPA. This finding is not unique to this program; in a survey of grant aid recipients in Wisconsin, more than 85 percent were unaware of the program’s

SAP requirements (Goldrick-Rab, 2016), which were similar to or lower than those of Bridging the Gap. The university has recently implemented a systemwide academic progress update between professors and students in order to detect struggling students early in the semester. While interviewees were knowledgeable of their academic performance thus far as a result of this intervention, few knew that their funding eligibility depends on their continued academic success.<sup>24</sup>

## Conclusion

As an early assessment of progress toward program goals, the student interviews point to a number of areas of success. First and foremost, Bridging the Gap does appear to have expanded access to a four-year college experience to students for whom this would otherwise have been infeasible. This success may be reflected in the size of the 2016 cohort of freshman, which, at 657, was roughly 55 percent larger than the prior year. Student interviewees from low-income families who might have otherwise attended a community college were able to start their postsecondary education at a four-year university. Reduced reli-

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<sup>24</sup> At the time of interview, students had not yet received final grades for their first semester of courses. Accordingly, it was too early to assess if any participants were at risk of falling short of the GPA requirement.

ance on student loan debt has eased students' and their families' financial anxieties surrounding college. Lastly, the program has enabled students to exercise discretion over their remaining financial resources, even if planning for subsequent semesters remains a challenge.

In other areas, student experiences seemed to depart from administrators' expectations. Even with deep tuition discounts, a number of students took out loans to cover remaining educational and living expenses. More importantly, how these students will be able to afford ongoing expenses during the following years of school is unclear. Many of the students are depleting their non-renewable sources of external scholarships and savings during their first year of school, a circumstance that may lead to additional student loans or more hours on the job in future years.

Administrators may also underestimate students' motivations to maintain their off-campus jobs, even when these jobs create time management challenges and do not clearly contribute to their academic goals. While students may be working fewer hours than they would if they had not benefited from the Bridging the Gap program, they still consider paid work a financial and personal necessity. As a result, the struggle to balance work and school responsibilities remains a core anxiety for many students. With respect to on-campus employment, interest in positions varies depending on their current employment situation, location of residence, and perceived availability of meaningful positions. The longer-term impact of employment on students' outcomes remains to be seen.

Student interviews also revealed a handful of more pressing potential challenges, each of which pertains to navigating the administrative and academic requirements of college. A number of Bridging the Gap students requested more effective communication around program requirements. The stakes of misunderstandings are high: If students become ineligible for Bridging the Gap because they do not meet the program's minimum GPA or do not complete 30 credit hours each year, their ability to continue their

education may be in question. Even if able to meet these requirements, students who must take developmental coursework may struggle to graduate on time and may need additional advising on how to manage their course schedules to avoid a delayed graduation without overextending themselves academically.

Lastly, confusion surrounding their financial aid packages left many students feeling as though they had an adversarial relationship with the financial aid office. As a school where a large portion of the student body completes the FAFSA each year, financial aid staff are understandably busy with processing and verifying information in the weeks leading up to the start of each semester. Still, greater transparency will be particularly important in future years of the program, as shifts in family income can trigger substantial changes in the level of tuition discounting.<sup>25</sup>

## Future Research

This report is the first in a series that will summarize the results of a five-year, mixed-methods evaluation of the Bridging the Gap program. As an initial exploration of participants' transition to college, the findings of this report will inform future analyses in this series. Staff interviews provide a clear view of the intended impacts of the program and point to metrics for success, including improvements in retention rates and progress to degree for participating students. In subsequent program years, follow-up interviews will revisit students' experiences balancing work and school, managing ongoing expenses, navigating academic requirements, and adjusting to changes in their financial aid situations. Insights from student experiences will complement an analysis of academic performance data to provide a fuller picture of the Bridging the Gap program's impact.

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<sup>25</sup> Research on a need-based grant program in Wisconsin found a substantial amount of income volatility among program participants. Among the 40 percent of students in the program who saw their expected family contribution rise as a result of an increase in their household income, a substantial minority lost their Pell Grant eligibility (Goldrick-Rab, 2016).



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# Appendix: Methodology

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All interviews and focus groups described in this report took place on the Rutgers–Camden campus during the fall 2016 term. Each interview and focus group was recorded with the permission of the participants. Once transcribed, all audio recordings were deleted. All interviews were confidential, with any identifying information kept in a restricted access folder at the Federal Reserve Bank of Philadelphia. This study was conducted in accordance with the procedures approved by the Rutgers University Institutional Review Board. The interview and focus group guides are available upon request.

## *Administrator Interviews*

The research team interviewed eight staff and administrators from Rutgers–Camden who participated in, or had knowledge of, the creation of the Bridging the Gap program. Staff members were selected for interviews through chain-referral sampling. All contacted staff agreed to participate in interviews, which ranged from 30 minutes to one hour in duration.

## *Student Focus Groups*

To establish a preliminary understanding of students' experiences, researchers conducted two focus groups with Bridging the Gap participants. The university's administrative staff helped recruit focus group participants through an e-mail sent to 192 program participants.<sup>26</sup> Students who volunteered to participate attended a focus group that corresponded with their income group as designated by the Bridging the Gap program. Students were not informed that the focus groups were income group specific. Of the 192 participants, 16 volunteered to participate in a focus group (eight from each income group) and seven of the 16 ultimately participated (three from the lower-income group, four from the higher-income group). Focus groups were scheduled for 75 minutes and lunch was provided by Rutgers–Camden, but no additional compensation was offered. Those who participated in the focus groups were invited to participate in individual interviews as well.

The focus group guide included questions around students' experiences with the college application process, the Bridging the Gap program, and financial stressors. To avoid eliciting potentially sensitive information in a group setting, questions regarding finances were phrased in the abstract (e.g., "What advice would you give an incoming student about managing money in college?").

## *Student Interviews*

Of the seven focus group participants, six volunteered for individual interviews. To recruit additional interviewees, researchers used a stratified sampling method. Rutgers–Camden staff provided names, phone numbers, e-mail addresses, and income group membership for all program participants 18 years or older. Students were randomly selected from this list and contacted by phone to request and schedule an interview. A total of 137 students were called. Twenty-six students agreed to be interviewed, and 20 interviews were ultimately completed (11 students from the lower-income group and nine students from the higher-income group). A \$15 gift card that could be used at on-campus eateries was offered as an incentive to every student who participated in the individual interviews. Interviews were scheduled for one hour, with durations ranging from 25 to 60 minutes.

## *Analysis*

Researchers used the qualitative analysis software MAXQDA to analyze each focus group and interview transcript. Preliminary codes were established based on a priori research questions and themes identified through an initial reading of a handful of transcripts. Separate code books were established for staff and student interviews and were developed iteratively as more interviews were coded. After finalizing an official codebook structure, all interviews were recoded. Ten of the 28 interviews and one of the two focus groups were coded by both authors and analyzed for intercoder agreement. Set at a 20 percent tolerance rate, the intercoder agreement statistic varied between 75 percent and 100 percent for the 11 transcripts that were double-coded.

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<sup>26</sup> Students with family AGI  $\leq$  \$60,000 whose tuition and fee costs were completely covered by state and federal aid were not included in this e-mail list.



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