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Exploring The Relationship Between Receipt Of A Mississippi Need-Based State Grant And Grade Point Average Among Graduating Seniors At The University Of Mississippi

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EXPLORING THE RELATIONSHIP BETWEEN RECEIPT OF A MISSISSIPPI NEED-BASED STATE GRANT AND GRADE POINT AVERAGE AMONG GRADUATING SENIORS AT THE UNIVERSITY OF MISSISSIPPI

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ABSTRACT

This dissertation in practice (DiP) studies the relationship between the receipt of the Mississippi Higher Education Legislative Plan for Needy Students (MS-HELP) Grant and cumulative grade point average (GPA) at the beginning of their graduating term among graduating senior students at the University of Mississippi (UM). This study relies on the metric of Expected Family Contribution (EFC), which is a dollar amount generated by the Free Application for Federal Student Aid (FAFSA) designed to measure the amount of money a household can reasonably be expected to contribute to higher education.

The MS-HELP Grant is a need-based grant provided by the State of Mississippi for Mississippi-resident students with a Pell Grant-eligible EFC, at least a 2.5 cumulative GPA, and at least 15 hours of enrollment per semester, and at least a score of 20 on the ACT, the family must not exceed certain income and household limitations. MS-HELP Grant is a fall and spring semester-only award that one must apply and secure eligibility for within one year of graduating high school. Each year the award application deadline for the upcoming award year is March 31st which means first-time prospective freshmen applicants are still in high school when the award application deadline passes.

This study utilized a data file from the University of Mississippi Office of Financial Aid of over 5,000 Mississippi resident graduating seniors from 2014 to 2019. After controls for EFC and GPA as described above were applied the number of students whose EFC and GPA met these thresholds resulted in a total of approximately 1,500 students to be examined. Cumulative GPA

for MS-HELP Grant and non-MS-HELP Grant recipients with an EFC of $0-$5,500 were examined, then only those with a $0 EFC, next those with $1-$1,500 EFC, finally those with a $1,501-$5,500 EFC. Once mean GPA was established for each group a 2 sample z-test was employed to determine the significance of the difference in GPA to determine if there was or was not a significant in GPA between MS-HELP Grant recipients and non-recipients and if there was correlation to EFC. The findings reflected that receipt of MS-HELP Grant was most effective in terms of cumulative GPA among those demonstrating the highest financial need

DEDICATION

I dedicate this dissertation to my family. My wife and young son John have patiently allowed me to dedicate valuable family time to this meaningful project. I also want to dedicate this dissertation to my parents who have been invaluable to me during this time in offering encouragement, support, and guidance.

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I also want to thank Mr. Andrew (Andy) Hemmins who serves as the Systems Analyst in the Office of Financial Aid at the University of Mississippi as he too was extremely instrumental in the collection of data process and I do not believe this project could have been realized without his involvement as well. Finally, I want to thank Mrs. Laura Diven-Brown who serves as Director of Financial Aid at the University of Mississippi. Without her collaboration and assistance with the data, this project would not have been possible. I am forever grateful for her professionalism and friendship.

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INTRODUCTION

Higher Education

Higher Education is generally regarded as both a societal and individual *good.* Whether discussing the pursuit, administration, or the proliferation of higher education, the notion of expanding one's knowledge while fostering holistic growth and conferring a credential once the predetermined requirements are met is a widely accepted and supported institution in most countries and cultures. The goals of these institutions of higher education, much like banks, hospitals, and primary/secondary schools are less clear, though. Moreover, the goals and value society places on these entities are also unique to the views and needs of those evaluating them. In the case of higher education, although its existence is generally regarded as positive, the actual reasons for this view are less well-defined.

The widely-held notion that the pursuit of higher education is an individual endeavor or *good*, in which the student invests time and resources in hopes of making a significant return on this investment generally in the form of gainful employment and increased upward social mobility is popular among contemporary observers of higher education. Furthermore, adherents to David Labaree's *social mobility* approach to higher education, in which it is largely viewed as a commodity, (Labaree, p.42, 1997) suggest educational attainment is a way to *win* in life which is primarily a competition. Although the goals of those enrolled in institutions of higher education vary, the overall goal of these institutions and those in higher education leadership

positions is, or should be, assisting students in being successful—regardless of the metric with which success is measured.

Societal Implications

When considering higher education as a societal good, increasing college graduates positively impacts an economy as these individuals are more likely to be fully employed and experience lower levels of financial insecurity, such as experiencing student loan default (if a student-loan borrower) a status that can impede the ability of the borrower to engage in economically stimulating activities such as purchasing homes and vehicles. In this regard one can situate this equipping students with post-college life skills in Labaree's *social efficiency* view of higher education lens in which he argues "economic well-being depends on our ability to prepare the young to carry out useful economic roles with confidence…we all benefit from a healthy economy and from the contribution to such an economy made the productivity of our fellow worker" (Labaree, p. 42, 1997).

With the aforementioned points considered, the notion of higher education as a societal *good* with a primary goal of *student success* at the fore is one most observers would likely deem as a key aspect of the overall mission held by most higher education institutions and the professionals who serve as administrators and faculty. In this project, the college students in question and the society in which they live and attend college will be American college students living in and attending college in Mississippi. An additional distinction regarding references to college students and grant recipients such as federal Pell Grant or the MS-HELP Grant in this work is that college students who receive grants, and may be first or non-first generation college students, may be referred to generally as *grant-recipients*. Whereas when first-generation college students are being discussed specifically they will be referred to as *first-generation*

college students, with regard to loans: *first-generation college student-borrowers*, and with regard to grants: *first-generation college student-grant recipients.* MS-HELP Grant and Pell Grant eligibility will be examined more closely later.

Student Success

The term *student success* is one of the most widely used terms in the realm of higher education as well as perhaps one of the most amorphous. The idea of *student success* can, and does, carry different meanings among its many users. One of the most general and perhaps most fundamental definitions of *student success* is *persistence* examined here as the drive and ability to complete a higher education academic program and in turn have a degree conferred (Hu & St. John, 2001). There are certainly more nuanced definitions of *student success* that can include aspects of personal development as well as sowing the seeds for critical post-college skills while still enrolled such as financial literacy (Jorgensen & Savla, 2010). When institutions and legislators make the goal of *student success* a priority, substantive outcomes abound for the students and former students, society, as well as the university as a whole.

From a business point of view, having a student *succeed* in progressing from one semester to the next, which requires tuition payments, is a foundational aspect of university fiscal operations. Moreover, being able to boast a high retention rate on national *score-cards* is an important element of prospective student recruitment as well as maintaining Title IV federal financial aid eligibility which requires minimum retention rates. As the Federal Student Aid (FSA) handbook stipulates regarding maintaining federal financial aid eligibility, "an institution must make available the retention rates of certificate-or degree-seeking, first-time undergraduate students" (FSA, 2018). Institutions would do well to recognize the correlation between *student*

success and retention and make provisions for on-campus interventions to increase persistence and, in turn, retention rates.

However, on an even more granular level apart from persisting semester to semester, matriculating from year to year, and then ultimately graduating and having a degree conferred—examining more nuanced aspects of *student success* such as GPA is an important aspect to understanding student success from the micro to macro level. Studies indicate that the college students with a higher cumulative GPA are more likely to be involved with co-curricular student activities as well as hold memberships in student organizations. Although generally not required for college graduation, and in some cases viewed as a potential distraction from academics, this type of activity outside of the classroom can translate into meaningful academic and pre-professional relationships as well as contribute to the honing of student social and networking skills which can be of great benefit to one's professional post college-life (Hawkins, 2010). Thus, examining GPA among college graduates can be a valuable tool in exploring subtleties in *student success* among students who have already achieved a baseline benchmark for *student success* of graduating with a bachelor's degree.

First-Generation and Pell Grant-Eligible College Students

The vastly different institutions of higher education serve a variety of students from an array of backgrounds, ages, and cultures all of whom strive to be successful as students. One student population which struggles with *student success* is first-generation college students (Pascarella & Pierson, p. 280, 2004). As we know, *student success* can be defined in different ways. Current publicly available data as well as a variety of scholarship indicates that first-generation college students struggle with college completion as well as experience higher rates of student loan default than do their non-first generation college student counterparts. The

reasons for these types of struggles vary, but most research points to issues stemming from home and off-campus in which there can be a dearth of resources and lived-experience shared with the student related to the demands of college-life in terms of academics as well as financial-related issues (Ishitanti, 2006).

These struggles are perhaps unsurprising as one might not expect a parent(s) who has not graduated from college to understand the time needed to study for final exams, for instance, or the appropriate amount of student loans to borrow, as well as the significant financial obligation related to student loan repayment after leaving college. These are all common issues facing first-generation college students that would likely not be foreign to a household with one or more parents who have graduated from college. In many instances, parents who have completed college are more likely to have discussed these types of issues with the student well before the child began college, whereas the parents of first-generation college students may be largely unaware of these kinds of problems until the student is presented with them at college (Pike & Kuh, 2005).

In this study, Pell Grant-eligible students receiving need based awards such as the MS-HELP Grant (which requires one to be Pell-Grant eligible) will be discussed often alongside first-generation college students. However, these groups are not synonymous with one another, as a status of *first-generation college student* is often difficult to prove or verify as it is generally self-volunteered information. Although the Free Application for Federal Student Aid (FAFSA) does ask dependent college students to indicate the highest educational attainment of their parent(s), this is not a required field and is excluded from the list of items verified in the FAFSA verification process. However, studies and data gleaned from multiple student surveys indicate the majority of partial-to-full Pell Grant recipients as well as MS-HELP Grant recipients tend to

be first-generation college students. Put another way, college students whose parent or parent(s) hold a bachelor's degree are typically eligible for less Pell Grant funds and are also less likely to meet the MS-HELP Grant income eligibility criteria.

Financial Literacy and Persistence

Studies suggest that persistence and financial literacy are correlated and can be an area of strength or weakness for students. For instance, conventional wisdom suggests that students who utilize financial aid, especially loans, to pay their college tuition and cover other costs related to higher education would be more likely to demonstrate persistence and finish college—if for no other reason than to be better positioned to repay their student loans which they had to actively apply for and accept (Lam, 1999). With this school of thought, the student has indirectly demonstrated behavior associated with a high level of academic persistence by virtue of being financially literate enough to recognize the challenges associated with securing gainful employment (especially important for timely loan repayment) without a college degree. Of course this is not always the case as there are considerable and varying levels of student loan default across the board for all students, but levels are particularly high among first-generation college students and especially those student loan borrowers from this population who did not complete college (Looney & Yannelis, 2015). Increasing free grant monies, such as Pell Grant and the MS-HELP Grant to these students through awareness of availability and application requirements is one way in which a reliance on federal student loans—that can carry particularly burdensome obligations post-college for disadvantaged student populations, can be minimized.

Conversely, first-generation and/or Pell Grant-eligible college students who may not even need to utilize federal loans, and may be on a full scholarship, for example, or have costs covered in some other way, may still struggle more with persistence as the financial

consequences of non-completion are less apparent such as loan repayment obligations six months after leaving college. Even the standardized mandatory federal student loan entrance counseling, although lacking in some key areas regarding the low level of personalization and timing of completion (Rosato, 2016) does present some future financial scenarios to students related to debt prior to loans disbursing, to which non-borrowers may not otherwise be exposed. Similarly, non-financial aid recipients may be at a disadvantage by engaging less with on-campus support staff in student services and financial aid offices in which career counseling and persistence are often discussed and encouraged. The relationship between academic struggles and the status of being a first-generation and/or Pell Grant-eligible college students is not unfamiliar to the higher education landscape as many institutions now have dedicated departments staffed with professionals solely devoted to offering disadvantaged student populations guidance and support to assist them in being successful as college students.

Legislative Support

Expanding further into the online realm, there has been an increase in the number of *adult* or *non-traditional* students enrolling in institutions of higher education. This population, which consists of first-generation and non-first generation college students alike, is unique in their approach and needs related to higher education. Typically employed at least part-time and often supporting a family, these students can be more difficult to reach with the kind of *student success* measures discussed here, which are geared to traditional students carrying a full-course load of credit hours for eligibility purposes. To be sure, online and other non-traditional students do utilize significant amounts of federal financial aid and, therefore, are reflected in an institution's cohort loan default rate figures along with retention numbers. However, since these students do engage in the majority of their academic activity online and are more likely to attend college

part-time, targeted state legislative and institutional measures in the form of grant programs designed to increase *student success* are often not available to this group of students. Certainly more should be done in the way of increasing *student success* and need-based financial support for online and non-traditional students. However for the purposes of this study, traditional student-recipients of the MS-HELP Grant will be examined to determine if there is a relationship between *student success* as measured in cumulative GPA at the beginning of the graduating term and receiving the award.

Discussed in greater detail in the Methodology section, I seek to discover if there is a relationship between receipt of the MS-HELP Grant and *student success* as described above, particularly with regard to cumulative GPA at the beginning of the graduating term. Discussed in the previous section, initiatives are increasing among state legislatures in collaboration with institutions of higher education across the country to assist needy students in obtaining postsecondary degrees in an increasingly tuition-driven, and expensive, higher education landscape. Increasing awareness of need-based financial aid sources like the Federal Pell Grant and the MS-HELP Grant for college students, particularly first-generation, is becoming more common across college campuses. Institutions and state governments alike have come under mounting pressure to increase rates of enrollment, retention, and graduation. Therefore, any programming that could potentially increase retention (which increases institutional revenue) as well as overall state graduation rates which can strengthen state economies is an especially intriguing prospect to higher education leadership and legislators.

As first noted in the introduction, the MS HELP Grant is a need-based award designed to provide tuition assistance to eligible college students who demonstrate a certain level of financial need as measured by the student's Expected Family Contribution (EFC) as generated by the Free

Application for Federal Student Aid (FAFSA), and meet other eligibility criteria. The MS-HELP Grant covers the full cost tuition (fall and spring only) at pubic Mississippi two-year and four-year schools and eligible students can receive the award for up to four years. For context, the current 2019-20 MS-HELP Grant yearly award amount at Mississippi public and private four-year institutions is $8,500 and is approximately $3,100 for students enrolled at Mississippi two-year institutions. The maximum award amount has increased year to year to keep pace with rising tuition costs and is received at lower amounts for students attending less expensive two-year institutions.

Students must meet specific MS-HELP Grant eligibility criteria prior to enrolling in college such as a composite score on the American College Test (ACT) of at least twenty (20) or a score of 1020 on the New Scholastic Assessment Test (SAT), the student must have completed at least one-half (17.5 units) of high school coursework that includes the College Prepatory Curriculum. Then the student must submit a Mississippi state financial aid application by a March 31st deadline for an anticipated start date of the fall semester of that year. Additionally, eligible students must be Mississippi residents, enrolled in at least 15 hours per term, maintain at least a 2.5 cumulative GPA, and must have a Pell-Grant eligible EFC, which slightly varies year to year but is generally between $0- $5,500. The MS-HELP Grant-eligible student may be eligible for a full Pell Grant award ($6,195 for 2019-20 award) or a partial Pell Grant award (any amount less than the full award amount) as determined by EFC. In addition to a Pell Grant-eligible EFC (in which EFC amount is largely dictated by parent's adjusted gross income, number of people the household, and number of dependents enrolled in college in the household), there are also limitations put in place by the state of Mississippi on income levels versus number of dependent family members other than the student in the household.

For example, for the 2019-20 award year, the household adjusted gross income (AGI) must not exceed $54,500 with a family of three dependents other than the student. The calculation goes on the see the income limit increase by $5,000 per one additional dependent present other than the student in the household. These additional restriction limits were put in place to effectively exclude those applicants with a *deflated* Pell Grant-eligible EFC which can be a misrepresentation of actual household financial situations due to either a large number of dependents in the household and/or in college or reported business income loss on the tax return sometimes represented by a negative AGI amount.

Thus, the MS-HELP Grant was designed to be received by the neediest Mississippi college students who are eligible for the Pell Grant as well as Federal Work-Study funds and Federal Direct Subsidized (non-interest accruing while in school) loans, should they need to utilize federal loans. Aside from the eligibility criteria related to income and financial need is the 15 hour per semester minimum requirement which was implemented in the fall of 2016 within the 2016-17 award year. This was an effort by the Mississippi Legislature to not only encourage a more timely completion of a bachelor's degree but an effort to save money as the MS-HELP Grant, along with the other primary state aid funds such as Mississippi Tuition Assistance Grant (MTAG) and Mississippi Eminent Scholars Grant (MESG) all combined often award over the amounts allocated by state appropriations.

Therefore, the line of thinking was that this rule could certainly assist students in completing college more quickly but would also exclude those students who did not enroll in at least 15 hours, for whatever the reason. Moreover, in response to budget shortfalls, the Mississippi legislature enacted two more sweeping changes in an effort to save money. In the fall of 2017 within the 2017-18 award year, in addition to the newly enacted 15 hour per

semester minimum course load requirement, a no *award-stacking* rule was implemented which ended the previous practice of eligible students being able to *stack* MTAG ($500-$1,000/yr.) and MESG ($2,500/yr.), while the MS-HELP Grant could never be stacked due to its significant award amount. One additional note concerning MTAG is that although one only needs to be a Mississippi resident, carry a 2.5 GPA, and, as of 2016-17, be enrolled in at least 15 hours per semester—FAFSA filers with a $0 EFC receiving a full Pell Grant award are not eligible for MTAG. In this sense, MTAG funds do not go the neediest of students as they tend to receive the full Pell Grant award and the MS-HELP Grant—assuming they meet the rigid application deadlines and specific eligibility criteria outlined above for the MS-HELP Grant.

Although undergraduate students attending less than 15 hours are still eligible for loans and Pell Grant (federal loans require at least half-time enrollment and Pell Grant can be received at full-time, quarter-time, half-time, and less than half time amounts), students attending less than 12 hours may not be eligible for full-time institutional scholarships and, as described above, tend to not be eligible for Mississippi state financial aid awards. Therefore most adult and non-traditional student attend year-round (fall, spring, summer) and typically at part-time levels and are typically ineligible for Mississippi state financial aid awards. However, non-traditional students are increasingly becoming more important on college campuses, as their enrollment can represent significant sources of revenue.

It is well known in the contemporary higher education landscape that online and non-traditional programs can often be operated at a fraction of the cost of traditional programs with classes conducted in a brick and mortar classroom with a professor lecturing in-person before a class. This means that an online student often represents more revenue to the institution than a traditional student who, in some cases, can be reflected as a loss of revenue to the institution.

Depending on the financial structure along with other factors in the makeup of an institution higher education, a traditional program typified by brick and mortar classrooms, residence halls, a student union with a dining hall, and landscaping—all of which can be highly expensive to maintain, can operate at a revenue loss to the institution (O'neill & Sai, 2014). This model can change year to year, but the point is that if an institution has a traditional program and/or was originally founded as such, it is generally in the best interest of the institution to continue offering and supporting the traditional program. Even if not directly a significant source of revenue, or even if it represents a financial loss compared to other less operationally expensive, yet revenue-generating program offerings—traditional on-campus student programs are critical to the well-being of the institution as whole.

A reason for this somewhat contradictory business model is that among traditionally brick and mortar institutions that do have an online presence—it is largely the *traditional* programs (whether profitable or not) represented by landscaped campuses replete with athletic teams and student organizations, that lend creditability to the online and non-traditional offerings at the institution. Moreover, it is typically generous alumni associated with traditional programs which comprise significant sources of revenue in the form of philanthropic gifts to the institution. Those colleges and universities that began with and/or continue to operate traditional on-campus programs and additionally offer less costly, and more lucrative, online programs often have an advantage in terms of credibility and respectability. Some scholarship suggests that online credentials awarded by traditionally brick and mortar institutions compared to those institutions that operate purely online programs—which tend to be institutions founded much more recently than those with a residential college campus and an additional online presence—

may have an edge in terms market appeal and potential employer preference (Brown & Mazzarol, 2008).

Therefore, enrollment, retention, and *student success* among students enrolled in traditional programs should be a priority among the leadership in these settings as well as state legislators interested in state graduation rates. Moreover, increasing the visibility and success of public state institutions as potential enrollment destinations for out-of-state college students prepared to pay premium out of state tuition charges can similarly be a meaningful source of institutional revenue, as well as a state economic boost. Therefore, drawing positive attention from across state lines is also a salient topic among those charged with higher education related policy and legislation. On the whole, if a traditional program is present at an institution, increasing *student success* among these students and strengthening the traditional programming, which can serve as a foundation for, and lend credibility to, non-traditional offerings, is a step toward ensuring the success and well-being of the entire institution. Apart from an institutional perspective, increasing *student success* among all students, but especially those from more vulnerable populations such as first-generation and Pell Grant-eligible college students is an important and meaningful goal for a variety of reasons. As discussed in the previous section, programs designed to increase levels of *student success* among disadvantaged student populations is an emerging area of activity among college campuses with designated departments and staff responsible for supporting these students with an overarching focus on retention.

Transition to Positionality

The Problem of Practice (PoP) ultimately examined here is the way in which college students in Mississippi experience challenges related to *student success* and attempting to address this problem by exploring the relationship between receipt of the MS-HELP Grant and the academic success of Mississippi college students and what impact this could have among Pell Grant-eligible students in Mississippi. This study will continue in sections to further investigate this issue. A statement of positionality will assist the reader in understanding the personal and professional relationship of the researcher to this issue. There will then be an examination of the Carnegie Project on the Education Doctorate (CPED) principles in relation to this PoP. To follow will be a review of relevant scholarly literature and a conceptual framework to the study. Lastly a methodology section on how the research will be conducted along with the research questions will be presented to the reader.

PERSONAL AND PROFESSIONAL POSITIONALITY

As discussed in the opening, the mission of higher education and the term *student success* each carry a variety of meanings depending on the background, goals, and values of those evaluating them. Similarly, as a doctoral student, my background, goals, and values shape the ways in which I approach this research project. Most would agree with the well-known adage *perception is reality* and approaching one's positionality in relation to a research question with this in mind can be a useful and revealing exercise. Virtually everything is perceived differently and much of the variations in perception are based on individualized experiences and feelings toward certain issues. In relation to the research question and endeavor discussed above, the following addresses my background and positionality related to this issue.

Personal Profile

I am a male Caucasian non-first generation college student and college graduate currently enrolled in a doctoral program at the University of Mississippi. Each of my parents attended and graduated from college and each hold at least a master's degree and my father holds a doctoral degree. I am married to my wife of two years and we have a two-year old son. My wife is also a Caucasian non-first generation college graduate who is a medical professional. I generally maintain liberal political views and support student-centric assistance and funding measures if and when these are presented for debate or vote. I maintain that education generally, and higher education specifically, functions as both a public and private *good*. A college graduate, in my view, is both a positive for society and the graduate personally as each benefits from the

achievement. I believe public investment in higher education is essential and the state and federal divestment in higher education following the 2008 economic recession should be walked-back and funding should be put on a path to be reinstated at the pre-2008 levels thereby reducing the increasingly significant financial burden on the student.

Career Information

I am currently employed in higher education as the Financial Aid Director at Holmes Community College in Goodman, Mississippi. Prior to this I served as a financial aid administrator at Belhaven University in Jackson, Mississippi, and before that I was a financial administrator at the University of Mississippi. With regard to my research endeavor, I do believe *student success* programming explored here in the form a need-based grant program known as the MS-HELP Grant can, and does, generally improve *student success* among college students who apply for, receive, and maintain eligibility for the support. I believe this is especially important among disadvantaged student populations such as first-generation college students as well as Pell Grant-eligible students. I also believe that *student success* can, and should, be measured by examining persistence/college completion as well as the level with which a student demonstrates adequate levels of financial literacy including, but not limited to, not experiencing student loan default as well as challenges related to over-borrowing student loans.

I maintain this position because I have had the opportunity to personally work with and advise college students from seemingly all walks of life in a financial aid advisor capacity. Some students I have worked with have self-volunteered the fact that they are first-generation college students, while others demonstrating little to no financial need may reveal they are a second or third-generation college student. Some first-generation college students have not actively divulged this information but I am aware of this due to their response to the question regarding highest

educational attainment of parent(s) on the FAFSA (Free Application for Federal Student Aid). As explained previously, the status of officially being a first-generation college student can be elusive for research purposes since this is difficult to verify, track, and prove—unlike an EFC, for instance. Discussions in which one being a first-generation college student do not typically arise in a general financial aid exchange. That is, a majority of financial aid student meetings concern general issues relating to completing required documents, financial aid eligibility related to usage/limits, as well as academic performance which can affect financial aid award eligibility.

Student Success Experience

Often exchanges involving a discussion related to a student being a first-generation college student tend to be in response to especially negative or positive scenarios. For instance, to be eligible to receive federal financial aid as well as institutional aid such as scholarships at many schools, a student must continually be meeting *Satisfactory Academic Progress* (SAP) standards. This standard requires at least a 2.0 cumulative GPA, at least a 67% *pass-percentage* (passing at least 67% of classes in which the student is enrolled), and not having attempted more than 190 credit hours with no degree earned. When a student is failing to meet any one of these standards the student has one semester at a *warning* status and if SAP standards are not being met at the end of the *warning* semester the student is then placed on *financial aid suspension* in which the student is ineligible to receive both federal aid, and in most cases, institutional aid as well such as need and merit-based scholarships.

Students reserve the right to *appeal* this status by submitting a personal statement and measurable plan for academic success and the institution and financial aid office can choose to have the student's aid eligibility reinstated on a probationary status with enrollment and GPA probation terms in place that the student must meet—failure to do so reverts the student back to a

status of *financial aid suspension*. It is within this appeal process that students on financial aid suspension may disclose personal and/or familial history and choose to volunteer the fact that they may be a first-generation college student. In many cases when this is reported, students attribute some of the challenges they face to well-known issues common to first-generation college students. Having served on financial aid appeal committees at all three institutions has afforded me the unique opportunity to absorb and process challenges described with great candor by many students, both first-generation and non-first generation, related to their academic performance and experiences as college students.

For professional context in this personal statement of positionality, and based on my personal experience with the scenarios described above, I have observed that a majority of students who have struggled with issues related to persistence and financial aid eligibility such as continually meeting Satisfactory Academic Progress (SAP) standards tend to be Pell Grant-eligible students. Moreover, in my experience at three different institutions of higher education in Mississippi, two public and one private, those students who are in the process of appealing their financial aid eligibility by way of an appeal process and who elect to share whether they are or are not a first-generation college student, tend to report that they are first-generation college students. Again, that is my personal experience and is certainly not to say that all, or a majority of, students who struggle academically or otherwise are first generation college students or are Pell Grant-eligible students. However, in my professional experience those who do struggle to the point of institutional involvement, judgement, and support intervening tend to involve Pell Grant-eligible students, many of whom when/if given the platform to provide a personal statement and/or history are more likely than not to report being a first-generation college student.

Conversely, it is not uncommon for a student who is excelling academically to indicate that they were the first in their family to attend college and, thus, drew upon this distinction as a source of strength and motivation as opposed to an obstacle to success. I have encountered this before in a financial aid setting when a student may be accepting an additional merit-based award, or when a student may be inquiring as to the availability of additional resources. I present these two opposing scenarios because being a first generation college student, much like the somewhat nebulous meaning of *student success*, can mean different things to different people. One would be reckless to only, or even primarily, associate the status of being a first generation or Pell Grant-eligible college student with one of experiencing frequent barriers to access and success in higher education. That said, it is the challenges, support measures, and outcomes endured by this population related to *student success* that will examined in this study.

With regard to persistence and financial literacy I have observed students from a variety of backgrounds struggle with these as a financial aid administrator. As discussed previously, I have worked with students who have experienced financial aid suspension and have subsequently had to withdraw due to no financial aid eligibility and no alternate means to finance their educational endeavor. Additionally, I have worked with students who, due to being in student loan default, are ineligible to receive federal financial aid. Often, a student can enroll at an institution of higher education (as loan default does not prevent admission) but they may be unable to pay their balance by discovering they are ineligible to utilize federal financial aid due to the loan default status. Therefore, it is not uncommon for these students subsequently withdraw from their course(s) due to a full reliance on federal financial aid to cover costs. This process impacts the student and his/her ability to continue their education, and it also affects the institution with regard to negatively impacting the perennial issue of increasing enrollment and retention.

Future Career Goals

In my career I plan to continue engaging in what I believe to be important work in the field of financial aid and higher education generally and aspire to serve in a meaningful leadership position in a higher education setting. I hope to continue to operate an office of financial aid and lead a team to not only administer financial aid for all students but to work closely with other departments to increase levels of persistence and *student success* for especially vulnerable student populations such as first-generation and Pell Grant-eligible college students. While at Belhaven University for instance, the financial aid department actively worked with the Belhaven Student Care department which served first-generation college students alongside their non-first generation counterparts. Belhaven University and Holmes Community College serve a significant number of Pell-Grant eligible students. There is not currently support programming in place at Belhaven University or Holmes Community College specifically designed for first-generation or Pell-Grant eligible college students.

Apart from administering financial aid unto students, in my opinion, a financial aid office can, and should, function in a student-support capacity as it is situated within the *student services* purview. I can confirm that much of the activity in a financial aid office after counseling and meeting with students and/or parents involves work such as internal reporting along with the transmission of funds and data with the department of education and its affiliates while remaining in compliance with myriad rules and regulations. That said, there are still numerous opportunities for substantive personal interactions with students and parents in which thorough loan and general financial counseling can be executed.

CONTEXTUALIZATION AND LITERATURE REVIEW

Literature Review

As discussed previously, increasing *student success* for all students is, or should be, an important goal and priority among all professionally affiliated with institutions of higher education. What is more, striving to increase *student success* among the more vulnerable student populations such as first-generation and Pell Grant-eligible college students is an especially salient goal in the contemporary higher education landscape. Before accurately assessing the areas and populations that need special attention in higher education, there should be a nuanced understanding of the ways in which higher education institutions function and are viewed in society. Referenced in the opening, David Labaree's impactful 1997 work *Public Goods, Private, Goods: The American Struggle over Educational Goals* examines the varying ways in which higher education is viewed by society and students along with the perennial questions regarding whether higher education functions as a public, societal, or private *good* in which the student primarily experiences the benefit. In Labaree's study, cogent arguments are delivered for each viewpoint. Similarly, the view of *who* benefits from higher education, the student or society, will be explored further.

Ultimately there appears to be a shared benefit experienced by the student and society when a college degree is earned. Apart from simply attaining a college degree and then, presumably, functioning as a contributing member of society by engaging in activities such as

paying taxes and making significant purchases in the form of homes and vehicles (Labaree, 1997); college students and society alike benefit by having former college students demonstrate adequate levels of financial literacy exemplified by not experiencing student loan default and other issues related to student loans such as over-borrowing and/or bankruptcy. In this sense, *student success* is achieved in that the student has obtained a college degree and demonstrates the ability to financially contribute to society while not struggling with negative issues related to student loan borrowing as described above. Often, those who are considered *disadvantaged* such as first-generation Pell Grant-eligible college students are more likely to be minorities, and struggle the most with *student success.*

In their work *Student Persistence in a Public Higher Education System: Understanding Racial and Ethnic Differences*, Hu and St. John (2001) explore the nuanced ways in which race and ethnicity can impact student experiences and success in college. Moreover, the researchers suggest institutions can do more to foster success among first-generation and minority college students asserting, "university systems may need to take a more activist role in promoting academic improvements that equalize educational opportunities…given that students of color, as well as students with below C averages, were less likely to persist" (p. 283). This kind of support can be manifested in accessible tutoring and/or mentoring opportunities. Additionally, more institutional financial aid dollars can play a substantive role in increasing *student success*, as financial concerns and barriers can prove to be stress-induced obstacles to academic achievement. As Laura Perna found in her study, *The Contribution of Financial Aid to Undergraduate Persistence* (1998) "the amounts of grants, loans, and work-study received have been found to increase year-to-year persistence after controlling for college grades, institutional characteristics, background characteristics, class year, and other factors" (p.27). Similar to the

ways in which financial resources, or the lack thereof, can influence a student's likelihood for success in college, one's home-life also plays an important factor.

Examined in their work, *Financial Literacy of Young Adults: The Importance of Parental Socialization* (2010), researchers Jorgensen and Savla suggest there is a link to general financial literacy and attitudes toward finances among young adults and the extent to which issues related to finance were discussed between children and parents in the household (2010). Similarly, since there is a perceived correlation between general levels of education and financial literacy and knowledge, first-generation college students are more likely to be under-exposed to useful financial conversations in the household with their parents related to higher education, including applying for and borrowing student loans. As Pascarella, Pierson, Wolniak and Terenzini (2004) assert in their work *First-Generation College Students: Additional Evidence on College Experiences and Outcomes,* "individuals with highly educated parents may have a distinct advantage over first-generation students in understanding the culture of higher education and its role in personal development and socioeconomic attainment" (p. 252).

Although institutions of higher education cannot account for a potential lack of exposure to financial literacy or discussions related to college persistence at home, appreciable guidance can be administered on campus to strengthen students in these areas. Identifying a potential relationship, and then the nature of such a relationship, between receipt of this type of programming and *student-success* is a discernable progression toward understanding the ways in which students can be assisted in being *successful* and the type of support that serves this population best.

Similar to challenges related to financial literacy, when exploring attrition and other problems of persistence among disadvantaged college students—the locus of many of the issues

begins at home. As Ishitani (2006) notes in his study, *Studying Attrition and Degree Completion Behavior among First-Generation College Students in the United States*, "first-generation students [were] indeed more likely to depart from college than students with both college-educated parents were" (p. 870). Moreover, Ishitani explains that apart from whether or not a parent completed college, parental attitudes toward college also play a significant role in completion, "students whose parents had unsure educational expectations were also most likely to depart in the second year…students whose parents did not expect them to graduate from college were most likely to depart in the third year, followed by the second year" (p.876).

Clearly expectations—especially those of one's parents—are powerful motivators, and in some cases in which expectations are low, can serve to diminish student aspirations to achieve academically. In this sense, institutions and support staff charged with supporting students and fostering success should demonstrate an expectation for success to which students might not be held at home. Whether it is financial conversations and guidance, or an expectation to excel conveyed through encouragement and support—institutions as well as government can offer support to assist students in these areas in which there may have been a dearth of support and guidance received in the household.

Once on campus, student experiences can vary greatly. Apart from one's major, residence hall, and financial aid package—differences abound with regard to engagement and development while on campus between first-generation and non-first-generation college students. As Pike and Kuh assert, "first-generation students are less likely to live on campus, to develop relationships with faculty members and to perceive faculty as being concerned about their development" (Pike & Kuh, 2005, p. 277). Additionally, first-generation students often work off-campus as way to mitigate financial hardships. This time spent working off-campus

means that these students are also less likely to be involved in student organizations and other activities that help build relationships with other students and cement lasting bonds with the institution (Pike & Kuh, 2005).

Apart from counseling and guidance administered in *student success* departments designed to assist disadvantaged students in being *successful* and engaging with the campus community, programs such as Federal Work-Study is one way students can still work and earn wage-income while remaining on-campus working alongside other students. Moreover, Work-Study hours are generally scheduled around a student's course schedule in order to not interfere with the student's academics—an accommodation not always extended in off-campus employment settings. Work-Study is a categorical way for institutions to help connect students to the campus-community including the student-body as well as staff and faculty while assisting students in supplementing their income. Although federally mandated as an entitlement for eligible students, there are varying levels of coordination an institution can choose to engage in to make the Work-Study program highly accessible. Considering Work-Study is often a significant award in a student's financial aid package, exploring the ways in which a disadvantaged college student's financial aid award package influences their time on campus is an important consideration.

While entitlements like the Federal Pell Grant and Work-Study dollars are certainly positive components of award packages—especially among first-generation college students—the implications of federal loans are less clearly positive. As explained previously, experiencing student loan default is a wholly negative situation often experienced at the highest levels by those who borrowed student loans and did not complete college, and then next by first-generation college students (Looney & Yannelis, 2015). Although prior to federal loans

disbursing students are required to complete Federal Loan Entrance Counseling, which serves as an online tutorial about student loans and repayment, this interactive questionnaire is standardized and not tailored to a student's unique background and needs. (Rosato, 2016). For the purposes of this study, this means that the most affluent student-borrower participates in the same Federal Loan Entrance Counseling module as the most disadvantaged student-borrower, who tends to be a first-generation college student, which leaves much to be desired in terms of efficacy and equity.

Moreover, the institutions attended by students, especially first-generation, appear to play a definitive role in the success with which the student will navigate student loan repayment. In their 2002 study, *First-Generation College Students at a Four-Year University: Background Characteristics, Reasons for Pursuing Higher Education, and First-Year Experiences,* researchers Bui and Khanh assert that first-generation students often start college at two year institutions for a variety of reasons, three of which being "a). their academic preparation is not competitive enough to gain entry admission into a four-year institution, b). they cannot afford the tuition cost a four-year institution, or c). they need the flexibility of class schedules at a two-year institution to meet their other responsibilities as workers, spouses, or parents" (p. 2). However, the authors go on to explain that first-generation students have a better chance of completing a bachelor's degree if they begin college at a four-year institution. In this instance, two-year colleges, often colloquially known as *Junior* or *Community Colleges* and the quality instruction and relatively inexpensive credit-hour costs they offer, should not be confused with the for-profit institutions that are often mired in controversy

As Looney and Yannelis assert in *A Crisis in Student Loans? How Changes in the Characteristics of Borrowers and in the Institutions They Attended Contributed to Rising Loan*

*Defaults, "*borrowers from for-profit and two-year schools have always had higher student loan default rates than borrowers from other schools" (p. 76). Much has been written on for-profit institutions and their alleged predatory behavior related to financial aid—student loans in particular—and vulnerable student populations such as first-generation and adult/nontraditional college students. The presence of student-debt is a significant aspect to one's personal finances, whether a first or non-first generation college student. Thus, a basic knowledge of the ramifications of borrowing student loans with regard to repayment obligations and ability to repay commensurate with the potential income of employment related to major of study in college is meaningful.

Elliot and Lewis assert in their 2015 study *Student Debt Effects on Financial Well-Being: Research and Policy Implications* state that "indebted college graduates have lower net worth, less home equity, and compromised ability to accumulate assets, as compared to their peers with the same level of education but no student debt (p. 614). Moreover, these points apply to both first and non-first-generation college students. Therefore, to be sure, all student-borrowers would do well to fully understand potential negative consequences of borrowing student loans. However, first-generation student-borrowers who tend to be in more financially precarious situations than their non-first generation college student-borrower counterparts stand to gain considerably more from thorough financial literacy counseling—specifically with regard to student loans. In their 2014 work, *Student Loan Debt Literacy: A Comparison of First-Generation and Continuing-Generation College Students*, Lee and Mueller assert first-generation college students tend to be less likely to demonstrate adequate levels of *student loan debt literacy* a term defined by the researchers as "the ability to identify, understand, interpret, and navigate

student loan options, principles, and practices associated with responsible borrowing and debt management" (p.714).

Thus, as the above literature suggests, first-generation college students tend to be less well prepared for college financially and also struggle with engagement and development while on-campus more than their non-first-generation peers. Moreover, this student population struggles with issues related to financial literacy such as experiencing student loan default and over-borrowing after leaving college at the highest levels. Each of these complex issues, among others, can be assuaged, or at least addressed, on-campus in impactful ways through targeted support programming. Whether it is disadvantaged college student-specific academic support or financial literacy programming that may be received by these students, this type of support is an important tool higher education professionals can employ to assist this vulnerable student population in being *successful* both during and after college. After all, if support programming such as the MS-HELP Grant award can be received by an eligible student each year for four years, that could total up to $30,000-$32,000 in funds that do not need to be repaid. For many first-generation and Pell Grant-eligible Mississippi students who did not receive the MS-HELP Grant, that four-year award amount *void* would likely be represented by interest-accruing loan money instead, which can be particularly burdensome post-college for this student population.

CARNEGIE PROJECT ON THE EDUCATION DOCTORATE

The education doctorate with which this study is associated is situated within the framework of championing equity, ethics, and social justice as advocated for by the Carnegie Project on the Education Doctorate (CPED) organization. Moreover, the goal of identifying and assuaging a *Problem of Practice* is an initiative unique to the CPED mission. Seeking to identify the existence of a relationship between participation in financial literacy and persistence programming and *student success* is squarely consistent with the three ideals outlined above. Considering higher education is widely regarded as *the great equalizer* as it relates to upward social mobility and generally improving ones lot in life, approaching this study through the lens of *equity* is especially pertinent.

Equity

Representing generalized fairness, *equity*, as it relates to higher education, largely begins with access. There are varying degrees to which college students have access to academic, financial, and even emotional support resources while on an off campus; once admitted and enrolled in college, though, students in identical academic programs and classes are presented with the same course requirements. Apart from the additional support and guidance one may, or may not, receive as a college student—the likelihood of one's likelihood to succeed, or fail, in college is largely cemented long before being admitted.

As much of the aforementioned scholarship asserts, a college student's home life, parents, and experiences in pre-secondary and secondary school play a critical role in

determining their preparedness for college success. At the higher education level, there is no influence the institution has on these past variables having occurred and influencing a prospective student's trajectory for success. However, what institutions and higher education administrators *can* do is provide meaningful support and programming designed to increase *student success*—especially for those students who most frequently encounter obstacles related to realizing their academic goals. In this way, the goal of equity in higher education is more readily attainable. There will never be true equity in higher education, or arguably in any aspect of life, but it is in the striving for this ideal that substantive work and lasting impacts can be accomplished as measured by the success of individual students.

Ethics

In terms of *ethics*, higher education institutions and the professionals who serve in both administrative and faculty positions should represent a bastion of ethics. Demonstrating ethical behavior should be reflected in the ways in which students are treated, the community in which the institution is situated is approached, and in the professional fields that are represented on college campuses. Likewise, supporting students toward a goal of completion and attaining a high level of *student success* is particularly ethical in nature, and frankly a requirement for any institution in which the well-being of the student body is claimed to be paramount—a priority most institutions are quick to boast. Often *for-profit* or proprietary institutions are on the defensive regarding claims of unethical behavior related to student financial aid policies—particularly with regard to over-borrowing and proactively counseling against student loan default. Research and publicly available data has demonstrated that the majority of defaulted student loans are held by students who were enrolled in for profit institutions. What is more,

these students are also more likely to be first-generation and Pell Grant-eligible student-borrowers.

Allowing *ethics* to function as a hallmark of the CPED program and then having this doctoral program and *Dissertation in Practice* affiliated with CPED urges the doctoral student-researcher to examine issues related to ethical behavior, attitudes, and policies to be situated at the forefront. Often traditionally *ethical* behavior can be at odds with the goals of a business—even that as an institution of higher education. However, colleges and universities are—or should be—held to higher standards than that of traditional businesses concerned primarily with profit. Executing the social and individual *goods* put forth in many higher education institution mission statements often require the college or university to employ a hybrid approach to decision making in which business concerns are considered but also highly ethical and social concerns are included due to the *by-product* of the institution (the student) departing after leaving college and interacting with society as a whole. However, such lofty ideals are not always attained by the institution and the student is, at times, *short-changed* in terms of being treated and inculcated with knowledge in an ethical manner.

As discussed previously, considering institutions of higher education ideally function as both businesses and a social *good*, many of the benefits are shared by the institution and the student. Thus, when *student success* is a priority, especially for the most vulnerable student populations, the student hopefully finds benefit from participation by graduating and demonstrating financial literacy, while the institution prospers from the increased retention and completion rates as well as being able to boast lower loan cohort default rates. In this sense, business and ethical interests can coexist and interact in an impactful manner, potentially benefitting both parties involved.

Social Justice

Social justice is a categorically important consideration in the realm of higher education. Generally approached as *how power and influence is balanced between institutions, society, and students, higher education*—initiatives grounded in *social justice* ideals should ultimately serve as an equalizer of access and opportunity. For instance, making increased opportunities available to disadvantaged and/or traditionally marginalized student populations as opposed to funneling such access to those groups already more well-positioned to gain access to more opportunities is an example of *leveling the playing field*. Additionally, as costs related to higher education have increased amid decreased public support resulting in higher costs being shouldered by students and parents—largely covered by student loans—many schools are offering more institutional need-based money for students already eligible for federal need based aid such as the Pell Grant, subsidized loans, and Work-Study funds.

Social justice initiatives can be considered *in-play* as the distribution of wealth as maintained by an institution of higher education is being distributed among the student-body. There is a business incentive to ultimately have these students admitted, enrolled, and graduate which generally outweighs the institutional need-based funds awarded in terms of dollars. However, the fact that these kind of awards are increasingly being distributed and institutions now have more *skin in the game* and a vested interest in the student succeeding is significant in terms advancing social justice in the realm of higher education.

C**ONCEPTUAL FRAMEWORK**

The preceding discussion regarding ways in which disadvantaged college students approach higher education in terms of access and equity and the ways in which institutions and government can respond with support to, hopefully, minimize the reliance on loan money among this population has intended to lead up to this conceptual framework. I will dissect the problem of practice into sections examining and revisiting each issue touched on to present a nuanced depiction of the topics as well as ways in which they can be addressed and the implications of such actions. In attempting to understand the efficacy of support programming in the form of the MS-HELP Grant designed to increase *student success* among Pell Grant-eligible Mississippi college students by examining the relationship to academic success and participation in this type of programming and the implications this possible relationship might have on other first-generation and Pell Grant-eligible college students, the reader should fully understand the individual aspects of the problem of practice. Additionally, I will seek to convey to the reader that each aspect of the issue presented here is significant and when studied and understood individually, the compounded issue is more thoroughly appreciated. Moreover, the efficacy of such programming, measured here in terms of the nature of a possible relationship between receipt of the MS-HELP Grant and *student success*, can be more easily evaluated and/or more readily implemented.

The framework for exploring the relationship between receipt of the Mississippi HELP Grant and student success will consist of four topics related to the above issue. These topics are: student success, first-generation and Pell Grant-eligible college students, *student success* support programming, and the correlation between support and outcomes. I will begin with an examination of the nuances of *student success* and its significance in terms of the prosperity of students, institutions of higher education, and society as well. Next I will examine *first-generation and Pell Grant-eligible college students* and explore common experiences this population often encounters related to *student success* along with other issues regarding access to and completion of higher education endeavors. Then I will explore *support programming*, in this case the MS-HELP Grant, with regard to award intentions, implementation, receptivity among students as well as intended outcomes. Lastly, I will study the potential relationship between award utilization and *student success* described as the *correlation between support and outcomes*.

Student Success

As discussed previously, *student success* is a term that can carry a variety of meanings. For the purposes of this study, *student success* among college students will be discussed in binary terms of a student successfully graduating from college and obtaining a bachelor's degree with a cumulative GPA above the required baseline which will be discussed more thoroughly. The importance of *student success* to students, institutions of higher education, and society as a whole will be examined here more in depth. Considering the aforementioned negative aspects of demonstrating low levels of *student success*, particularly with regard to financial literacy and persistence, government and social entities should be concerned with the success of this student population. As alluded to previously, when one fails to demonstrate high levels of *student*

success, especially with regard to non-completion which leads to a higher risk of student loan default, the consideration of the consequences, much like that of Labaree's *social efficiency* model of higher education, is not only an individual concern, but also a societal one (Labaree, 1997). Moreover, higher education leadership now has a more nuanced interest in *student success* related to remaining in compliance with the aforementioned progressively complex and demanding federal rules and regulations related to federal student loans and the open sharing of relevant information with students—current and prospective alike.

When a student experiences challenges related to student loans, such as over-borrowing or default—whether a college degree was obtained or not—their financial stability becomes progressively more vulnerable. Typically a student-borrower who did not obtain a college degree is more likely to be less financially stable than one who holds a college degree. Therefore, an already precarious financial situation is compounded by a student loan default status that actively lowers a credit rating, can affect levels of income through possible wage garnishment, and limits the ability to complete or further an educational endeavor through the utilization of federal financial aid. Thus, the individual is less likely to be a contributing member of society in terms of engaging in economically stimulating activities such as purchasing vehicles and homes.

Moreover, first-generation college student-borrowers who did not earn a college degree and are grappling with student loan default may be unemployed or underemployed and are more likely to rely on public-safety net programs such as Medicaid, Supplemental Nutrition Assistance Program (SNAP), colloquially known as *food-stamps*, along with Social Security Benefits considering they may lack the familial financial safety-net as described previously. These public support programs are becoming unequivocally more expensive, and some would argue

unsustainable, based on interpretations of recent reports from the Social Security Administration, which are ultimately financed by tax-payers (Social Security Administration, [SSA], 2018).

Therefore, as many scholars and social-scientists alike maintain, higher education is a way to decrease poverty and, perhaps, reliance on programs such as this (Rowan-Kenyon, 2007). Thus, increasing support for programming designed to improve *student success* among vulnerable student populations should be an important goal among not only higher education administrators advocating for student-care and increasing rates of retention on college campuses, but also an actuating topic of debate among legislators involved in the process of earmarking higher education funds for support programming such as Pell Grant and state grants like the MS-HELP Grant. If the goal is to decrease reliance and steer young people clear of the aforementioned publicly supported programs, as well as decrease a reliance on student loans, then proactively supporting vulnerable populations while in college and having that individual never need to rely on such support in the first place, may be a more effective measure than attempting to decrease or end such a reliance once one has already demonstrated a need and eligibility for the support.

First-generation and Pell Grant-eligible College Students

As discussed above in a variety of instances, first-generation and Pell Grant-eligible college students are a unique population in the contemporary higher education landscape. First-generation college students are a group of students defined generally as college students with neither parent having obtained a bachelor's degree. Thirty to forty years ago, the majority of college students were first-generation college students. That is, the parents of the *baby-boomer* population (Americans born in early to mid-1940's to about 1964) were far less likely to have attended college in the 1930's-1950s than the following generation. As the twentieth century

came to a close more and more college students, typically those from the *Generation-X* group (Americans born between the late-1960's to early 1980's) were increasingly *non*-first-generation college students as it was not especially uncommon for their parents to have attended college in the 1960's-1980's (Fry, 2018). Therefore, contemporary first-generation college students have become a specialized, and in many cases underrepresented, subset of college students on college campuses with increasingly well-known challenges related to access, completion, and general aspects of *student success* as discussed above.

Some of the shared experiences and common challenges among first-generation college students often begin at home as there can be a general lack of knowledge and experience related to the idiosyncrasies and demands of college life. This lack of knowledge and experience can be manifested in a variety of ways. For instance, parents of first-generation college students may be less likely to fully understand the demands related deadlines for college admission and financial aid applications as well as the often marked differences in academic difficulty in the transition from high school to college level coursework (Petty, 2014). Moreover, parents of first-generation college students are generally less likely to impart useful information related to financial literacy to the student such as appropriate student loan borrowing practices and other measures to avoid poor financial decisions related to education (Bui & Khanh, 2002).

Student Success Support Programming

As previously discussed, the term *student success,* closely aligned with the increasingly important goal of high retention on all college campuses, is equally integral to the overall success and sustainability of the institutions of higher education in which the students are enrolled. Simply put, if students are not successful and therefore not retained and obtaining degrees, the institution merges onto an unsustainable path. As alluded to previously, improving *student*

success and, in turn, retention among college students enrolled in largely tuition-driven institutions of higher education is rapidly becoming one of the most *hot-button* issues among those in leadership positions. Contemporary college presidents are facing mounting pressure from boards of trustees and other constituents to increase retention and enrollment. While more creative, if not aggressive, recruitment measures are employed to attract the most desirable student populations. Thus, supporting students already enrolled to persist semester to semester and ultimately earn a degree is a somewhat recent initiative to be moved to the fore.

Many institutions are now utilizing consulting firms that have demonstrated success in increasing retention to improve existing departments charged with *student success* and retention, or in some cases, to assist in the creation of such departments and programming (Schroeder, 2013). Moreover, with the implementation of more rigid federal regulations related to the borrowing and administration of federal financial aid monies, institutions now have a federally mandated reason for thoroughly sharing information with students regarding tuition costs, average borrowing, as well as average debt for students previously enrolled in the program. This updated guidance is colloquially known in the realm of financial aid administration as *Gainful Employment* regulations, which essentially requires institutions that receive and administer Title IV federal funds to clearly publish on their website data related to costs, student loan borrowing, as well as a *debt to income* ratios of prior students enrolled.

Through data-exchanges between the Department of Education, Federal Student Aid, and the Social Security Administration, current levels of income recorded by the Social Security Administration are accessed for student-borrowers, and the program in which they were enrolled while borrowing is included, along with their outstanding levels of student-loan debt and then this is synthesized into a report in which the debt-to-income ratio is established for that student

as well as an average for all student-borrowers who were enrolled in that program at that school. Further, general averages can be attained for all student-borrowers enrolled in a specific discipline across the country to get a sense of what potential income averages may be for future students who may borrow student loans (Federal Student Aid [FSA], 2018).

Ultimately, if the debt to income ratios for student-borrowers previously enrolled in a certain program exceed pre-determined acceptable levels for two out of three consecutive years, that particular program will no longer be eligible to receive Title IV funding at that institution. This serious consequence means that although leadership at the institution in question may choose to continue to offer the program, students enrolled would not be able to utilize federal grants or loans to finance the endeavor. Losing Title IV eligibility for a program would likely end the flagged program at an institution, as the majority of students generally need to utilize some form of Title IV federal funds to cover tuition charges. Additionally, there are financial penalties or fines the institution may incur from the Department of Education per infraction committed. Thus, debt-to-income ratios may be required to appear on the websites for higher education institutions so that prospective student-consumers can make educated decisions based on actual student financial data (Federal Student Aid [FSA], 2018).

Therefore, an anticipatory interest in *student success* is a salient topic among contemporary higher education leadership. From the perspective of a college or university president, *student success* and retention no longer only relate to having students successfully matriculate year after year while paying tuition to the institution, then hopefully earning a degree which improves the institution's retention rates—they must now be mindful and concerned with the student's *post-college* financial well-being related to income and debt to remain in compliance with federal rules and regulations, and therefore, in good standing with their boards

of trustees. Ultimately, it serves the student and the institution when as much free grant money, whether federal or state-funded, can be utilized by the student in place of loans since loan debt is an unwanted burden for all students but can be especially taxing on the neediest of college students. In turn, institutions of higher education generally fare better when overall debt levels for students at their institutions are lower.

Correlation between Support and Outcomes

The notion of *cause and effect* is especially applicable when exploring student-based support programs designed to assist students in being successful. Generally speaking, academic support can be considered successful if the student who participated in and received such support successfully completes college. However, students who receive such support may be successful for other reasons, drawing little, if any, strength from such programming. Although simply attaining a college degree is a fundamental aspect of *student success*, there are also more nuanced metrics one can utilize to measure *student success*. Some administrators and students alike equate *student success* with less tangible ideals and accomplishments than that of a degree-in hand. For instance, many relate high levels of *student success* to demonstrating a keen interest in philanthropy and community involvement. Additionally, much importance is also placed on the quality of networking skills developed while enrolled as a college student through involvement in Greek Life or student political organizations.

For some students who may not struggle with issues related to *student success*, they may see graduating with the degree as a *given*, or an after-thought to the more nuanced qualities described above (Dumais & Ward, 2009). However, for the majority of this project, academic *student success* will largely be discussed in terms of successfully graduating from college as well as doing so with a cumulative GPA higher than the required baseline. After all, one may

cultivate a vast social network or develop keen political acumen while enrolled in college but if a college degree is not ultimately earned, the value of these kind of social skills can be significantly degraded. In terms of promoting *student success* among the student body, institutions of higher education are increasingly concerned with the well-being, and retention, of students. Ultimately, the relationship between *student success* and retention is symbiotic and a *win-win* situation for the student and the institution.

In the contemporary data-driven higher education landscape there is a great wealth of data readily available to higher education administrators, students, along with private and government agencies related to college student retention, completion, as well as post-college success such as student debt-to-income ratios (Lee & Mueller, 2014). Data of this kind is a significant asset to higher education institutional research departments on issues ranging from future funding proposals to prospective student recruitment measures, and equally vital to retention offices charged with increasing the retention of the students that the institution pursued.

Examining the relationship between the receipt of need-based support such as the MS-HELP Grant and the *student success* of Mississippi college students is important in evaluating the efficacy of these program in a higher education landscape with scarce few extra resources. Additionally, understanding this potential relationship can assist administrators and legislators alike in optimizing these programs for maximum *student success*. For instance, as Ramos-Sanchez and Nichols (2007) assert, "faculty members often have more contact with students than do the counselors involved in student services…[therefore] faculty can learn to identify adjustment-related problems and make referrals to the university counseling center or other appropriate services" (p. 16).

This is but one example of how expanding the roles of employees, like professors, who are already in place can assist in the overarching goal of *student success* that may occur outside of the classroom. In terms of identifying issues related to financial need, faculty can possibly identify indicators of students working too much off-campus to pay their balance such as missing class meetings, submitting assignments late, or missing important deadlines, for instance. These are issues that an instructor could alert student support staff to who then could contact the financial aid department which could be instrumental in assisting the student in locating additional potential aid sources. In this way, instructors can serve on the *front lines* in identifying student-issues before the student may be compelled to seek direction.

Moreover, considering *student success* for the purposes of this study concerns cumulative GPA at the beginning of the graduating term for Pell Grant-eligible students receiving the MS-HELP Grant, there are significant societal and economic interests involved in generally addressing *student success* for Pell Grant-eligible students. Not demonstrating adequate levels of *student success*, much like the very definition of the term, carries a variety of implications depending on the student and circumstances. First, is when a college student—especially one hailing from a disadvantaged background such as first-generation and/or being Pell Grant-eligible, exhibits a low level of *student success* with regard to completion there are significant ramifications. Research, along with publicly available data, indicates that the majority of Pell Grant-eligible students borrow at least some student loans to finance their college education. Moreover, this population struggles with non-completion, and as contemporary research suggests, also experiences student loan default at some of the highest rates among American college students (Elliot & Lewis, 2015). Ultimately, research in the field indicates that there is a

correlation between non-completion and student loan default among non-degree holding student loan borrowers, especially those who are Pell Grant-eligible.

This relationship is not particularly difficult to fathom as one can visit any contemporary college website, public or private, to view tuition rates and observe a steady increase in rates over the last decade as well as a significant increase over the past twenty years. The current average yearly tuition and fees for an in-state public four-year university is $10,440 and $21,950 total with room and board considered. According to *collegeboard.org*, current tuition and fee total averages as reported for a four-year private university is $36,880 and $49,870 with room and board considered ("collegeboard.org", 2020). The current average amount of student loans college student-borrowers utilize over four years is approximately $30,000 total for students attending public universities and about double that for those attending private schools over four years. In many cases the maximum loan offering is accepted per year by necessity. After factoring a standard four-year tenure as a bachelor degree-seeking student as discussed above, the wherewithal—and gainful employment—one must possess to successfully meet the repayment terms on the outstanding principal balance and accrued interest on the loan(s) is considerable. It is those student-borrowers, especially first-generation and/or Pell Grant-eligible students, who do not finish college that experience the most difficulty with student loan repayment.

Four year bachelor degrees are becoming progressively more essential for gainful employment apart from some jobs requiring specialized skills in sectors such as tech and industry that may be possessed without obtaining a two or four year college degree. Therefore, student-borrowers who do not finish college, but enter mandatory repayment on their student loans following the standard six-month *grace-period* following graduation or after falling below

half-time enrollment, are often simply unable to make the minimum student loan payments. Other, perhaps more immediate expenses related to food, housing, childcare, or transportation tend to trump student loan payments. One possible explanation for this is that although failure to make a vehicle payment can result in a repossession, or failure to make a mortgage payment can find one in foreclosure proceedings—failure to make a student loan payment does not result in one's earned degree being taken away. This "uncollateralizability" of student loans compared to loans made by banks or vehicle dealerships as explained by Looney and Yanellis (2015) can result in "grave market failures" (p.71).

Defaulting on a student loan will negatively impact one's credit score, and can result in garnished wages if the default is not resolved and ends up in the service of a debt collection agency. Moreover, one's ability to borrow future student loans to complete a degree, or obtain an additional degree is impeded. Therefore, although the aforementioned consequences are quite serious, one can default on a student loan and still maintain a somewhat normal life with regard to food, housing, and transportation. Thus, student loan payments are often one of the first financial obligations to fall by the wayside among students-borrowers who do not finish college (Clifford, 2016).

An additional distinction that should be made is that *non*-first-generation college student borrowers also certainly do leave college without earning their degree. Similarly, these former students likely enter student loan repayment equally unprepared personally to financially meet their repayment obligation as their first-generation counterparts. However, non-first-generation college students who borrow loans are more likely to have family, generally parents, to step in and assist in some way as a *safety-net* of sorts that is typically less likely to be present among first-generation college student loan borrowers (Houle, 2014). Moreover, non-first generation

college students of a higher socio-economic background are more likely to attain a college degree without the utilization of student loans. Therefore although students with varying backgrounds often must borrow federal student loans to finance their higher education endeavor, students with a more affluent background and/or are not first-generation college students tend to be less negatively impacted by repayment obligations after leaving college.

METHODOLOGY

In an effort to increase *student success* among disadvantaged student populations while also decreasing a reliance on student loans, I aim to explore the benefit(s) associated with receipt of the significant need-based MS-HELP Grant award. In order to understand if there is evidence of a relationship between receipt of the MS-HELP Grant and *student success* among Mississippi college students I will present the methodology I plan to utilize in this exploration. In addition to the discussion related to the struggles with *student success* experienced by first and non-first-generation college students as well as Pell Grant-eligible college students, along with ways to assuage this, I plan to compare cumulative GPA at the beginning of the graduating term for several years of graduating senior classes of undergraduate students at the University of Mississippi (UM) and compare that to the cumulative GPA at the beginning of their graduating term to that of their peers who did not receive the MS-HELP Grant at UM.

I plan to establish this group of peers by examining those MS-resident graduating seniors with a Pell Grant-eligible EFC ($0-$5,500 for the purposes of this student) which is a requirement for the MS-HELP Grant, at least a 2.5 cumulative GPA (also a requirement for the MS-HELP Grant) at the beginning of the final term but no MS-HELP Grant awarded. The *lack* of the MS-HELP Grant awarded at the beginning of their graduating term for MS-resident students with a Pell Grant-eligible EFC will not be investigated as to determine *why* it was not awarded at the beginning of the graduating term as there are varying aspects to initial eligibility as well as maintaining eligibility.

After all, the intended primary commonality here is financial need. Although for comparison purposes, a non-Mississippi HELP Grant recipient may not have had the qualifying household size to AGI ratio, been enrolled in at least 15 hours per semester (12 hours was the baseline to included as a non-MS HELP as 12 hours per term is traditionally considered "full time"), or completed the MS-HELP Grant core-curriculum requirement. However, the baseline level of financial need as established (and generally accepted professionally as a reliable measure of financial need) by the student's EFC as generated by the FAFSA, allows for an appropriate comparison related to financial need. Therefore, only those with the MS-HELP Grant awarded during the semester of graduation will be considered a *MS-HELP Grant recipient* for the purposes of this study. Having the MS-HELP Grant awarded at *any* point, (graduating semester or not) means that initial eligibility was established, as the guidelines dictate, within one year of high school graduation, as well as that minimum credit hour and GPA requirements were maintained, but the student may have lost eligibility due to being enrolled in 15 hours or maintaining the required 2.5 cumulative GPA, which are the most common reasons for loss of eligibility.

Furthermore, if the MS-HELP Grant was awarded at the beginning of the graduating term it is still possible the student lost eligibility for a time previously in his/her college tenure but persisted to re-gain eligibility by the beginning of the graduating term. Also, it is possible students who have regularly been a recipient of the MS-HELP Grant except for the last semester of their college senior year will be excluded as a *MS-HELP Grant recipient* for the purposes of this study as MS-HELP Grant recipients will be identified as those awarded the MS-HELP Grant at the beginning of the graduating term.

Participants

The institutional data I plan to examine in order to determine if there is a relationship between participation in *student success* programming designed to increase *student success* is that of financial aid packages and cumulative GPA of undergraduate Mississippi-resident graduating college seniors at UM. Situated in rural Mississippi serving a student population of about 23,000 undergraduate students, about 60% of which are Mississippi residents, with a net-tuition price of about $8,700 per year, excluding room and board (University of Mississippi, 2020). This institution serves a significant number of Pell Grant-eligible students with about 5,000 undergraduates receiving a Pell Grant award annually.

Additionally, UM awards a considerable number of Mississippi state financial aid awards. In 2017-18, for instance, UM , excluding the University of Mississippi Medical Center (UMMC), awarded at total of 3,936 state-aid awards with a total of 628 MS-HELP Grant awards totaling $4,580,046, as well as 2,385 MTAG awards totaling $1,534,750 and 909 MESG awards totaling $2,048,750 (riseupms.com, 2019), among other less widespread awards—primarily loans. Thus, the participants in this study will be UM Office of Financial Aid and FAFSA-filing Mississippi-resident undergraduate graduating college seniors with a Pell Grant-eligible EFC, at least a 2.5 cumulative GPA at the beginning of the final term, and enrolled in at least 12 hours.

Measurements

Through the use of a data-file obtained from UM Office of Financial Aid, I plan to gain a clearer understanding of any possible relationship between receiving the MS-HELP Grant and *student success* as measured by cumulative GPA at the beginning of the graduating term by comparing cumulative GPA at this time for MS-HELP and non-MS-HELP Grant recipients.

Research Questions

I seek to understand if *student success* programming, in the form of a financial aid award such as the MS-HELP Grant is an effective way to assist college students in being successful and what implications this could have for the student success of other Pell Grant-eligible college students. Furthermore, if evidence of meaningful benefits to college graduates who received the MS-HELP Grant is apparent I would propose an implementation of increased awareness of eligibility and deadline for Mississippi at two and four year participating Mississippi institutions of higher education.

Ultimately I want to address the following inquiry: Is there a relationship between receipt of the MS-HELP Grant and the *student success* (as measured in cumulative GPA) among Mississippi college students? I will explore similar students whit varying levels of financial need as measured by the FAFSA and reflected as EFC terms of the actual research questions answered through the analysis of available data these are:

Question one:

Is there a significant difference in mean GPA at the beginning of the graduating term between MS-HELP and non-MS-HELP Grant recipients with a $0-$5,500 EFC?

Question two:

Is there a significant difference in mean GPA at the beginning of the graduating term among MS-HELP and non-MS-HELP Grant recipients with a $0 EFC?

Question three:

Is there a significant difference in mean GPA at the beginning of the graduating term among MS-HELP and non-MS-HELP Grant recipients with a $1-$1,500 EFC?

Question four:

Is there a significant difference in mean GPA at the beginning of the graduating term among MS-HELP and non-MS-HELP Grant recipients with a $1,501-$5,500 EFC?

I will explore these questions by using the data file containing cumulative GPA for MS-HELP and non-MS-HELP Grant recipients at UM reflecting students demonstrating similar levels of financial need as determined by EFC—which is a well-established and common denominator referenced when examining issues related to *student success* such as persistence and financial literacy. I then plan to achieve a more nuanced understanding of appreciable benefits of *student success* programming like the MS-HELP Grant award apart from the obvious benefit of it being a significant dollar amount used to pay higher education charges.

SUMMARY

This study seeks to explore a possible relationship between receipt of the MS-HELP Grant during the final semester among graduating Mississippi-resident seniors at the University of Mississippi between 2014 and 2019 with at least a 2.5 cumulative GPA, a Pell Grant eligible EFC. If there is a statistically measurable difference in GPA among recipients of MS-HELP Grant versus those comparable students who did not receive the award this should result in an increase of interest and funding for the grant. Moreover, when increased financial aid can be linked to an increase in GPA the possible reasons for the increase set the stage for more research on the reasons why. For instance, in my professional experience students who demonstrate significant financial need are often required to work on and/or off campus to meet their financial obligations which can serve as a distraction from their studies. However, when increased grant monies are available and awarded to eligible students, the student may subsequently be less reliant on balancing work and student life which could result in a higher GPA.

As discussed previously, and generally accepted as common knowledge in the realm of higher education, there can be meaningful implications for students in and out of the classroom associated with GPA. As noted, college students with a higher cumulative GPA tend to be involved in more capacities across campus as compared to their peers who, although may hold a minimum a GPA required for successful graduation, are less likely to be involved in co-curricular activities and student organizations. In this sense, the underlying effort here is examine *student success* on a more nuanced level than simply obtaining a degree or failing to

obtain a degree. Here, an examination of graduating college students is being explored for more subtle indicators of *student success* which, when examined on a macro-level and likely if examined over a long period of time well into the graduates post-college professional lives, could indicate major ramifications of having a higher GPA compared to the minimum-required GPA. If through the review of the data described above there is evidence of a relationship between receipt of the MS-HELP Grant and *student success* as measured in cumulative GPA at the beginning of the graduating term among Mississippi college students, I will thee implications of this and ways in which access to the MS HELP Grant and awards like it can be expanded

Ultimately through the review of this institutional data I plan to gain a clearer understanding of if there is a relationship between receipt of the MS-HELP Grant and *student success* as measured in cumulative GPA at the beginning of the graduating term among Mississippi college students. Moreover, I want to know what the implications of such a possible relationship could be for traditionally disadvantaged student populations such as first-generation and Pell Grant-eligible students. If a relationship between MS-HELP Grant receipt and higher cumulative GPA as described above is detected I would recommend an increase in funding for similar programming and grant funds designed to assist students in persisting and successfully completing college. Moreover, if such a relationship is determined to exist I would recommend an increase in eligibility and application deadline awareness campaigns to assist as many eligible students as possible in receiving the award and its potential benefits.

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MANUSCRIPT II: DATA REVIEW AND RESEARCH FINDINGS

INTRODUCTION

This second manuscript will present the review of the data collected related the Problem of Practice (PoP) I am addressing in this work. Overall, this is PoP explores the way in which college students in Mississippi experience challenges related to *student success* and attempting to address this problem by exploring the relationship between receipt of the MS-HELP Grant and the academic success of Mississippi college students. Therefore, the nature of my DiP is engineered to measure student success in terms of cumulative GPA at the beginning of the graduating term among MS-HELP Grant recipients versus comparable students with no MS-HELP Grant award at the beginning of their graduating term at the University of Mississippi (UM).

As a Financial Aid administrator, processing many awards that are need-based and intended to support the neediest of students, my positionality is one of exploring ways in which these kind of awards can not only be made more readily available to this student population, but also discovering the extent to which the efficacy of these awards can be evaluated—if not gauged by a metric such as GPA. After all, need-based financial aid awards are not only intended to pay a balance with an institution's business office—the true intention is to allow eligible students demonstrating a certain level of financial need to gain greater access to higher education (Hochstein,1983). Moreover this access is ideally made available without a significant (if any) reliance on interest-accruing student loans which can be considerable burden in post-

college life for students in this population, which here is Pell Grant-eligible Mississippi resident college students with at least a 2.5 cumulative GPA.

Evaluating the value apart from the financial of the MS-HELP Grant in terms of GPA is consistent with and supportive of the CPED first principles of *equity, ethics,* and *social justice*. In terms of equity, the MS-HELP Grant assists Pell Grant-eligible MS resident students as the award covers the full cost of tuition per semester and can be stacked with other scholarships and Pell Grant. Considering the CPED principle of *equity* represents the strive to create a level playing field, MS-HELP and Pell Grant-eligible students often demonstrate financial need related to college to the extent that they have very little, if any, household financial contribution to their higher education endeavor. Whereas, students from a higher socioeconomic background often have ample household means that can be applied to their college education not including institutional scholarships for which they may be eligible.

In relation the CPED principle of ethics, making state-based tuition scholarship opportunities available for MS resident college students, particularly those demonstrating enough financial need to be eligible for the Pell Grant, who must also maintain at least a 2.5 cumulative GPA, 15 hours of continuous enrollment along with establishing eligibility within the first semester for leaving high school, is an especially ethical initiative. Not only does that aim to keep students in-state for their education, it demonstrates the extent to which the state of Mississippi values higher education and supporting the neediest of students in attaining a college education.

Additionally, when examining this DiP through the lens of the CPED principle of *social justice,* the intent of the study is consistent with this ideal as generally any effort to increase access to higher education, and thus social stratification, for students demonstrating financial need is *social justice* in action. With the aforementioned principles in mind, the intention of this study is to utilize the thrust of each of these ideals as a platform to examine any possible relationship to an increase in cumulative GPA and receipt of the MS-HELP Grant.

Driving and informing this research are the following over-arching inquiries:

1. Is there a relationship between receipt of the MS-HELP Grant and the *student success* (as measured in cumulative GPA) among Mississippi college students?

    a). If there is a relationship, what is the nature of this relationship?

    b). Does the relationship vary among students with different EFC?

2. If there is a relationship, what are the implications of this for constituents?

    a). What would the implications of such a relationship be for eligible students?

    b). What would the implications of such a relationship be for state legislators in appropriating funding for the MS-HELP Grant?

Data Overview

The data file I have obtained to conduct this study was provided by the Financial Aid Director at the University of Mississippi (UM). This file contains the cumulative GPA at the beginning of the graduating term for MS-resident college seniors along with their EFC, gender, school/college, and whether or not they received the MS-HELP Grant, among a few other identifiers. This file contains graduates from years 2014-2019 and overall contains about 5,000

students. Once filtering is applied to locate those for comparison purposes the number decreases significantly. For the purposes of this study I am only comparing those non-MS-HELP Grant recipients with at least a 2.5 cumulative GPA to the MS-HELP Grant recipients (since a 2.5 GPA is the minimum requirement to receive the MS-HELP Grant). Further, I am only examining those non-MS-HELP Grant students with a Pell Grant-eligible EFC (less than approximately $5,500 depending on the aid year) as one must be Pell Grant-eligible to receive the MS-HELP Grant (riseupms.org).

The data was collected through a collaborative effort between UM Financial Aid and the UM Institutional Research Department. The student data contained in the data has been de-identified so that no student information such as student name, UM student identification number, Social Security number, date of birth, ethnicity or any other potentially identifiable data points are available. This data file which is in the form of an excel document was shared with me via the Secure Document Exchange portal in my student "MyOleMiss" account.

In terms of the limitations of the data, there are not many limitations with regard to this study. That is, since the thrust of the study is to examine and compare cumulative GPA among MS-HELP Grant recipients and non-MS-HELP Grant recipients in their graduating term, I have this data in full. That said, one phenomenon that could be described as a limitation or at least leaves room for further research would be those students who were MS-HELP Grant recipients at some point in their college career at UM, but not in their final, graduating term. Since the focus of this study is on those completing college, those possible prior recipients are not considered MS-HELP Grant recipients for the purposes of this study. Further study would be intriguing to determine what, if any, aspect ever having received the MS-HELP Grant had on *student success*.

However, I believe this additional research may require the employment of an alternate metric than cumulative GPA. This is because per my data file of UM graduates between 2014-2019, those MS residents with a Pell Grant-eligible EFC ($0-$5,500) with at least a cumulative GPA of 2.5 who *ever* received the MS-HELP Grant but not during their graduating term (effectively excluded from this study) only totaled 82 students with a mean GPA of 3.2799 versus those who *never* received the MS-HELP Grant (graduating term or not) who met the aforementioned qualifiers, totaled 1,182 students and the average GPA was 3.3251. Due to the disparity in sample sizes and the surface level difference in mean GPA, it's unlikely a conclusive determination could be made for correlation between ever receiving the MS-HELP Grant (except in graduating term) and cumulative GPA compared to those who never received it. Moreover, since MS-HELP Grant recipients tend to lose award eligibility due to a sub 2.5 GPA this group may be predisposed to a lower GPA.

There are really not many challenges related to interpreting the data as the figures are clearly represented on the data file. Considering UM Financial Aid uses the same coding as UM Institutional Research for reporting GPA, school college, gender, and EFC (EFC being a financial-aid specific metric) the composition of the file was fairly straightforward. I suppose one who is not familiar with certain acronyms such as GPA and EFC might have some difficulty in understanding some of the data, but I would not expect this to be a significant challenge in the interpretation of the data.

Methodology

Upon receipt of the data file containing cumulative GPA at the beginning of the graduating term, EFC, receipt of MS-HELP Grant at beginning of graduating term (Y/N) for MS resident graduating seniors with a Pell Grant-eligible EFC ($0-$5,500) and at least a 2.5 cumulative GPA for the years of 2014-2019 I then established my two populations from I which I would draw my samples. The first population, explained in more depth later, is comprised of those students who were recipients of the MS-HELP Grant at the beginning of their graduating term. The qualifying conditions described above are a given for the recipient group as each of these are required for eligibility to receive the award from the State of Mississippi Financial Aid Office. The second population were those students who met all the aforementioned qualifiers but were **not** recipients of the MS-HELP Grant at the beginning of the graduating term.

At this juncture an important point should be re-stated. The significance of addressing award receipt or non-receipt at the beginning of the term is due to most financial aid awards, especially MS-HELP Grant, being awarded at the beginning of the term. Additionally, and specifically with regard to MS-HELP Grant, the student's award eligibility is primarily based on the performance of the prior semester and how that term GPA affected cumulative GPA. For example, if a student had a 2.5 cumulative GPA and the MS-HELP Grant awarded at the beginning of the fall semester (the student's next-to-last semester) and then he/she ended the fall semester with an overall 2.4 cumulative GPA due to sub-par academic performance that fall, then that student would be ineligible to receive the MS-HELP Grant that next semester. Thus, there are certainly students in this data-file who were awarded MS-HELP Grant in the past (potentially the very semester before their last) who are not treated as MS-HELP Grant recipients for the purposes of this study since this DiP addresses student success mechanisms such as the

MS-HELP Grant targeting students in the completing-phase of college. This phenomenon is discussed briefly in the "limitations" section of Manuscript Two, and will be addressed in greater depth later in the implications outlined in Manuscript Three.

After compiling my two populations as described above (essentially MS-HELP and non-MS-HELP Grant) I categorized them into sub-groups based on EFC, which serves as a foundation of the research questions. I first examined significance of difference in mean GPA among those with an EFC between \$0-\$5,500 (the entire eligible-EFC spectrum) then those with only a \$0 EFC (the financially neediest of students), then \$1-\$1,500 EFC (high-moderate need), and lastly \$1,501-\$5,500 EFC (moderate-low need). I chose these EFC ranges due to the levels of need routinely encountered professionally. Also the somewhat large swaths (\$1-1,500 and \$1,501-\$5,500) were utilized in order to maintain the statistical integrity of the study as implement smaller ranges in \$500 increments, for example would have yielded sample sizes among the MS-HELP recipients too small to conduct a meaningfully sound statistical analysis. The statistical instrument utilized was a 2 sample z-test for comparing means with an alpha level of .05 resulting in the reject regions of $z < -1.96$ or $z > 1.96$.

The following is a visual of the actual formula employed:

Figure 1.)

$$z = \frac{(\overline{x_1} - \overline{x_2}) - (\mu_1 - \mu_2)}{\sqrt{\frac{{\sigma_1}^2}{n_1} + \frac{{\sigma_2}^2}{n_2}}}$$

$\bar{x}$ is the sample means

μ is the population mean (assuming $\mu_1 = \mu_2$)

σ is the population standard deviation

n is the sample size

Sample 1 is Non-MS-HELP

Sample 2 is MS-HELP

RESEARCH QUESTIONS AND RESULTS

As mentioned previously, there are two underlying inquiries here informing and driving the actual research questions presented below and these are:

1. Is there a relationship between receipt of the MS-HELP Grant and the *student success* (as measured in cumulative GPA) among Mississippi college students?
2. If there is a relationship, what are the implications of this for constituents?

These inquiries serve as the framework for the following research questions that function to contextualize and seek to address the aforementioned fundamental inquiries.

Question one: Is there a significant difference in mean GPA at the beginning of the graduating term among MS-HELP and non-MS-HELP Grant recipients with a $0-$5,500 EFC? Below are the corresponding hypotheses:

> H1: There is a significant difference in mean GPA among MS-HELP and non-MS-HELP Grant recipients with a $0-$5,500 EFC.
>
> *H0: There is not a significant difference in mean GPA among MS-HELP and non-MS-HELP* Grant *recipients with a $0-$5,500 EFC.*

Question two: Is there a significant difference in mean GPA at the beginning of the graduating term among MS-HELP and non-MS-HELP Grant recipients with a $0 EFC. Below are the corresponding hypotheses:

H1: There is a statistically significant difference in mean GPA among MS-HELP and non-MS-HELP Grant recipients with a $0 EFC.

H0: There is not a significant difference in mean GPA among MS-HELP and non-MS-HELP Grant recipients with a $0 EFC.

Question three: Is there a significant difference in mean GPA at the beginning of the graduating term among MS-HELP and non-MS-HELP Grant recipients with a $1-$1,500 EFC? Below are the corresponding hypotheses:

H1: There is a significant difference in mean GPA among MS-HELP and non-MS-HELP Grant recipients with a $1-$1,500 EFC.

H0: There is not a significant difference in mean GPA among MS-HELP and non-MS-HELP Grant recipients with a $1-$1,500 EFC.

Question four: Is there a significant difference in mean GPA at the beginning of the graduating term among MS-HELP and non-MS-HELP Grant recipients with a $1,501-$5,500 EFC? Below are the corresponding hypotheses:

H1: There is a significant difference in mean GPA among MS-HELP and non-MS-HELP Grant recipients with a $1,501-$5,500 EFC.

H0: There is not a significant difference in mean GPA among MS-HELP and non-MS-HELP Grant recipients with a $1,501-$5,500 EFC.

Presentation of the Findings

As described, the overall and initial question relates to whether or not there is a significant difference in cumulative GPA at the beginning of the graduating term between those who were recipients of the MS-HELP Grant during their graduating semester at UM and those who were not recipients with a Pell Grant-eligible EFC and at least a 2.5 cumulative GPA. Thus the non-MS-HELP Grant recipient pool in this instance only consists of Pell Grant-eligible (EFC < $5,500), Mississippi residents, with at least a 2.5 cumulative GPA.

Question one: Is there a significant difference in mean GPA at the beginning of the graduating term among MS-HELP and non-MS-HELP Grant recipients with a $0-$5,500 EFC?

> H1: There is a significant difference in mean GPA among MS-HELP and non-MS-HELP Grant recipients with a $0-$5,500 EFC.
>
> *H0: There is not a significant difference in mean GPA among MS-HELP and non-MS-HELP Grant recipients with a $0-$5,500 EFC.*

As the following data will first demonstrate, over the combined graduating years of 2014-2019 those UM graduating seniors within the EFC range of $0-$5,500 awarded the MS- HELP Grant during their final semester had a cumulative mean GPA of 3.3900, and this group serves as the **Population #1** of the study. Second, those UM graduating seniors within the EFC range of $0-$5,500 **not** awarded the MS-HELP Grant during their final semester had a cumulative mean GPA of 3.3223, this group serves as the **Population # 2** of the study. The following tables

illustrates this in more detail with the number of these students and the standard deviation of their mean GPA and sample size.

Table 1).

MS-HELP $0-$5,500 EFC RESIDENT GPA ENTERING FINAL TERM (Population #1)

Mean GPA	N	Std. Deviation
3.3900	220	.38216

Table 2).

Non-MS-HELP $0-$5,500 EFC RESIDENT GPA ENTERING FINAL TERM (Population #2)

Mean GPA	N	Std. Deviation
3.3223	1261	.41579

The following table serves to combine these two populations in a table for ease of reference:

Table 3).

HELP *versus* non-MS-HELP $0-$5,500 EFC RESIDENT GPA ENTERING FINAL TERM (Populations #1 and #2)

	N	Mean GPA	Std. Deviation
#1 HELP RESIDENT GPA ENTERING FINAL TERM**	220	**3.3900**	.38216
#2 non-MS-HELP RESIDENT GPA ENTERING FINAL TERM**	1261	**3.3223**	.41579

As the above table reflects, mean GPA for the MS-HELP group was 3.3900 and the non-MS-HELP group was 3.3223. Once the mean GPA and standard deviations were established I conducted a 2-sample z-test to determine if there was a statistically significant difference in GPA between the two groups. The following formula was utilized to determine this level of significance:

Figure 2).

$$z = \frac{(3.3223 - 3.3900) - 0}{\sqrt{\frac{0.41579^2}{1261} + \frac{0.38216^2}{220}}} = \frac{-.0677}{.028289337} = -2.392143633$$

At the 95% confidence level and per the z-score table, the reject regions were z < -1.96 or z >1.96. Therefore, the resulting z-score of -2.39214 demonstrates that I must reject the null hypothesis that there is not a significant difference between resident GPA entering the final term among HELP versus non-MS-HELP Grant students within the $0-$5,500 EFC range. In other

words, there is evidence present to support the hypothesis that being a MS-HELP Grant recipient at the beginning of the graduating term was related to a higher cumulative GPA compared to the non-MS-HELP Grant students within the $0-$5,500 EFC. As the data represents, students who presented with financial need as measured in EFC ranging from the neediest with a $0 EFC up to the limit of a $5,500 EFC for MS-HELP Grant and Pell Grant experienced a significant difference in academic success as measured in cumulative GPA at the time of graduation compared to that of their non-MS-HELP Grant counterpart graduates with at least a 2.5 GPA and an EFC of $0-$5,500.

I conducted the same analysis testing the population #1 and population #2 standard deviations against the sample means and sample standard deviation among students with a $0 EFC, which serves as the basis of **Question two** addressed next.

Question two: Is there a significant difference in mean GPA at the beginning of the graduating term among MS-HELP and non-MS-HELP Grant recipients with a $0 EFC. Below are the corresponding hypotheses:

> H1: There is a statistically significant difference in mean GPA among MS-HELP and non-MS-HELP Grant recipients with a $0 EFC.
>
> *H0: There is not a significant difference in mean GPA among MS-HELP and non-MS-HELP Grant recipients with a $0 EFC.*

I utilized the same above formula testing the sample mean GPA and sample standard deviation against the population mean and population standard deviation to generate a z-score

representative of the difference in GPA among the isolated MS-HELP and non-MS-HELP Grant students with a $0 EFC.

For reference purposes below is the **populations** table presented again:

Table 4).

HELP *versus* non-MS-HELP $0-$5,500 EFC RESIDENT GPA ENTERING FINAL TERM (Populations #1 and #2)

	N	Mean GPA	Std. Deviation
#1 MS-HELP RESIDENT GPA ENTERING FINAL TERM**	220	**3.3900**	.38216
#2 non-MS-HELP RESIDENT GPA ENTERING FINAL TERM**	1261	**3.3223**	.41579

Table 5).

HELP *versus* non-MS-HELP $0 EFC mean GPA and Standard Deviation

	N	Mean GPA	Std. Deviation
MS-HELP GPA $0 EFC	131	**3.3833**	.38200
non-MS-HELP GPA $0 EFC	550	**3.2618**	.42428

The following formula was utilized to determine this level of significance in the difference between the above mean GPA figures.

Figure 3).

$$z = \frac{(3.2618 - 3.3833) - 0}{\sqrt{\frac{0.41579^2}{550} + \frac{0.38216^2}{131}}} = \frac{-.1215}{.037784607} = -3.213895855$$

Per the above sample mean GPA and sample standard deviation compared to the population mean GPA and population standard deviation, the resulting z-score of -3.2138 and my aforementioned reject regions (z < -1.96 or z >1.96) result in me having to reject the null hypothesis that there is not a significant difference between resident GPA entering the final term among HELP versus non-MS-HELP Grant students with a $0 EFC. Here again, the data demonstrates that among students with a $0 EFC receiving the MS-HELP Grant during their graduating term did result in a significant difference in their cumulative GPA at the beginning of their final semester.

Need-based grants like the Pell Grant and MS-HELP Grant are significant awards that do assist students in financing their higher education related charges. However, as the above data conveys, students who demonstrate the most financial need as reflected with a $0 EFC and were MS-HELP Grant recipients during their final term do appear to additionally glean a measureable academic benefit as measured in cumulative GPA at the time of graduation compared to their non-MS-HELP Grant counterpart graduates with at least a 2.5 GPA. Presented next is research **Question three** in which the same test will be conducted except in this instance the students examined will be the non-MS-HELP and MS-HELP Grant recipients with an EFC of $1-1,500.

Question three: Is there a significant difference in mean GPA at the beginning of the graduating term among MS-HELP and non-MS-HELP Grant recipients with a $1-$1,500 EFC? Below are the corresponding hypotheses:

H1: There is a significant difference in mean GPA among MS-HELP and non-MS-HELP Grant recipients with a $1-$1,500 EFC.

H0: There is not a significant difference in mean GPA among MS-HELP and non-MS-HELP Grant recipients with a $1-$1,500 EFC.

Once again the **population** data set is presented here as a baseline reference

Table 6).

HELP *versus* non-MS-HELP $0-$5,500 EFC RESIDENT GPA ENTERING FINAL TERM (Populations #1 and #2)

	N	Mean GPA	Std. Deviation	
#1 HELP RESIDENT GPA ENTERING FINAL TERM**	220	**3.3900**	.38216	
#2 non-MS-HELP RESIDENT GPA ENTERING FINAL TERM**	1261	**3.3223**	.41579	

Here again, I employed the same above formula testing the sample mean GPA and sample standard deviation against the population mean and population standard deviation to generate a z-score representative of the difference in GPA among the MS-HELP and non-MS-HELP Grant students with a $1-$1,500 EFC.

Table 7).

HELP and non-MS-HELP $1-$1,500 EFC mean GPA and Standard Deviation

	N	Mean GPA	Std. Deviation
#1 HELP GPA $1-$1,500 EFC	63	**3.3598**	.36683
#2 non-MS-HELP GPA $1-$1,500 EFC	309	**3.3663**	.41084

The following formula was utilized to determine this level of significance in the difference between the above mean GPA figures.

Figure 4).

$$z = \frac{(3.3663 - 3.3598) - 0}{\sqrt{\frac{0.41579^2}{309} + \frac{0.38216^2}{63}}} = \frac{.0065}{.0536440228} = .121169138$$

Upon conducting the analysis, the above sample mean GPA and sample standard deviation compared to the population mean GPA and population standard deviation, resulted in a z-score of .12116. With my reject regions referenced above (z < -1.96 or z > 1.96) and the z-score of a .12116 falling outside this region results in me failing to reject the null hypothesis that there is not a significant difference between resident GPA entering the final term among HELP versus non-MS-HELP Grant students with a $1-$1,500 EFC. In this instance the data demonstrates that among students with a $1-$1,500 EFC receiving or not receiving the HELP during their graduating term did not result in a significant difference in their cumulative GPA at the beginning of their final semester. Lastly **Question four** will be examined which explores the

possible in impact, if any, receipt of the MS-HELP Grant may have had on cumulative GPA among students with an EFC between $1,501 and $5,500.

Question four: Is there a significant difference in mean GPA at the beginning of the graduating term among MS-HELP and non-MS-HELP Grant recipients with a $1,501-$5,500 EFC? Below are the corresponding hypotheses:

> H1: There is a significant difference in mean GPA among MS-HELP and non-MS-HELP Grant recipients with a $1,501-$5,500 EFC.
>
> *H0: There is not a significant difference in mean GPA among MS-HELP and non-MS-HELP Grant recipients with a $1,501-$5,500 EFC.*

Once again the population dataset is presented here for baseline reference:

Table 8).

HELP *versus* non-MS-HELP $0-$5,500 EFC RESIDENT GPA ENTERING FINAL TERM (Populations #1 and #2)

	N	Mean GPA	Std. Deviation	
#1 HELP RESIDENT GPA ENTERING FINAL TERM**	220	**3.3900**	.38216	
#2 non-MS-HELP RESIDENT GPA ENTERING FINAL TERM**	1261	**3.3223**	.41579	

Here again, I employed the same above formula testing the sample mean GPA and sample standard deviation against the population mean and population standard deviation to generate a

z-score representative of the difference in GPA among the MS-HELP and non-MS-HELP Grant students with a $1,501-$5,500 EFC.

Table 9).

HELP and non-MS-HELP $1,501-$5,500 EFC mean GPA and Standard Deviation

	N	Mean GPA	Std. Deviation
MS HELP GPA $1,501-$5,500 EFC	26	**3.4969**	.41525
non-MS-HELP GPA $1,501-$5,500 EFC	402	**3.3713**	.39777

The following formula was utilized to determine this level of significance in the difference between the above mean GPA figures.

Figure 5).

$$z = \frac{(3.3713 - 3.4969) - 0}{\sqrt{\frac{0.41579^2}{402} + \frac{0.38216^2}{26}}} = \frac{-.1256}{.077750569} = -1.615146271$$

Upon conducting the analysis, the above sample mean GPA and sample standard deviation compared to the population mean GPA and population standard deviation, resulted in a z-score of -1.61514. With my reject regions referenced above ($z < -1.96$ or $z > 1.96$) result in me failing to reject the null hypothesis that there is not a significant difference between resident GPA entering the final term among HELP versus non-MS-HELP Grant students with a $1,501-$5,500 EFC. In other words, there is not enough evidence present that receiving or not receiving MS-HELP Grant has a significant impact on cumulative GPA students with an EFC between

$1,501 and $5,500. This group represents the student demonstrating moderate to little financial need as measured by EFC. One possible reason for there not being a significant difference in cumulative GPA among the MS-HELP recipients and non-MS-HELP Grant recipients is the presumably increased familial financial support to their education thereby potentially limiting a reliance on working on or off campus to finance their education which can serve as a distraction to academics.

SUMMARY

After conducting the above analyses it appears that the MS-HELP Grant has the most *student success* impact in terms of cumulative GPA at the time of graduation among the neediest students as measured by an EFC of $0. Although the null hypothesis of no significant difference in GPA among between recipients and non-recipients was rejected for the $0-$5,500 and the $0 groups, meaning receipt of MS-HELP Grant did have a positive impact on cumulative GPA, there is some unpacking required. The largest group examined (Question one) was the MS-HELP versus non MS-HELP Grant with a $0-$5,500 EFC. Those with a $0 EFC who were MS-HELP Grant recipients made up 131 of the entire 220 pool of recipients across the 2014-2019 period. This is meaningful because within the $0-$5,500 EFC recipient pool this leaves only 89 students who did not have a $0 EFC and of these, only 26 had an EFC over $1,500 and zero had an EFC above $4,595.

Therefore, although the analysis did yield a rejection of the null hypothesis of no significant difference in cumulative GPA among those with a $0-$5,500 the overwhelming majority of MS-HELP Grant recipients within this EFC range were already well within the $0-$1,500 range, while the majority (713) of the 1,261 non-HELP recipients in the $0-$5,500 EFC range had a $1-$5,500 EFC and of these 713, 402 had an EFC of $1,500-$5,500. Therefore, likely to the high number of students included in Question one, many of which who had the MS-HELP Grant awarded had a $0 EFC suggests the rejection of the null hypothesis is more nuanced and less conclusive than the rejection of the null hypothesis among only those with a $0 EFC.

The MS-HELP Grant award is designed to have the most positive financial impact on the neediest students in that it can be paired with or "stacked" with a full Pell Grant (approximately $6,000 depending on award year) which requires an EFC of $0. The MS-HELP Grant no-doubt has a positive financial impact on all those who receive it, but considering one only needs to have a Pell Grant-eligible EFC of anything below approximately $5,500 means that one with a $5,450 EFC, for instance, which equates to the somewhat small full-time Pell Grant amount of $373 per semester (19-20 aid year) has a much smaller "stacked" total of Pell Grant and MS-HELP Grant.

Considering the MS-HELP Grant award covers full tuition and fees at Mississippi public schools, a student attending a MS four-year public school would get about $4,400 per semester for the 2019-20 award year (The University of MS). Private college students get the same award amount as student attending the closest four year public college/university and MS community college students get about $1,525 per semester in the MS-HELP Grant. Therefore, a student attending the University of Mississippi full-time, for instance, with a $0 EFC would get approximately $10,600 in only Pell Grant and HELP grant combined (versus a total of about $4,700 in Pell Grant and MS-HELP Grant for the above student with the barely Pell Grant eligible EFC) and then they could also receive any merit-based academic scholarships on top of that along with any other awards such as outside scholarship or loans if needed as allowed by the student's Cost of Attendance.

Considering the significance of this award, it is not surprising the application and eligibility requirements are rigid and do result in numbers of potentially eligible students missing the application deadline and some students losing and, in many cases, never regaining eligibility. As mentioned previously in the study, the application deadline in March 31st for the upcoming

award year and one must apply within one year of graduating high school. This means that many first time applicants are still in high school when they first apply which is why organizations such as “Get2College” who assist in FAFSA and MS state-aid application completion in high schools are so crucial. Additionally, the MS-HELP Grant carries the 2.5 minimum cumulative GPA along with at least 15 hours of enrollment per semester. A break in either of these requirements results in a semester of ineligibly the following semester. In the following Manuscript Three the implications of these findings will be examined and potential implementations designed in response to the findings will be discussed.

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MANUSCRIPT III: IMPLICATIONS OF RESEARCH AND IMPLEMENTATION PLAN

INTRODUCTION

This is the final manuscript my Dissertation in Practice (DiP). In this manuscript I will explore the implications of the research findings and how these findings may translate into actionable steps at addressing my Problem of Practice related to increasing access to higher education and student success among Pell Grant-eligible students through programming such as the need-based MS-HELP Grant. The first manuscript served to introduce the reader to the myriad of issues related to access to higher education and student success among Pell Grant-eligible and first generation college students. Perhaps not unsurprisingly, some of the most common and most significant barriers to access are related to finances and the often dearth of household resources available to contribute to higher education as most uniformly measured by Expected Family Contribution (EFC). The first installment examines ways in which access to higher education can be strengthened and barriers weakened through need-based financial aid like the Pell Grant and the MS-HELP Grant, each of which are intended partly in part to reduce a reliance on student loans which can serve as a significant burden to students within this population in post-college life.

The second manuscript focuses on Pell Grant-eligible, Mississippi-resident graduating seniors at the University of Mississippi (UM) with at least a 2.5 GPA and whether or not those who were recipients of the MS-HELP had any measurable difference in cumulative GPA at the beginning of their graduating semester. This study was intended to examine somewhat fluid element of *student success*—cumulative GPA. Many explorations of how this population

succeeds in college tends to relate to whether or not graduation and a degree were achieved, in this study however, all those examined are graduating seniors. That said, the documented cumulative GPA in this data was recorded at the beginning of the graduating term so it is possible a small minority actually did not graduate at the end of the term in question, but considering theses were all senior college students with at least a 2.5 cumulative at the beginning of their final term suggests such a phenomenon is unlikely to be widespread, and if it did occur, the senior likely graduated in a subsequent semester. Therefore, whether one received the MS-HELP Grant or not, students on both sides of the study have demonstrated the classic element of *student success* simply by virtue of graduating, and doing so with at least a 2.5 cumulative GPA at the beginning of that final term. However, I sought to examine this on a more nuanced level as cumulative GPA is in indication of academic acumen and, considering one only actually needs a 2.0 cumulative GPA to graduate with a degree at many institutions, one would be hard-pressed to suggest a graduate with a 2.0 was just as *successful* as their co-graduate with a 3.2 cumulative GPA, for example.

SUMMARY OF PROBLEM OF PRACTICE

As detailed in the first manuscript, the Problem of Practice (PoP) I sought to address in this work relates to the barriers to accessing higher education for students demonstrating high financial need as measured by EFC generated by the FAFSA. The intention of this study explores the ways in which programming that can take the form of financial aid awards such as the Pell Grant and specifically the Mississippi HELP Grant (MS-HELP Grant) can assist students in this population in accessing higher education by reducing the financial barriers. One nuance of this PoP is the somewhat turbulent relationship this population has with student loans. Federal student loans were created by the High Education Act of 1965 for the very purpose of assisting students in paying for college through guaranteed loans (not credit-based) with relatively low interest rates, and the practicality and utility of these should not be diminished. However, as discussed in the first manuscript, college students demonstrating high financial need as measured by EFC who are Pell Grant eligible tend to not have as many household resources available to contribute to college and "safety-net" mechanisms in place compared to college students who demonstrate little financial need should one need familial assistance financing college and re-paying interest-accruing student loans.

Moreover, students with a low EFC tend to be from minority backgrounds and are more likely to be a first-generation college student which is a designation that is also related to many well-known challenges in the higher education landscape. Related to both Pell Grant-eligible and first-generation college students are the likelihood of needing to utilize student loans to

finance their education endeavor as well as the increased chances of struggling with student loan repayment and student loan default after leaving college—which can have a detrimental effect on one's credit score, ability to borrow money for home and vehicle purchases thus minimizing the societal economic contributions often associated with being a college graduate.

With these considerations I became increasingly interested in need-based aid such as the Pell Grant (in which the maximum award is approximately $6,000 per year or $9,000 if the student attends fall, spring, and summer) and awards like it which can be combined with the Pell Grant, since the Pell Grant is usually not enough to cover all expenses unless the student is in exclusively online classes at a low-cost institution like a community college. For traditional first-time college students with room and board charges combined with their tuition charges, other aid is often necessary, such as student loans. Therefore, when there are other awards available like the MS-HELP Grant, potentially eligible students should actively pursue these and student-advocates assisting with the transition from high school to college life should be proactive in assisting students secure this funding which is grant money that does not need to be paid back. The metric employed in this study to discover any correlation to receipt of the MS HELP Grant and student success (other than graduating since all students in the study were graduating seniors) was cumulative GPA at the beginning of their final term.

SUMMARY OF FINDINGS

The participants in this study were graduating seniors at the University of Mississippi (UM) from the years 2014-2019 who were Mississippi state residents with at least a 2.5 cumulative Grade Point Average (GPA) a Pell Grant eligible Expected Family Contribution (EFC) and at least full-time enrollment at the beginning of their graduating term. What was primarily analyzed were the student de-identified cumulative GPA and EFC. The thrust of the study was to determine if those students awarded the MS-HELP at the beginning of their graduating term had a statistically higher cumulative GPA than their comparable counterparts who were not awarded the MS-HELP Grant during this period. As described in the second manuscript, students who may have at some point been awarded the MS-HELP Grant but then lost eligibility for the award and thus did have it awarded during this time were excluded as MS-HELP recipients for the purposes of this study and were therefore categorized as non-MS HELP recipients.

The following research questions and corresponding hypotheses were explored in the second manuscript to address the above described possible relationship:

Question one: Is there a significant difference in mean GPA at the beginning of the graduating term among MS-HELP and non-MS-HELP recipients with a $0-$5,500 EFC? Below are the corresponding hypotheses:

> H1: There is a significant difference in mean GPA among MS-HELP and non-MS-HELP recipients with a $0-$5,500 EFC.
>
> *H0: There is not a significant difference in mean GPA among MS-HELP and non-MS-HELP recipients with a $0-$5,500 EFC.*

Question two: Is there a significant difference in mean GPA at the beginning of the graduating term among MS-HELP and non-MS-HELP recipients with a $0 EFC. Below are the corresponding hypotheses:

> H1: There is a statistically significant difference in mean GPA among MS-HELP and non-MS-HELP recipients with a $0 EFC.
>
> *H0: There is not a significant difference in mean GPA among MS-HELP and non-MS-HELP recipients with a $0 EFC.*

Question three: Is there a significant difference in mean GPA at the beginning of the graduating term among MS-HELP and non-MS-HELP recipients with a $1-$1,500 EFC? Below are the corresponding hypotheses:

> H1: There is a significant difference in mean GPA among MS-HELP and non-MS-HELP recipients with a $1-$1,500 EFC.

H0: There is not a significant difference in mean GPA among MS-HELP and non-MS-HELP recipients with a $1-$1,500 EFC.

Question four: Is there a significant difference in mean GPA at the beginning of the graduating term among MS-HELP and non-MS-HELP recipients with a $1,501-$5,500 EFC? Below are the corresponding hypotheses:

H1: There is a significant difference in mean GPA among MS-HELP and non-MS-HELP recipients with a $1,501-$5,500 EFC.

H0: There is not a significant difference in mean GPA among MS-HELP and non-MS-HELP recipients with a $1,501-$5,500 EFC.

After employing a 2 sample z-test with a .05 alpha level each question yielded results that were consistent with the MS-HELP Grant award appearing to have the greatest impact on student success as measured by cumulative GPA at the beginning of the graduating term among students demonstrating the highest financial need. For **Question one** which included the largest number of total students (1,481 total) due to the EFC range being $0-$5,500 (the full eligible spectrum), the mean GPA among the HELP recipients (220 total) was 3.39 and the mean GPA among non-MS-HELP recipients (1,261 total) was 3.3223. In this case, the GPA difference at surface level does appear fairly significant however the algebraic z-test must ultimately be employed due to the disparity in the sample sizes in the two groups (1,041 more non-HELP students).

However, even with this difference in sample sizes the z-score yielded from the 2 sample z-test was -2.3931 which was within the reject region of $z < -1.96$ or $z > 1.96$ therefore the null hypothesis of there not being a significant difference in GPA among MS-HELP and non-MS-HELP recipients was rejected meaning there is a difference in GPA between these groups within

the $0-$5,500 EFC range. As described in the second manuscript, the reason it appears the MS-HELP Grant does have the greatest impact the lower the EFC is because of the 220 total MS-HELP recipients, 131 had a $0 EFC and of the remaining 89 students who did not have a $0 EFC, only 26 had and EFC over $1,500 and no MS-HELP Grant recipient in the study had an EFC over $4,595 which is approximately $1,000 beneath the EFC eligibility ceiling for the award. Therefore, although Question one explores students with any possible Pell-Grant eligible EFC, the majority of these among the MS-HELP Grant recipient pool had a $0 EFC and were therefore represented in Question two as well. The following table serves to illustrate these overall EFC ranges for the two groups.

Table 1).

EFC Range	**HELP vs. non-HELP total students**
	MS-HELP Grant Recipient
$0	131
$1-$1,500	63
$1,501-$5,500	26
	Non-MS HELP Grant Recipient
$0	550
$1-$1,500	*309*
$1,501-$5,500	402

The results of **Question two** which only compared mean GPA among MS-HELP and non-MS-HELP recipients with a $0 EFC is at baseline less nuanced and more conclusive as each group demonstrated the same level of measurable financial need. Here again there was a considerable difference in the comparative numbers of the MS-HELP recipients (131) and non-MS HELP recipients (550) but the differences in mean GPA are readily apparent before employing the 2 sample z-test which does factor sample sizes into the score. For the $0 EFC group of MS-HELP recipients the mean GPA was 3.3833 and the non-MS HELP recipients with a $0 EFC had a 3.2618 mean GPA. After the z-test was administered the z score of -3.2138 which here again is within the reject region in which $z < -1.96$ or $z > 1.96$ means the null hypothesis of no difference in mean GPA between MS-HELP and non-MS-HELP recipients had to be rejected.

As discussed in the second manuscript the MS-HELP Grant appears to be engineered to have the greatest financial impact on students with the lowest EFC ($0) since a $0 EFC is equated with the full Pell Grant (approx. $6,000) which can be combined with the MS-HELP Grant (approx.. $9,000/year at a MS public 4 year institution and approx. $3,000/year at a MS community college). However, with the results of this 2 sample z-test, it appears that among graduating students with a $0 EFC between the periods of 2014-2019 at UM who were awarded the MS-HELP Grant at the beginning of their final term, did demonstrate a higher cumulative GPA at the beginning of their final term than that of their counterparts who were not awarded the MS-HELP Grant.

Of course it would be virtually impossible to identify the actual reasons for the difference in GPA, and one would be negligent if not reckless to suggest that the increased GPA was solely due to being awarded the MS-HELP Grant—and such a claim is certainly not the purpose of this

study. The thrust and purpose of the study was to employ statistical analysis to compare two groups of students in which the primary identifiers of state residency, EFC, cumulative GPA, hours of enrollment and the presence or absence of the MS-HELP Grant in their final semester award package could be compiled and analyzed to determine difference in mean cumulative GPA and whether or not that difference was statistically significant.

Any measurable impact in terms of GPA on MS-HELP Grant recipients appears to diminish as EFC rises. **Question three** concerned the same potential relationship except the EFC range is $1-$1,500 for the student. Per the z-test and resulting z-score of .12116 which fell outside the reject regions of $z < -1.96$ or $z > 1.96$, resulted in the null hypothesis of "no difference in mean GPA between the two groups failing to be rejected which implies there was no statistically significant difference in mean GPA between MS-HELP receipts and non-MS HELP recipients in this EFC range. In this instance even the differences in mean GPA do appear less significant at surface level as mean GPA for the MS-HELP recipients (63 total) in this EFC range is 3.3598 and the mean GPA of the non-MS-HELP recipients is 3.3663 (309 total).

Here again it would be imprudent to suggest to what extent, if any, the MS-HELP Grant was instrumental in the results in this instance. As we know from the aforementioned breakdown of the MS-HELP recipients, of the 220 total 131 of them had a $0 EFC and of the remaining 89 students, 37 of them had an EFC between $1-$500, 13 had an EFC of $501-$1,000, and 13 had an EFC of $1,001-$1,500 (the remainder fell within the final EFC range in Question four) which means even within this $1-$1,500 EFC range the majority of the MS-HELP recipients were still on the low-end of the $1-$1,500 EFC range. The following table serves to illustrate these ranges.

Table 2).

EFC Range	***MS-HELP Grant Recipient***
$0	131
$1-$500	37
$501-$1,000	13
$1,001-$1,500	13
*$1,501-$5,500	*26

*included for reference will be discussed ahead.

Per the previous analysis 550 of the non-MS HELP Grant recipients had a $0 EFC, the makeup of the 309 non-MS HELP Grant recipient pool within the $1-$1,500 EFC range was comprised of 172 who had a $1-$500 EFC, 67 had a $501-$1,000 EFC and 70 had a $1,001-$1,500 EFC, which means here too, the majority of the non-MS-HELP recipients within the $1-$1,500 EFC (172) range also possessed an EFC on the low-end of the given EFC range. The following table represents this set of ranges.

Table 3).

EFC Range	***Non-MS-HELP Grant Recipient***
$0	550
$1-$500	172
$501-$1,000	67
$1,001-$1,500	70
*$1,501-$5,500	*402

*included for reference, not discussed above

Finally in **Question four** the potential relationship was examined for MS-HELP and non-MS-HELP recipients with an EFC of $1,501-$5,500. Per the z-test and resulting z-score of -1.61514 which fell outside the reject regions of $z < -1.96$ or $z > 1.96$, resulted in the null hypothesis of "no difference" failing to be rejected which implies there was no statistically significant difference in mean GPA between MS-HELP receipts and non-MS HELP recipients in this EFC range. At surface level the difference in mean GPA between the two groups appears fairly considerable as mean GPA among MS-HELP recipients (26 total) was 3.4969 and mean GPA among the non-MS HELP recipients (402 total) was 3.3713. However, when the disparity in sample sizes is taken into account via the z-test which can serve as an equalizer of sorts, the results yielded a failure in the rejection of the null hypothesis. In this instance, of the 26 MS-HELP recipients with an EFC of $1,501-$5,500, 17 of them had an EFC between $1,501 and $2,500 and only 9 students having an EFC over $2,500, and the highest was $4,595

Table 4).

EFC Range	***MS-HELP Grant Recipient***
$1,501-$2,500	17
$2,500-$4,595	9
$4,595-$5,500	0

Among the 402 non-MS HELP recipients within this EFC range 139 had an EFC between $1,501 and $2,500, 263 had an EFC of $2,501-$5,500 and 101 of these had an EFC between $4,500-$5,500 meaning the majority of non-MS HELP Grant recipients had an EFC on the higher-end of this EFC range. The following table serves to illustrate these.

Table 5).

EFC Range	***Non-MS-HELP Grant Recipient***
$1,501-$2,500	139
$2,501-$5,500	263
*$4,500-$5,500	*101

*Extra Range illustrated number extracted from 402 total

It is relatively well-known in the realm of higher education that there tends to be a correlation between GPA and EFC or in non-financial aid terms—level of affluence. This phenomenon of GPA increasing as EFC increases can be observed among the populations in this study as well. Among MS-HELP Grant recipients with a non-$0 EFC a mean GPA of 3.3833 was demonstrated. Mean GPA consistently increased as EFC increased. For instance, within the

$1-$1,500 EFC MS-HELP Grant recipients demonstrated a mean GPA of 3.3598 and those with a $1,501-$5,500 had a 3.4969 mean GPA. This phenomenon also present among the non-MS HELP Grant recipient group. In the $0 EFC range these students had a mean GPA 3.2618, and those with a $1-$500 EFC demonstrated a mean GPA of 3.3663 and those with an EFC of $1,501-$5,500 had a mean GPA of 3.3713. The following table is intended to represent this.

Table 6).

EFC & Mean GPA

EFC	**Mean GPA**
MS-HELP Grant EFC	***MS-HELP Grant Mean GPA***
$0	3.3833
$1-$1,500	3.3598
$1,501-$5,500	3.4969
Non-MS-HELP Grant EFC	***Non-MS HELP Grant Mean GPA***
$0	3.2618
$1-$1,500	*3.3663*
$1,501-$5,500	3.3713

Here again, phenomenon observed among these two populations of students should not be considered representative of all students or all Mississippi-resident students who may be Pell Grant and/or state aid award eligible. However, within these two populations (MS-HELP and non-MS-HELP Grant recipients with the qualifying pre-conditions) there does appear to be a difference in mean GPA among those demonstrating the highest financial need as measured in

EFC and having received the MS-HELP Grant at the beginning of their graduating term. Therefore the following section will concern the extent to which potentially eligible students demonstrating high financial need can be supported and guided in the pursuit of the MS-HELP Grant which is a valuable financial aid award and may have positive academic benefits as well.

IMPROVING PRACTICE TO ENHANCE EQUITY, ETHICS, & SOCIAL JUSTICE

As discussed above, there may be correlation to increased GPA among students demonstrating high financial need as demonstrated with a low EFC and receiving the MS-HELP Grant. The statistical analysis revealed a statistically higher cumulative GPA among recipients at the beginning of their graduating term. Again, there well may have been other factors at work resulting in the increased GPA measured as "significant" on a statistical level other than the MS-HELP Grant. However, at the very least the financial significance of the award coupled with the corresponding Pell Grant eligibility for students demonstrating a low EFC means more should be done in increasing MS-HELP Grant awareness among potentially eligible students.

As stated previously, the somewhat stringent application deadlines and requirements for the MS-HELP result in many potentially eligible students failing to demonstrate eligibility and thus obtain the valuable MS-HELP Grant award. As mentioned, the application deadline for the upcoming fall award year is always March 31st, which means prospective college freshmen who seek to receive the award must have a completed application submitted while they are still a high school senior. Considering the often hectic life of a high school senior at roughly the mid-point of the last semester corresponds with the MS-HELP application deadline, I believe the first potential proposed regulatory change to assist these students would be to extend the deadline by at least two months to May 31st so that there is some semblance of congruency with the end of the high school experience and deadline for the MS-HELP Grant application. I believe if potentially eligible students knew the deadline roughly corresponded with the end of their high

school experience they would be more aware of the approaching deadline on the horizon, not to mention they would simply have more time to complete the application. Moreover, such a deadline extension would allow for more opportunities for on-campus high school visits from organizations like ”Get 2 College” in collaboration with college financial aid office processionals in the district which are crucial to correct and timely FAFSA and state-aid application submissions.

The second regulatory change I would propose would be with regard to the rule that one must apply and be deemed eligible within one year of high school graduation. This rule essentially means that only true college freshmen are eligible for the award. I understand this rule considering the significant amount of the award and lax application deadlines would likely result in a considerable increase of recipients and thus a potentially burdensome expenditure increase to the state. However, I believe there would be an equitable method to achieve this by having a prorated amount based on application receipt date. Essentially this would result in those meeting the existing deadline of having eligibility being confirmed within one year of graduating high would be eligible for the full amount (depending on institutions—public four-year or community college) and then a decreasing amount for those who have eligibility confirmed within two years of graduating high school, lastly those having it confirmed within three years of graduating from high school would receive the smallest award amount.

Additionally I would recommend those establishing eligibility within either two or three years after high school not be beholden to the 15 hour per-semester minimum enrollment. Considering that these students would be more likely to have joined the workforce and/or started a family—each of which can make enrolling in at least 15 hours per semester difficult, if not impossible, I would recommend requiring a minimum of at least half-time enrollment for these

students receiving the reduced award amount due to establishing eligibility within two or three years after graduating from high school. In this respect they could still maintain their employment and familial obligations while pursuing higher education with the assistance of the MS-HELP Grant.

As mentioned, I recognize that extending application deadlines and periods for establishing eligibility would result in an influx of recipients and increased costs to the state. However, I believe the return on investment would be equitable as increasing award recipients would likely increase rates of graduation for the state and as discussed in the first manuscript, a population with more college educated and credentialed citizens can help stimulate and drive an economy. Additionally, increased grant funding could result in a decreased reliance on loan money being utilized to pay for college which would mean less student loan defaults after college which, as discussed, can serve to stifle economic activity. This potential return on investment would likely be long-term but it would at the very least serve as a vote of confidence in college students and commitment to supporting those eligible students demonstrating the financial need.

I believe the two aforementioned regulatory changes of extending the application deadline by two months, and expanding the period of time after graduating from high school in which one must establish eligibility from one year to a maximum of three years with the maximum award amount decreasing each year by a certain dollar amount to be consistent with the tenants of the CPED principles. Designed to increase equity, ethics, and social justice, these principles together serve as the cornerstone of the Carnegie Project on the Education Doctorate. The above recommendations would result in an increased number of students receiving the valuable MS-HELP Grant award which assists students in financing their education and per the

statistical analysis of cumulative GPA, appears to be correlated to a high cumulative GPA among students demonstrating the greatest financial need.

I would recommend a proposal of these changes be brought before the Mississippi state aid financial aid office leadership and Mississippi state legislature for discussion before the 2021-22 award year. The fall of 2020 marks the beginning of the 2020-21 award year which extends through until the end of summer 2021. Therefore I believe initiating discussions around such changes toward the end of the spring of 2021 would be beneficial. If such regulatory changes were adopted I would not expect to see implementation until at least three years later.

Examining this group of students in this process has strengthened my resolve to assist them in being successful. As a financial aid administrator the best tool I can wield to assist students is my knowledge of financial aid and my ability to advocate for these students. In my role as Financial Aid Director at Holmes Community College I may not have the ability to visit all the district high schools informing students on available need-based awards like the MS-HELP Grant but I can help coordinate these events and combine resources with colleagues to reach these students. Additionally, in my role at Holmes Community College I have the unique opportunity to serve a significant number of Pell Grant-eligible students and thus, potentially eligible MS-HELP Grant students. Per the current award rules, once those potentially eligible students are sophomores they are no longer eligible for these awards therefore an expansion of period of time to establish eligibility after graduating high school would increase the number of students I, as well as all financial aid administrators in the state could potentially assist in obtaining the MS-HELP Grant.

Even if there are no legislative changes made to the existing rules and regulations regarding the MS-HELP Grant it remains a significant award that continues to assist many

students in achieving their academic goals. Per the findings in manuscript two, there appears to be a correlation in receiving the MS-HELP Grant and higher cumulative GPA at the beginning of the graduating terms for the highest-need students. Apart from the statistical analysis performed in this study, considering TIV federal financial aid like the Pell Grant only requires a 2.0 cumulative GPA and can be received at enrollment levels 12 hrs. (full-time) 9 hrs. (quarter-time) 6 hrs. (half-time) and less than 6 hrs. (less than half-time) students receiving the MS-HELP which requires at least 15 hrs. of enrollment per term and at least a 2.5 cumulative GPA suggests that those receiving MS-HELP Grant (and Pell Grant as well as one must be Pell Grant eligible to receive MS-HELP Grant) would be more likely to maintain an overall higher cumulative GPA since the baseline GPA for MS-HELP eligibility is already .5 higher than that of the Pell Grant and other TIV federal financial aid, including Federal Direct Student Loans.

FUTURE RESEARCH

I believe there are several opportunities for further research opportunities exploring students who demonstrate Pell-Grant eligible financial need as measured in EFC and cumulative GPA. I believe an exploration of the level of correlation between EFC of student cumulative GPA could be a meaningful study and one in which EFC could be used to track potential students who may benefit from increase student success academic programming that could increase cumulative GPA. Ideally this would be a state-wide study. If the data follows general trends in higher education one would expect to see correlation that as EFC climbs so does cumulative GPA. Therefore if a state-wide analysis was conducted it could determine within what EFC range there was correlation to a less than 2.0 cumulative GPA which can lead to losing TIV financial aid eligibility and could prevent a student from graduating as most institutions require at least a 2.0 cumulative GPOA to graduate.

Having such a mechanism in place could lead to preventative measures as students who apply for TIV federal financial aid via the FAFSA application typically have a FAFSA submitted and thus an EFC established prior to enrolling in school and establishing a cumulative GPA. Thus, having an EFC on hand after such a state-wide study was conducted, student support staff at participating institutions could have a list of students within a given EFC range which is correlated to a documented cumulative GPA range and make available to them increased levels of academic support should the student choose to participate in the programming.

I believe another opportunity for further research more specifically related to Mississippi financial aid awards and particularly the MS-HELP Grant would be the rates of graduation among those who have received the award compared to those with comparable need and other pre-qualifiers who did not receive the MS-HELP Grant award. This study examined cumulative GPA at the beginning of the final term among comparable graduating seniors, some of whom were recipients of the MS HELP during this period and others were not but they were all presumably college graduates to-be at the end of that semester. This means that at the end of that semester all the students likely graduated (save some extraordinary reason that would have most likely resulted ultimately in a college graduation the following term) so rates of graduation among these groups would have essentially been 100%. In this alternate proposed study, one could track rates of graduation over a given period of time for any student who had ever received the MS-HELP Grant compared to those comparable students with an EFC in a given range, full time enrollment, MS-state residency who never received the award to see if there was any correlation to having ever been a MS-HELP recipient and graduating from college.

Although the data-file obtained in this study did not include ethnicity but did include gender, I believe future research could examine the ways in which gender and ethnicity may or may not factor in to a relationship between the MS-HELP Grant and cumulative GPA. Originally ethnicity was a requested data field, however college of study was included it was determined also including ethnicity could lead to potentially identifiable student information. An example of this would be a minority student enrolled in a program typically under-representative of minorities, and the resulting could lead one to identify one or a small group of students which would jeopardize ethical research standards. Therefore if one could, in a sense, *exchange* the data field of college of study for ethnicity, one could reasonably conduct an analysis in which

gender is examined which could yield fascinating results as to the role gender and/or ethnicity may play in a quantitative exploration such as the one conducted in this study.

A possible limitation to this would be that since MS-HELP Grant eligibility can be lost then re-established it may be difficult to relate the receipt of the award to graduating since there may have been semesters in which the student did not have the award but did well academically, or did poorly. I believe a study like this could be meaningful to further funding and increasing interest in the MS HELP Grant, especially if it was determined that there was some level of correlation to receiving it and graduating from college.

SUMMARY

The intention of this study was to examine the relationship between the MS-HELP Grant and cumulative GPA at the time of graduation among graduating seniors at the University of Mississippi. The purpose of the first manuscript was to begin by broadly discussing experiences and challenges among college students demonstrating financial need as measured by a Pell Grant-eligible EFC. As the first manuscript continued, the attention was focused a specific need-based award known as the Mississippi Higher Education Legislation Plan (MS-HELP Grant) which requires one to have a Pell-Grant eligible EFC, and the recipients of this award. Ultimately the goal was to demonstrate the financial significance of the MS-HELP Grant and how receipt of this could increase the nuanced metric of student success, examined here in terms of cumulative GPA. Therefore, this laid the groundwork for the analysis and comparative study executed in the second manuscript.

The purpose of the second manuscript is to present the quantitative analysis aspect of the study in which graduating seniors at UM throughout the years of 2014-2019 were grouped as MS-HELP Grant recipients and non-MS HELP Grant recipients and cumulative GPA at the beginning of the final term was compared. Within this broad grouping and comparison of students within each population they were grouped by EFC into three different ranges for the different aspects of the research questions. The first question concerned those with an EFC between $0-$5,500, the second question concerned only those with a $0 EFC, the third question concerned those with a $1-$1,500 EFC and the fourth question concerned those with a $1,501-

$5,500 EFC. The findings of the study revealed that those students with the lowest EFC of $0 and the MS-HELP Grant awarded at the beginning of the final term had a statistically higher mean GPA compared to comparable students with a $0 EFC but no MS-HELP Grant awarded during this time. As mentioned previously there is virtually no analysis one could employ which could sufficiently demonstrate that the sole reason for the increased mean cumulative GPA at the beginning of the final term was because of receiving the MS-HELP, but the data does indicate this difference and the primary meaningful difference between the two groups was the receipt or non-receipt of the MS-HELP Grant at the beginning of the graduating semester.

As an experienced financial aid administrator having worked in three different institutions in the state of Mississippi with MS-HELP Grant recipients at each, my professional hypothesis on why they may be more successful is two-fold. First, I believe that with the increased grant funding in their financial aid package they may be less stressed, and potentially distracted by, larger outstanding balances owed to the college which can result in obstacles registration holds. Moreover, MS-HELP Grant recipients may be less reliant on alternative funding sources like working on or off-campus to cover their costs—which can also serve as a distraction to their studies (Scott-Clayton, 2011). Second, I believe that due to being required to maintain at least a 2.5 cumulative GPA along with at least 15 hours of enrollment per semester, they are required to simply work-harder to maintain eligibility as opposed to one only awarded TIV financial aid which only requires a 2.0 GPA and one can receive federal aid at varying levels of enrollment—all less than 15 hours. Therefore, with both of these considerations, I believe MS-HELP Grant recipients are better-positioned to be successful in terms of GPA than their non-MS-HELP Grant recipient counterparts.

The purpose of the third manuscript is to discuss potential changes to the current rules and regulations related to the MS-HELP Grant based on the findings in the second manuscript. The findings which suggest that students demonstrating significant financial need as measured by EFC may glean academic benefits from being a MS-HELP Grant recipient. Therefore, recommendations would be to increase awareness of the award and the deadlines and requirements associated with in high schools via programming and student advocacy groups, extend the somewhat early application deadline by two months to generally coincide with the end of high school, and finally to expand the period of time in which one can establish eligibility within graduating from high school from one year to three years with the maximum award amount decreasing with each passing year.

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EDUCATION

UNIVERSITY OF MISSISSIPPI, School of Education
Oxford, Mississippi
Doctor of Education in Higher Education/Student Personnel
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UNIVERSITY OF MISSISSIPPI, School of Education
Oxford, Mississippi
Master of Arts in Higher Education/Student Personnel
December, 2014

UNIVERSITY OF MISSISSIPPI, College of Liberal Arts
Oxford, Mississippi
Bachelor of Arts, Dual Majors: History & English
May, 2011

HIGHER EDUCATION EXPERIENCE

Office of Financial Aid, Holmes Community College
Goodman, MS
Director of Financial Aid *August 2019-Present*

- Oversee administration of all federal, state, and institutional financial aid at the college.
- In a typical year $12 million in federal Pell Grant processed, $5 million in federal student loans,
  $200,000 in SEOG, and $200,000 in Federal Work study dollars.
- Direct a staff of seven across three campuses.
- Maintain compliance with all state, federal, and institutional financial aid regulations.
- Ensures staff stays abreast of latest regulatory changes.
- Collaborate with Business Office in reconciliation of federal funds.
- Coordinate with “Get 2 College” for FAFSA-day events at district high schools.

Office of Student Financial Aid, Belhaven University
Jackson, MS
Financial Aid Counselor *April 2015-August 2019*

- Work with current and incoming students and their parents in financing their college education.
- Collaborate with the Director on special projects, reporting, and internal controls.
- Oversee FAFSA verification process including new and subsequent isir evaluation, document requests, and new document processing, FAFSA corrections.
- Also process Professional Judgments and serve on SAP appeal process.
- Oversee Transfer Monitoring for office.
- Serve as primary contact for MS State Financial Aid Office and oversee state aid awarding and reconciliation
- Ensure all Federal, Institutional, and state aid is reconciled monthly and per semester.
- Work with Business Office to reconcile Federal Direct Loans and balancing G5 reports.
- Attend regular training in student financial aid administration to develop an increased understanding of administering federal, state, and institutional aid.

Office of Financial Aid, University of Mississippi
Oxford, MS
Financial Aid Advisor *January 2014 – April 2015*

- Advised undergraduate/graduate students on loan coordination, acceptance of awards, FAFSA Verification process, and textbook voucher requests**.**
- Oversaw the FAFSA Verification process and the allotment of federal grant monies and work-study funds.
- Collaborated with other Financial Aid Advisors and Assistant Director on financial aid appeals, Professional Judgments, and retention efforts.

Office of Financial Aid, University of Mississippi
Oxford, MS
Work-Study Program Coordinator (as Financial Aid Advisor) *January 2014 – April 2015*

- Oversaw the work-study program and placement of student employment positions across campus.
- Collaborated closely with departmental supervisors of student workers and the Human Resources Department on campus in evaluating student job performance, pay, and management of hours worked.
- Maintained the work-study job posting website used by all current and prospective student workers in acquiring jobs on campus.

Professional Development Committee, University of Mississippi
Oxford, MS
Corporate Sponsorship Sub-Committee Member *August 2013 – December 2013*

- Planned events concerning key areas in professional development by incorporating Professional Competency areas as endorsed by the College Student Educators International (ACPA) and Student Affairs Professionals in Higher Education (NASPA).
- Secured donations from local businesses and corporations for the Professional Development Committee events for giveaways in exchange for advertising at (and for) events.
- Coordinated workshop luncheons and communicate with keynote speakers for scheduling engagements as well as work with venue directors in booking events.

Office of Financial Aid, University of Mississippi
Oxford, MS
Graduate Assistant *January 2012 – January 2014*

- Worked closely with Verification Specialist processing verification and financial aid packages for four semesters.
- Participated in financial aid appeals and freshman retention calling campaigns.
- Assisted in the advising of students and parents on financial aid options involving grants, loans, and scholarships.

UM Foundation, University of Mississippi
Oxford, MS
Practicum Student *August 2013 – December 2013*

- Accompanied UM Foundation Development Officers on donor visits and worked on various donor research projects.
- Assisted in locating prospective donors and the planning of cultivation and stewardship visits.
- Collaborated with Development Officers in creating campus-wide annual giving designation at the $1,000 recognition level.

HONORS

Awards/Honors: Member – Phi Alpha Theta (History Honor Society) Month (May 2011)