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A Mixed-Methods Case Study on Debt Mitigation and Students' Institutional Perceptions

Dawn S. Medley

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by

Dawn S. Medley

November 5, 2021

A Dissertation submitted to the Education Faculty of Lindenwood University in

partial fulfillment of the requirements for the degree of
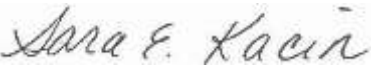
Doctor of Education

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_____   November 5, 2021_____
Dr. Sherry DeVore, Dissertation Chair   Date

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Dr. Sara Kacin, Committee Member   Date

_____   November 5, 2021
Dr. Annmarie Caño, Committee Member   Date

Declaration of Originality

I do hereby declare and attest to the fact that this is an original study based solely upon my own scholarly work at Lindenwood University and that I have not submitted it for any other college or university course or degree.

Full Legal Name: Dawn S. Medley

Signature: _____ Date: 11/5/2021

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Abstract

The purpose of this mixed-methods study was to examine the role of a debt mitigation program as an incentive for adult student reengagement and to ascertain students' perceptions of the institution after reenrolling in college via the program. The debt mitigation program was the first in the nation to forgive past-due student institutional debt, allowing students to return to the classroom (Pavlik, 2021). More overt student connection supports were designed to engage adult returners in addition to the debt forgiveness component (Itzkowitz, 2018). By dismissing student debt, designing outreach, and creating specific supports, the program was designed to demonstrate institutional commitment to returning adult students (Van Lier, 2020). The study was conducted at one urban university, and a mixed-methods design was utilized. The qualitative portion included in-depth video interviews with 10 students who participated in the program to garner individual experiences and stories. The quantitative research included a *t*-test analysis of the semester GPAs of participants compared to a group of non-participants. Levene's test for equality was assigned to eliminate variances (Pallant, 2020). In addition, a paired *t*-test analysis of each participant's term GPA to the previous term GPA was completed. The findings from this study illustrated that varying reasons and enticements can motivate students to return to college, but no matter the external factors, students at all levels need support, understanding, and institutional flexibility to be successful. An evaluation of adult student reengagement programs is needed to determine the benefits and value of strategies for possible replication.

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Chapter One: Introduction

As national rates of high school graduation continue to decline, post-secondary institutions are under increased pressure to attract students from different demographic groups in order to meet employer demands and reach ever-expanding enrollment goals (Baer & Norris, 2016; Brundage, 2017). Students face many obstacles to attaining their degrees, including socio-economic struggles, inadequate foundational knowledge, and lack of systemic support (Monaghan, 2017; Page & Scott-Clayton, 2016). Astonishingly, one in six American adults have attempted to complete a post-secondary credential but failed to cross the finish line (Shapiro et al., 2014; Steele & Erisman, 2016). Perhaps, instead of focusing on a diminishing pool of high school graduates, enrollment managers and higher education institutions should refocus and retool to reengage with adult learners and support their return to higher education (Osam et al., 2017; Steele & Erisman, 2016).

To combat the pressure of declining demand, market competition, and expanding geographic reach via online and distance education, institutions should connect with students who previously began college but failed to complete a degree (Bergman, 2016). Institutions have historically created barriers to students reengaging and have locked students out of continuing education due to arcane practices (Karon et al., 2020). By addressing past-due debt, institutions could see increased enrollment and reengagement of students who have historically had increased levels of debt burden placed on them by the current financial structure of higher education in the United States (Luna-Torres et al., 2018). As the gap between the demand for an educated workforce and the output of post-secondary graduates continues to widen, welcoming returning adult students with

innovative and supportive programs may be the best option to bridge the widening chasm of educational supply and demand, allowing higher education institutions to meet emerging markets with competent and available graduates (Leopold & Ratcheva, 2016).

Background of the Study

Because of decreased birth rates and the failure of educational systems to significantly increase the percentage of college-going students, there has been a decrease in the number of students intending to enroll in higher education (Bransberger et al., 2020; Grawe, 2018). For many years, because of a surplus of incoming students, institutions did not focus on retaining at-risk students (Chung et al., 2018). As suggested by Tinto (2012), institutions often conduct research to understand why students depart; however, it is a very different vein of research to understand why students persist or why they succeed.

Declining numbers of high school graduates have led to a decrease in the number of students intending to enroll in higher education (Bransberger et al., 2020; Grawe, 2018). Much attention is spent on retaining students who enroll, with retention teams experiencing intensified scrutiny when students leave an institution (McNair et al., 2016). Current educational systems based on antiquated models with incremental improvements in retention and academic outcomes have failed to notably increase the numbers of adults with post-secondary credentials (Cade et al., 2015).

Improvements in the educational climate, such as scaffolding for success and integrating programs, have shifted campus supports toward student belonging and creation of identities as learners (Masika & Jones, 2016; Smith, 2019). However, there remains a large number of adults who have some college and no degree, as they entered

and exited higher education before the new focus on retention strategies (Perry, 2020). As Brundage (2017) noted, 53% of employed adults over the age of 25 did not earn a post-secondary degree after graduating high school (p. 2). The volume of students who could engage with higher education is large, and programs to engage adults in higher education are gaining popularity (Brundage, 2017).

Theoretical Framework

For this research study, the focus was on adults and various transition theories, developmental timelines concerning chronological age, situational parameters, and anticipated reactions. Transition theories are applied to universal experiences, such as the grief one feels when a loved one is lost or when life is changed (Kubler-Ross, 2014). Adding to the foundational framework of adult transition theory was the stress typology created by Lowenthal and Chiriboga (Lowenthal et al., 1975).

Stress typology is a two-pronged model of documenting the facts of stressors and the perceptions of those who are stressed, while acknowledging outlook and perceptions shape the response and likelihood of the individual coping (Lowenthal et al., 1975). Levinson (1977) postulated that a turning point between two periods of stability can still lead to a developmental period of growth and transition. Rounding out this foundational exploration was the work of Neugarten (1979), who created a model of adult development not built on chronological age, but on experience and growth from said experiences. With these foundational works, Schlossberg (1981) created the adult transition theory, bringing together knowledge, situational factors, age, and outlook to form the foundational framework on which this research was based. Schlossberg's (1981) framework can be used as a common language and baseline for support-program creation

for adults reengaging with higher education through a return to college, no matter where they are on the age, experience, or self-efficacy continuum.

Statement of the Problem

The rationale for selecting this topic for further study was based on the existing problems of a declining number of high school graduates, demand for a degreed workforce, and barriers for returning students voiced by Fain (2019), Grawe (2018), McNair et al. (2016), Swidey (2016), and Van Lier (2020). For the 36 million Americans who left college without persisting to graduation, the dream of a college education has faded and often comes with debt that holds them back from other aspects of the American Dream (Fain, 2019, p. 1). Historically, most colleges have enrolled all the students they needed to generate revenue and keep the doors open; however, according to Grawe (2018), colleges and universities are experiencing staggering drops in the traditional-age market. This decline has led to considerable shortfalls in enrollment, creating less net tuition revenue generation for many small and medium-sized private institutions as well as regionally-focused public institutions (Grawe, 2018).

The Western Interstate Commission for Higher Education (WICHE) noted that declines in immigration, trends in migration, and the large decline in the birth rate that began in 2008 impacted colleges with a sharp decrease in enrollment of first-year students with no rebound in sight (Bransberger et al., 2020). Over the years, many institutions treated the market of incoming students as never-ending and were not concerned if students did not complete their associate's or bachelor's degrees (Fain, 2019). Colleges and universities across the United States have recognized declining

enrollment trends and the need to engage adult students in higher education to stabilize and maintain enrollments (Bransberger et al., 2020).

Opening the doors and welcoming students back with increased support, student-focused services, and other programs is not the panacea for enrollment success (Rabourn et al., 2018). Many institutions have had to adjust to support returning students. While these efforts support students upon return, past-due debt is often the barrier that keeps students from even considering a return to institutions, let alone enrolling (McNair et al., 2016). Standard practice in higher education is that if a student owes a bill, even if it is only for the last term of enrollment, the institution holds the transcript hostage and will not allow the student to transfer credits to another institution until the account is paid in full (Swidey, 2016; Van Lier, 2020).

Federal Title IV funds are also restricted from being used to pay a previous past-due balance (Free Application for Federal Student Aid [FAFSA], 2020). As many of these balances reach thousands of dollars, first-generation students lacking financial means are often the most affected (Swidey, 2016). They are more likely to have no external financial support to help clear an outstanding balance (Van Lier, 2020). Locked out of education, these students are further burdened with adverse credit scores and can no longer work on a degree, which might allow them to attain a higher-paid position (Van Lier, 2020). Many students walk away from their education with no way to pay the balance and no path to proceed (Van Lier, 2020).

When this happens, institutions shift from the grantor of knowledge and educational access to a bad debt collector (Swidey, 2016). While this may seem like a sound fiscal strategy, it truly is one of diminishing returns, as supporting students could

help solve the administrative dilemma of stabilizing enrollment in the face of declining student populations (Bransberger et al., 2020).

Purpose of the Study

The purpose of this case study was to determine if a student debt mitigation program motivated students to return to higher education and progress to degree completion at one university. Evaluation of the program was conducted, as much institutional, state, and national attention has focused on reconnection efforts with adult students who owe the university past-due balances. Students' perceptions of the university program were obtained to determine their motivating factors in re-enrolling and pursuing a degree. Barriers that interrupted the students' previous attempts at degree completion were established as a foundational framework for engagement in this new program.

Research Questions and Hypotheses

The following research questions and hypotheses guided the study:

1. What significant differences, if any, are there between the term grade point average (GPA) of adult returners in the debt mitigation program and adult returners not engaged in the debt mitigation program during the same time frame at one university?

$H1_0$. There are no significant differences between the term GPA of adult returners in the debt mitigation program and adult returners not engaged in the debt mitigation program during the same time frame at one university.

H1ₐ. There are significant differences between the term GPA of adult returners in the debt mitigation program and adult returners not engaged in the debt mitigation program during the same time frame at the participating university.

2. What significant differences, if any, are there between the average term GPA of adult returners in the debt mitigation program and their previous enrollment at one university?

H2₀. There are no significant differences between the average term GPA of adult returners in the debt mitigation program and their previous enrollment at one university.

H2ₐ. There are significant differences between the average term GPA of adult returners in the debt mitigation program and their previous enrollment at one university.

3. In what ways has enrollment in the debt mitigation program affected students' perceptions of support from one university based on Schlossberg's (1984) transition theory in the following areas:

   a.) Self: What personal characteristics did the student cite when deciding to return to the university?

   b.) Situation: How did the student's life circumstances influence his/her return to the university through the debt mitigation program?

   c.) Support: What support services were found to exist through the debt mitigation program to aid in the student's transition back to the university?

   d.) Strategies: What strategies did the student use during the transition to return to the university through the debt mitigation program?

Significance of the Study

Barriers exist for adult students to return to college, and one of the most difficult to overcome is past-due debt to an institution (Luna-Torres et al., 2018). While college completion rates continue to hover around the 50% range nationally, many students cannot return to college because of past-due debt (Fain, 2019, p. 1). Because students cannot clear these balances, their transcripts are held hostage, so they cannot transfer their credits to another institution (Pavlik, 2021). Students often report not wanting to return to the first institution they attended, but are caught in a no-win situation with a past-due bill (Fain, 2019).

This research was focused on a multi-level approach centered on institutional debt forgiveness for students to reengage with higher education. By examining the benefit to students, degree attainment, and the success factors reshaping the relationship between students and the institution, the goal is for other institutions to replicate this program to support adult students returning to higher education (Lumina Foundation, 2020).

Definition of Key Terms

For the purposes of this study, the following terms are defined:

Attainment

Attainment is the highest level of completed education (Baum et al., 2015).

Attrition

Attrition refers to students leaving education either through withdrawal or dropout prior to completion (Tinto, 1982).

Comebacker

A comebacker is an adult student who previously departed higher education and then returns (Sheffer, 2020).

Post-Secondary Credential

A post-secondary credential is a certificate or degree earned after completion of high school education or the equivalent (Serowick, 2017).

Reengagement

Reengagement refers to an adult student interacting with a former educational institution (Filz, 2020).

Retention

Retention is a student descriptor focused on the continued enrollment of an individual or group of students over a period of time (Tinto, 2012).

Stranded Credit

Stranded credit includes credit earned but not released by an educational institution to the student typically because of a previous debt owed the institution (Karon et al., 2020).

Limitations and Assumptions

The following limitations were identified:

Sampling Method

The sample was limited to 140 students. This convenience sample, or non-probability sample, was easily accessible to the researcher (Fain, 2019). The sampling method permitted tolerance to the bias of the limited group of students who exist, and the

researcher can generalize results and treatments to other similar populations, such as the sample from which the group was drawn (Rudestam & Newton, 2014).

Participants

The students were chosen to meet the eligibility requirements for acceptance into the debt mitigation program at the participating midwestern university. Students ranged in age from 21 to 60 and came from various ethnic, socio-economic, and racial backgrounds.

Time Frame

Data were collected during the Winter 2021 term (January). Academic term GPA focused on the 2018 academic year (Fall 2018 term, Winter 2019 term, and Spring/Summer 2019 term), and the students were interviewed in February 2021.

Instrument

The instrument used for the qualitative portion of the study was a set of interview questions designed by the researcher. As students were asked to remember their previous enrollments, situations, and subsequent feelings, the opportunity for memory adjustment or lack of detail was a limitation of the study as participants cannot always remember exact situational details (Mertler, 2021). This limitation was not a troublesome factor, as the enrollment situation while participating in the debt mitigation research was the study's actual focus. The historical questions were posed to allow the students to share their perceived experience surrounding their initial enrollment.

The following assumptions were accepted:

1. The students who participated in the study were identified as eligible for inclusion in the university's debt mitigation program.

2. Participation in the interviews was voluntary without penalty or benefit.

3. Interview responses were offered honestly and without bias.

4. The data retrieved from the university were considered accurate.

Summary

As institutions continue to face a lack of incoming traditional-aged students, especially in the Midwest, more institutions will seek to engage comebackers to complete their unfinished education (Grawe, 2018). As pressures due to enrollment goals continue to increase, institutions may wish to court returning students and create programs to support their return and retention (Hussar & Bailey, 2017). Local economic developers and state governments are looking for opportunities for additional degreed individuals to attract industry and drive the economic engine toward growth (Parilla & Liu, 2019). Given that many adult students have past-due debt holding their transcripts in limbo and stranding credits, solutions outside the standard practice may lead to increased reengagement for adult students (Karon et al., 2020).

Provided in Chapter One were demographics, situational factors, and national trends in education. The demand for continuing education and the supply of potential students were also presented as compelling factors for the research and nature of the problem for institutions and individuals. Included in this chapter were the background of the study and the theoretical framework, as well as the statement of the problem, purpose of the study, and the research questions. The significance of the study, definition of key terms, and the limitations and assumptions were provided.

In Chapter Two, the foundation of the current educational landscape is presented with a historical framing of the current context of the demographic impact on the

ecosystem of higher education and practices, as well as the theoretical framework of adult transition theory. A review of the benefits to society of an educated populace focused on both the individual and community paybacks is provided, and a discussion is included of the barriers to successful reengagement of adult students in the current higher education system.

Chapter Two: Review of Literature

The purpose of this study was to determine if the mitigation of previous college debt is a contributing factor in adult progression to graduation for previously stopped-out adult students. Past-due debt is a nagging factor contributing to the lack of progress for adult students when it comes to degree completion (Scobey, 2017). Declining potential student enrollment is a growing concern among economists, educators, and legislators as America strives to remain competitive on the international market with technology, production, and trade (Field, 2016; Karon et al., 2020). While institutions have historically relied on traditional-aged students to fill enrollment seats, birth rates and hence high school graduation rates are expected to continue to decline for the foreseeable future (Grawe, 2018). The current need for college-educated workers in the United States hovers around 11 million positions and is only expected to increase as jobs demand more postsecondary skills and training (Karon et al., 2020; Turk & Chen, 2017). In addition, the educated worker attracts more economic development-focused business and industry and becomes a strong driver of the economic engine of a state and region (Finch, 2016).

The declining numbers of high school graduates show no sign of rebounding in the coming decades, as there has been no recovery in declining birth rates (Grawe, 2018). While the number of students is decreasing, the diversity of the general student recruitment population is shifting, and institutions are not always prepared to support a more diverse student population or the adult returning student; however, this is where the most opportunity for enrollment engagement and growth exists for the future of higher education (Bransberger et al., 2020). It is anticipated the lack of increase in postsecondary enrollment and the declining traditional college-aged population will

create a decreased demand for postsecondary education (Grawe, 2018). Institutions throughout the Midwest and those in the Northeast are already feeling the pinch of tighter budgets as the competition for incoming students increases, because there are more seats in colleges than students to fill them (Bransberger et al., 2020). The increased demand for an educated workforce will generate a gap in the number of college graduates for vacant positions if nothing in the educational model changes (EAB, 2020).

While societal needs for an educated workforce are obvious, more compelling for institutions and communities is the impact on the individual who does not have a bachelor's degree, cannot compete in the job market of today, and is far more likely than someone with a degree to live below the poverty level (Parilla & Liu, 2019). As the economy emerged from the Great Recession, long-term effects on individual earning potential as well as quality of life were closely linked to postsecondary credential attainment, and the income level gap continued to widen between those who completed a college degree and those who did not (Clemens & Wither, 2019). Individuals without training beyond the high school diploma or high school equivalency diploma (GED) have little opportunity to move up the economic mobility scale (Ma et al., 2016). Graduating with a bachelor's degree typically allows students to earn $30,000 more in annual salary, contributing to a higher standard of living (Abel & Deitz, 2019, p. 1). Over the lifetime of an individual, these differences in wage potential and attainment will create a chasm of over one million dollars between an individual with a degree compared to a student who did not attain a degree (Clemens & Wither, 2019).

Degree incompletion and failure to graduate have become a growing concern for policymakers wishing to drive economic recovery across various populations and

geographic regions (Karon et al., 2020). Contrast the student who borrows money, completes a degree, attains a job, and is then able to make payments on their student debt to the student who departs college with no degree and a debt burden (Luna-Torres et al., 2018). The latter student is more likely to work a low-wage job with decreased stability and income outlook, and has additional debt that would have been avoided if he or she had not chosen to enter college in the first place (Luna-Torres et al., 2018).

Higher education institutions must expand the focus from the traditional-aged student population to include the non-traditional student who may have never attended college before or may have been unable to complete a degree previously (Abel & Deitz, 2019; National Adult Learner Coalition, 2016). As schools face population demographic challenges for targeted enrollment growth, numbers are dwindling and the market is shrinking for recent high school graduates (Bransberger et al., 2020). While colleges and universities were conducting more outreach and high school graduation rates climbed, the numbers of students choosing to go on to postsecondary education did not expand at the same rate, leaving the college-going population somewhat stagnant or declining (Grawe, 2018).

Institutions are now turning to a population of which they have been aware, but one they have not typically engaged with targeted marketing or recruitment strategies (Sheffer, 2020). Common descriptors and experiences identify the "non-traditional" student as one who possesses one of the following identifiers, separating them from the "traditional" student population: 1) is over the age of 25, 2) has a dependent, 3) delayed enrollment, or is enrolled part-time, 4) is employed full-time, 5) has a GED, or 6) is independent financially (Soares, 2013, p. 7).

Given the gap between the high school output pipeline and the lack of enrollment population potential, it would behoove educational institutions to reengage with adults who have some college but no degree (Shapiro et al., 2014). Institutions have reshaped and changed focus on student success in the past few decades, and many non-traditional students could benefit from the evolved focus on student success; however, supporting a student once already enrolled will not likely increase adult student enrollment or market expansion (Tinto, 2015). Institutions that have targeted a traditional student population may not have the supports or strategies to bolster adult students' needs (EAB, 2020). These institutions have long been focused on the traditional college experience with Saturday football games, residence hall life, fraternity and sorority life, and late-night library hours and food options (Gast, 2013). While these amenities and services are desirable for newly hatched adults who wish to spread their wings on a college campus and live away from home for the first time, many adults have far different needs related to degree completion (Gast, 2013). Adult students often cite the need for childcare, flexible scheduling options, on-demand student support answers, and online coursework that can be delivered anytime and anywhere (EAB, 2020).

While adult students are often open to discussing and talking about the life barriers that prevent them from experiencing educational success or degree completion, many more are hesitant to discuss their lack of financial capability to pay for the degree and remove themselves from a bad debt situation with their previous institution (Hedlund, 2019). Many students departed their institutions with past-due balances owed (Coles et al., 2020). The money owed creates a problem; the institution has become the

debt collector instead of the higher education partner, and most institutions treat past-due debt as an enrollment ender (Coles et al., 2020).

Not only does this past-due balance end enrollment at the current institution where the debt is owed, but all continued or future enrollment at other institutions is also stalled as transcripts are often used as a lever to force students to pay their debt (Karon et al., 2020). If institutions can find student-centered and supportive practices for debt mitigation, transcript release, and student empowerment, the opportunity for student completion can be nurtured (Scobey, 2017). Adult students bring different and experienced perspectives to the classroom, which can benefit all educational participants (Knowles, 1970). New research has focused on the adult student experience and the nimbleness of higher education institutions to match the needs of adults with better and more adaptive pedagogical frameworks (Merriam, 2017).

In the upcoming section, a review of Schlossberg's (1981) transition theory is presented, and its various components are discussed as part of the framework for the research. The discussion centers on the benefits of postsecondary degree attainment for individuals and society. The final section is on the reengagement of adult/non-traditional students and focuses on the challenges faced by individual adult students attempting to complete their baccalaureate degrees, including stranded credits and transcript withholding for debt collection.

Schlossberg's Transition Theory

A common understanding of student development theory and shared language contribute to student support systems across institutions and the landscape of higher education (Tinto, 2015). Learning as a process undertaken in the company of others or in

a learning community with a shared construct often leads to the union of professionals with a common focus (Merriam, 2017). This common framework or theory creates the ability to work across various campus offices and with a wide variety of student groups to support multiple individuals experiencing their personal and similar journeys while on different paths and timelines in higher education (Smith, 2019). Common terminology and intervention focus are necessary for program consistency and shared understanding (Merriam, 2017).

The transition theory developed by Schlossberg (1981) lays out many components related to the individual, the transition, and the interaction with the environment to note the effect on any individual at a given intersection of time and experience. Several terms have been universally defined and accepted from the theory:

- Transition: event or non-event, resulting in changed relationships, patterns, and roles

- Anticipated transition: transitions that are anticipated

- Unanticipated transition: transitions that are unexpected

- Non-events. (Anderson et al., 2011)

Much of transition theory examines the individual student's perceptions as he or she moves from student to stop-out to returner (Anderson et al., 2011). The approach is also of benefit when reviewing the change as a catalyst event or non-event that results in altered relationships, routines, assumptions, and roles when an adult moves from non-student to student (Anderson et al., 2011).

Schlossberg et al. (1989) stated:

A transition is like a trip. Preparation for the trip, the actual trip, and its

aftermath all elicit feelings and reactions. But the feelings at the start of a trip

differ from reactions to it later. In the same way, the reactions to a transition

continue to change as the transition is integrated into one's life. (p. 15)

As Schlossberg (1981) developed her theory, she saw it as a mechanism for mapping and

analyzing human adaptation and transition, thereby focusing on three different variables:

perception of growth by the individual, the existing characteristics of the pre- and post-

transition space, and the individual's traits as he or she encounters change.

Utilizing cross-discipline research, adult learning theorists have connected many

societal influences into adult learning theory (Merriam, 2017). Schlossberg (1981)

postulated the way an individual approaches the transition can lead to the development of

their perceptions to see the shift as an asset, liability, or both, and perceptions can

develop depending on how the individual navigates a transition. Many factors change or

alter an individual's experience with transitions that can be linked to previous personal

experience or interactions with the educational environment, which is often in a state of

change depending on the individual or the system encountered (Merriam, 2017).

Widely accepted as foundational student development theory, transition theory

has often been applied to students moving through the college selection and enrollment

process from a period or bridge between the secondary school experience to the higher

education journey (Evans et al., 2016). As part of the change, students consider the

transition, focus on the transition, and then integrate the transition into their lives with

guidance and input from professionals at both the secondary and postsecondary levels

and often with the input of trusted adults of influence (Evans et al., 2016). Various phases

or series of events occur when an individual begins the transition, goes through the transition, and emerges from the transition with a solid understanding of the process undertaken and experienced (Schlossberg, 1981).

As people enter the first phase of "moving in," they need to become aware of the structures, rules, and expectations of the new system (in this case, higher education) so they can understand the organization in which they now operate, the information they will need to develop their path, and the expectations directly placed upon them as members of the system (Goodman et al., 2006). Institutions spend a great deal of effort and money on launching students into the system to learn how to adjust to college via orientation and onboarding experiences, but often the deluge of information is incomplete or the delivery method may not be optimized for the student learner (Tinto, 2012). Institutions endeavor for students to have the facts surrounding the happening even if they have not acquired necessary skills and often provide information on a timeline convenient for the institution but not be in the best interest of the new students (Tinto, 2012).

As students learn expectations and where resources exist, they enter the next phase of the transition, "moving through" (Schlossberg et al., 1989). As students learn where to glean information as well as ascertain the information, they need to conduct their own business of being students (Schlossberg et al., 1989, p. 73). While this is usually a more prolonged and less chaotic phase, it can lead to individuals questioning their decision and path if the answers are not readily available or the information is unclear and leads to more confusion (Tinto, 2015). Students may underestimate the effect

the transition is having on their daily lives as they ascertain other students have a clearer

understanding of the workings of the college environment (Schlossberg et al., 1989).

During this time, questions may arise from individuals that create doubt regarding

their choice, as they may perceive they are the only students facing that particular

struggle (Schlossberg et al., 1989). This may lead to further disruption and negative self-

perception and perhaps the creation of another, possibly abrupt, transition if becoming a

college student has not been fully integrated into their life routine and they choose to

leave the institution (Schlossberg et al., 1989). While Schlossberg focused on the

individual operating within systems, the contextual framework wherein students

experience the transition also impacts each individual's perception, as previous

experiences and other situational frameworks will influence students and how they

believe they are faring or floundering (Merriam, 2017).

"Moving out" is seen as the completion or end of transitions with an outlook

focused on opportunities and barriers as students look toward the next markers or goals

on their journey (Schlossberg et al., 1989, p. 233). Schlossberg et al. (1989) stated, "In

leaving familiar surroundings or people… to which one has become accustomed, one

experiences disequilibrium," which can be disquieting or disruptive (p. 17). As Kubler-

Ross (2014) noted, movement between stages can contribute to feelings of loss, inertia,

and uncertainty as the familiar gives way to unfamiliar and new experiences, which may

create more tension, anxiety, or negativity surrounding the experience. A transition is

made when individuals become less aware of the newness/strangeness of the situation as

they adjust, incorporate the new venture as part of their knowledgebase, and can integrate

the new paradigm into their routine while no longer being focused on the strangeness of the new experience (Schlossberg et al., 1989).

The Four S's

As individuals advance through periods of significant change, each has a set of targeted abilities and lived experiences with which to meet new and personal growth-inducing challenges (Schlossberg et al., 1989). Schlossberg constructed the Four S's framework to provide a defined structure and create a system of measurement of an individual's ability to navigate and move through stages or transitions (Anderson et al., 2011; Schlossberg, 2007; Schlossberg et al., 1989). The *situation, self, support,* and *strategies* paradigms offer a fluid timeline not bound by sequential steps and provide experience measures that can be applied to individual journeys and knowledge acquisition of personal growth regardless of where an individual is on any other developmental or chronological continuums (Schlossberg et al., 1989, p. 17).

Situation, the first factor affecting transition for the individual, has six variables that may impact the experience:

- Transition cause

- Timing

- Locus of control

- Role change with perception and degree of uncertainty

- History and experience with a similar situation

- Assessment of responsibility for transition. (Schlossberg et al., 1989, p. 17)

As individuals experience an adjustment, an anticipatory disposition or proclivity of openness to any perceived change that involves a positive or neutral perspective, can

make the transition easier on individuals and their ability to have a more positive

experience with evolution (Schlossberg, 2007).

Individuals who struggle or fight against change or adjustment when presented

with situations requiring change often find themselves at odds with the inevitable and

struggling to accept what they cannot change (Merriam, 2017). Motivational factors for

the acceptance of change are challenging to measure on the continuum of change

integration for adults (Merriam, 2017). The adjustment to life changes is highly

personalized and individualized given the experiences each individual brings into the

situation (Schlossberg, 2007). According to Schlossberg (2007), "You do not know

anything about the nature of the transition for an individual until you know what it means

for that person" (p. 48).

Past experiences, both negative and positive, contribute to the next aspect of the

transition theory known as *self,* as adults work to integrate what they are experiencing

currently and categorize it with what they know from their past lived experience

(Anderson et al., 2011; Schlossberg, 2007; Schlossberg et al., 1989). Individuals have

personal experiences from previous interactions with others and various environmental

situations, views, values, beliefs, and learnings (Goodman et al., 2006). Individuals also

have lived experience from the way in which their perceived societal demographics of

age, gender, socio-economic factors, and race have influenced the expectations or

stereotypes placed on them, which can create systemic constraints or barriers that affect

the transition of the individual's role in a more extensive and prescribed system

(Anderson et al., 2011; Schlossberg, 2007; Schlossberg et al., 1989). The other aspect of

how the transition will play out for the individual is self-response or the individual's

psychological bandwidth, cognitive congruence, and coping skills to meet the oncoming

challenges and changes (Anderson et al., 2011). These skills include adjusting

perspective, individual resiliency or grit, and ego development to process and

conceptualize self within the new framework (Anderson et al., 2011; Schlossberg, 2007;

Schlossberg et al., 1989).

Systemic, or societal, support and familial relationships contribute to the

following S in the theory, *support,* which refers to the organizational structure of support

that activates to provide actual needs and advice as an individual transitions (Schlossberg,

2007). Systemic or constructed programmatic or institutional supports can be prescribed

with the best of intentions and are focused on student development theory and learning

(Tinto, 2012). Also central to student success and progression of support are additional

personal systems of support which break into affection, affirmation, and aid (Koh, 2018).

Motivations for success can be highly influenced by support from caring and

engaged champions as students navigate their educational experience (Koh, 2018). These

affirmations can frequently serve as safety nets and bolster the student's determination

and belief that success is possible (Koh, 2018). Support encompasses all the types and

levels of reinforcement individuals may access during a transitional phase to meet the

demands thrust upon them (Schlossberg, 2007). As noted previously, while many

institutions attempt to provide this support in the forms of academic enrichment, mental

health counseling, social engagement, financial literacy education, and other student

support opportunities, students often expect to access these supports through their

connections with others in their family and societal constructs (Anderson et al., 2011).

These systems and individuals can provide stable, nurturing, and focused support (Koh,

2018). Still, family and societal constructs may be unable to stimulate student growth, and in some instances, can serve as detractors or inhibitors to transition depending on the circumstances (Anderson et al., 2011).

The final S in Schlossberg's model is *strategies*, which correlates with the bargaining stages of Kubler-Ross's (2014) theories on grief. When an individual is provided with a situation that creates discord or disruption, much like the death of a loved one, human nature leads the individual to attempt to solve the problem or find a way of negating the effect (Kubler-Ross, 2014). This is similar to individuals who attempt to change a situation they encounter which they do not like, move the control or the meaning of an issue to lessen the impact, and find additional ways of managing their response to the problem to shape their perspective and also adjust their acceptance of the new situation or issues (Schlossberg, 2007).

Again, the context of experience and conditions in which learning evolves are essential to the individual's development and cannot be generally applied until the framework of the individual's lived experience and knowledge base is fully explored (Merriam, 2017). Perhaps the most telling response for the individual is the final option, choosing to do nothing or abdicate control of the experience or situation (Schlossberg, 2007). While the choice to do nothing may appear as a lack of strategy, it is an acceptance and coping skill for individuals struggling with integration of an experience and the discord they may be experiencing as part of the transition process (Anderson et al., 2011).

Individuals will use varying levels of response or non-response, given their past influences and experiences in handling previous transitional occurrences (Anderson et al.,

2011; Schlossberg, 2007; Schlossberg et al., 1989). While many responses can work for individuals, so many factors and variables make it near impossible to predict which outcome will arise from which situation; all of the elements of experience and situational dynamics interact so as to create varying individual responses and highly personalized experiences (Anderson et al., 2011; Schlossberg, 2007; Schlossberg et al., 1989). This type of transformational change affected by diverse perspectives is expanding transition theory learning rapidly (Hoggan, 2016).

The Benefits of Degree Completion for the Individual and Society

In recent years, many researchers have demonstrated the benefit of a college degree on quality of life, wealth attainment, and even physical health (Lawrence, 2017; Monaghan, 2017). While the individual's benefits are often visible through increased socio-economic status, wealth attainment, employment security, and lack of reliance on societal safety nets, the economic benefits to the community may take longer to materialize in terms of economic development and production (Blair & Deming, 2020). The benefits of obtaining a college degree seem apparent to many students, but distrust and misinformation as well as lack of graduation success for the majority of students have led some researchers, politicians, and pundits to question the benefits of investing in and completing postsecondary degrees (Abel & Deitz, 2019).

Some suggest beginning college and not graduating (frequently with student loan debt) does more harm to students than if they had never started college in the first place (Selingo, 2016). Indeed, saddling students with additional debt and leaving them without a means to move up the socio-economic ladder to pay off that debt is a moral conundrum, which institutions must be ready to address (Selingo, 2016). While completion of a

degree opens additional financial avenues for students, few students are financially able to pay for the cost of their college education without the support of student loans (Luna-Torres et al., 2018). This reality is even more pronounced for first-generation, low-income students and many students of color who have not had the benefit of generational financial stability and wealth (Luna-Torres et al., 2018).

Individual Benefits of Degree Completion

Individuals who complete a bachelor's degree experience reduced criminal convictions and incarceration rates and a higher likelihood of homeownership (Lawrence, 2017). They are more likely to have access to lower interest rates on homes, cars, and credit cards while also attaining higher credit scores than individuals who do not graduate from college (Lawrence, 2017). Not surprisingly, graduates with bachelor's degrees are less likely to default on student loans and tend to repay institutional debt because they earn higher wages than their counterparts who do not complete a college education; they also have more job opportunities available to them (Itzkowitz, 2018).

Students who complete a degree report a higher level of life satisfaction than those who do not, including higher self-reported health scores and healthy lifestyle engagement statements because students feel more in control of their destiny (Itzkowitz, 2018). Degree earners are no longer fixated on surviving but instead have the financial freedom to make choices that lead them to believe they are thriving (Lawrence, 2017). Individual success in the job market leads to higher employee satisfaction and ease of employment security for degree holders (Blair & Deming, 2020). An increase in skilled employment positions resulted when the Great Recession waned, and over 60% of all new job vacancies require a bachelor's degree, while lower-wage jobs with entry-level

credential requirements do not lead to high job satisfaction or security (Blair & Deming, 2020, p. 362).

During the recent pandemic, adults with a college degree were less likely to be laid off and were more likely to be able to work remotely than those working in fields that did not require a degree (Ward et al., 2020). Service industries were decimated by the pandemic; their employees, who often did not make large salaries, were the first to be laid off, leading to high levels of anxiety and reliance on societal supports (Seale, 2020). As the pandemic continues, the unemployment rate for those with a bachelor's degree remains less than half the rate of those who do not have a bachelor's degree, and many of the degreed individuals were able to transition to work remotely, while those in the lowest earnings brackets were forced to work with the public and risk possible infection from the deadly virus (Seale, 2020).

Individuals and families benefit from adult attainment of postsecondary credentials as evidenced by the generational effect on income, education, support, and financial stability (Ma et al., 2016). Children of adults with degrees tend to be healthier, attain higher levels of education themselves with more freedom of educational institution selection, have more diversity of experience and exposure, and have more freedom of choice and self-fulfillment than the children of adults without bachelor's degrees (Monaghan, 2017). This is not surprising given the monetary requirements to raise a family, let alone the disposable income needed to supplement educational experiences with travel and other opportunities far too often out of reach for low-income providers to offer their children or other family members (Monaghan, 2017). Social mobility for children of non-degree attainers is challenging to achieve because of a lack of early

childhood experiences (Ma et al., 2016). Tax-based funding for education furthers the inequity of poor children's opportunities, because funding levels are based on housing values linked to where families can afford to live, and resources rarely support needs beyond food, shelter, and safety for the children of low-income workers (Ma et al., 2016). Without education and enrichment for these children, there is a slim chance of an upward trajectory (Ma et al., 2016).

Societal Benefits of Degree Completion

Even more beneficial to society is the linkage among an educated citizenry, the greater sense of societal good, and the ability to look beyond self for the common benefit and a more altruistic view of progress (Ma et al., 2016). Nations that treat education as a societal benefit as opposed to an individual choice or freedom have higher levels of degree attainment and economic security than nations that base the obtainment of education not on talent but on the ability to pay for the opportunity (Bartik, 2019). The Socratic method's lofty goals tend to be more pragmatic motivators for educators and less tangible than the visible effects on economics across local, state, and national boundaries (The Hamilton Project, 2017; Ma et al., 2016). The tax benefits for local, state, and national economies based on increased earnings of between $600,000 and $1,200,000 over a lifetime can have substantial benefit to revenue coffers, in addition to reducing reliance on societal supports and benefit programs (The Hamilton Project, 2017, p. 1).

While the benefits to individuals are clear, many local, regional, state, and national governments have created ambitious plans to increase their citizens' adult postsecondary credential attainment to boost economic prospects, and much focus has shifted to the need for educated workers to increase the likelihood of attracting new

businesses to an area for development (Lumina, 2020). In earlier economic models, city growth was tied to land and building acquisition in large urban areas, with calculations on the viability of a city centered around leasing space and transportation instead of the employable workforce (Albouy et al., 2018). Those models have since been upended by the increasing value of the population's knowledge to fulfill workforce demands due to the new focus on creation and development instead of service for businesses with an upward trajectory (Bartik, 2019). This "knowledge value" is proliferating and is currently estimated to be in the neighborhood of $240 trillion nationally (Parilla & Liu, 2019, p. 1).

An educated workforce is needed for future business expansion across urban areas and has become more important than in previous selection models (Albouy et al., 2018). Site selection criteria for new endeavors, centers, and expansion often have hiring professionals rate the availability of qualified staff as an essential factor when deciding on new business locations (Bartik, 2019). If businesses cannot fill positions, they will not be successful in a new locale (Bartik, 2019). Given the desire of many people to live closer to family, or to known areas with which they have experienced, it makes solid fiscal sense to recruit from the local area and talent pool, as these individuals are likely to be more connected to the community and have less likelihood of moving to another position outside of the area (Bartik, 2019).

The return on investment for individual educational incentives, such as state-funded programs, employer reimbursement opportunities, or even institutional aid is projected to be tenfold that of traditional tax breaks for businesses based on property tax abatement or forbearance (Bartik, 2019, p. 50). Instead of providing giant corporations with tax breaks for locating in certain areas, which hurts local education funding due to

unrealized revenue and increased demand for services, states and municipalities would be better served to provide incentives to individual students (Bartik, 2019). This creates a much higher population of college-educated people and attracts businesses because of a pool of talent tied to the local area (Bartik, 2019).

While much research has been conducted regarding educational disparities and completion rates, a great deal of that research created structures focused on individual students and their resiliency and grit to survive a system (Tinto, 1982). Examination of pitfalls in the current educational system, which was not constructed to receive students and support the skills they possessed when they arrived on campus, is a new focus of student success research (Koh, 2018). Instead of the outdated model, a new focus is targeted on the support of talent to impact the success of individuals, businesses, and larger communities, with the attainment of education one of the most important economic indicators of potential for success of grouped populations throughout cities, regions, and nations (Kerry, 2018).

College-educated workers spend a more significant time in the workforce, earn higher wages, and are overall more productive for the Gross Domestic Product (GDP) (Bartik, 2019). Individuals with degrees contribute to a better-educated community, have more societal support systems, and have higher disposable spending levels than individuals who lack postsecondary credentials (Koropeckyj et al., 2017). Economists, educators, and business leaders agree the attainment of postsecondary education is key to economic health for individuals and macro systems in order for nations to remain competitive on an international level in terms of production and innovation (Holzer, 2019). However, no amount of desire, grit, or luck can help inexperienced students

overcome systemically complex higher education structures, select in-demand majors, pay tuition, and complete requirements when the road map is difficult to find and even harder to read for many first-generation students (Tinto, 2015).

Barriers, such as financial cost, remediation resulting from poor preparation or lack of educational opportunity, and confusion over college processes often thwart degree attainment for individuals despite it being one of the few paths to economic mobility (Tinto, 2012). These negative experiences and lack of support are often contributors, if not direct causes, for lack of completion despite wide consensus that more-educated workers are needed to fuel economic growth (Holzer, 2019). Without coordinated focus, supportive environments, and clear degree maps, many first-generation and low-income students experience confusion and anxiety while pursuing higher education (Leonhardt & Chinoy, 2019).

While higher education institutions may believe they have a higher or more ambitious moral imperative to bestow knowledge on students, many of those same institutions would agree employers cannot hire workers or employees who have not been trained or have not earned the entry-level credentials to enter the workforce (Parilla & Liu, 2019). It does not take long to see that the growth of talent development, individual educational attainment, and community economic growth quickly become interwoven as economic factors and measures for the success of all in a financial ecosystem (Parilla & Liu, 2019). It is apparent the economic success of nations is based on the educational attainment of its citizens, and by some estimations, education is the most essential factor (Bartik, 2019). Many believe if America's college graduation rates do not improve both in volume and in the fields of science, technology, engineering, and mathematics, a

corresponding decline will become evident in the economic prosperity of the country, the level of research output, and the overall prosperity of individual citizens in the United States (National Adult Learner Coalition, 2016).

As discussed previously, the birthrate has been on a slow and steady decline (Grawe, 2018). To estimate the college-going population, one must look at the birth rate from 18 years ago (Grawe, 2018). That population has been slowly declining and is predicted to fall sharply in 2026, so much so that it has been referred to as the high school graduation cliff (Grawe, 2018). As noted earlier, the college-going percentage of students who graduate from high school has not increased in considerable measure, so as the birth rate declines and the high school graduation rate declines, no anticipated gains will be made by increasing the number of students from each graduating class who attend college (Grawe, 2018). Higher education institutions are overbuilt with capacity for students who will not be entering their doors after completing high school (Grawe, 2018).

Despite a decline in production of degreed individuals as throughputs from high school to college, the demand for trained and educated workers continues to increase across multiple industries, creating a large and likely unfilled gap (Holzer, 2019). As this gap continues to widen, a new focus has been placed on the recruitment and reengagement of adult students, or those who have been classified as "non-traditional" (Barnes & Noble College, 2016). These student populations and groups, who are not typically featured in college recruitment materials, compose an estimated 85% of students enrolled in higher education, and that number is only expected to expand as job markets increase the demand for college degrees as the baseline requirement (National Adult Learner Coalition, 2016, p. 4).

Within the non-traditional category, a more specific group of students emerges in the "new-traditional" subcategory (National Adult Learner Coalition, 2017). Currently, nationwide there are 36 million students who enrolled in college since 1993 and who have completed some college but failed to graduate with a degree (Fain, 2019, p. 2). When these students return to college, they are often characterized as more mature and focused and are deemed to have a higher likelihood of degree completion (National Adult Learner Coalition, 2017). The data do not confirm assumptions based on maturity and experience, as this population has a lower degree completion rate than traditional-aged students entering directly from high school (Karon et al., 2020).

While it is true non-traditional students may have more life experience, these students are often more likely than traditional-aged students to complete a degree without family support or while in negative family situations (Karon et al., 2020). They are also far more likely to be working full or part-time to provide for their own living expenses and perhaps those of their families (Leonhardt & Chinoy, 2019). Non-traditional students are often not able to suspend earning money while going to college and must strive to create a balance among professional life, personal life, and academic life, which along with systemic obstacles creates more opportunities for the students to fail than to succeed (Leonhardt & Chinoy, 2019).

The United States does not federally mandate educational opportunity for its citizens and has left support of higher education to the states; therefore, there is a great deal of variability in accountability among states and institutions in terms of success rates for shepherding all students to a degree (Lane et al., 2012). Such systems do not uniformly address returning students who hope to complete their degrees (Lane et al.,

2012). While the argument and case study data exist as to how cities, regions, and states benefit from additional college graduates, the creation of programs to support adult students returning to higher education varies greatly (Bombardieri, 2017). The problems faced by students working toward degree completion are as diverse and deeply complex as the individual student journeys themselves, especially without clear broad-reaching programmatic themes for success or universal application appeal (Bombardieri, 2017). Just because a program is not created for a specific population does not mean the same treatment would not be of benefit to that population, as programs that typically benefit one student demographic will likely have a positive impact on other student populations when applied broadly (Tinto, 2012).

In the seminal work, *The Modern Practice of Adult Education*, Knowles (1970) described traditional educational pedagogy, defined as "the art and science of teaching children," as in direct conflict with adult education, as previous pedagogy had not considered the journey or evolution of students who are also adults (p. 37). The construction of adult education programs based on the needs of adult students and adult educational support systems should be very different from those constructed to benefit children (Knowles, 1970). Most child-focused educational methods are focused on engagement, layering of knowledge, and acquisition of known material, while adult-focused education expands on that foundation to the creation of original thought and ideas (Knowles, 1970). Knowles later published *The Adult Learner, A Neglected Species,* where focus was on the outlier of the adult student slightly older than the expected age of a college sophomore and which by today's measure has become the majority of enrolled higher education students (Rabourn et al., 2018). While many institutions attempt to court

the adult student population, most traditional institutions simply offer the same conventional-aged student supports with slight modifications in delivery, timing, or focus (Rabourn et al., 2018).

Actual adult-centered institutions expand their scope of support and focus on more flexible class scheduling, prior learning assessment, liberal transfer credit policies, and shorter, more intense class offerings to speed time to degree (National Adult Learner Coalition, 2017). Adult-centered strategies acknowledge the experience of adult learners, yet these strategies have not been part of the typical pedagogy of institutions focused on the more typical student demographic, which is no longer standard (Monaghan, 2017; Turk & Chen, 2017). Even with adult-friendly practices and belief in the panacea of maturity, adults are still less likely to remain in programs, progress toward a degree, and graduate because of systemic barriers and individual life situations (Rabourn et al., 2018). In fact, given the competing priorities adults face in balancing life, work, and education, they are far less likely to complete their degrees than their younger counterparts, who are less likely to be encumbered with added responsibilities outside the classroom (Rabourn et al., 2018).

Barriers to Adult Degree Completion

Common themes regarding adult completion have emerged in the literature as more attention has been given to adults entering college later and those who return to complete unfinished degrees, as well as students who seek additional education for career advancement (Rabourn et al., 2018). Frequent topics in the adult completion realm center on the individual student experience and include the student's situation, personality, disposition, and the institutional factors that contribute to barriers when adults return to

higher education (Osam et al., 2017). The circumstances of adult student enrollment can

be as varied as the students themselves (Osam et al., 2017). Any individual factor can

contribute to students failing to complete their degrees, and as the factors are linked to

individual students and their realm of influence, most are outside of the institutional

realm of influence (Anderson, 2020). Students often cite difficulty balancing competing

life responsibilities like work, family, finances, and commitments as the reason for

leaving their degrees unfinished (Anderson, 2020).

 Situational. As adults contemplate returning to higher education, many have

additional responsibilities they did not have the first time they enrolled directly out of

high school; now they may be in relationships, have children, or have work

responsibilities (Osam et al., 2017). For most, the decision to return to college must

outweigh outside factors, such as work, housing, childcare, and relationships when

deciding on the cost-benefit of higher education, and the perceived benefits or expected

outcomes must be more attractive than the difficulties of re-enrollment (Anderson, 2020).

Financial factors weigh heavily on most adult students when they attempt to return to

higher education, as they are responsible for securing funding to pay for education while

maintaining their current housing and responsibilities and balancing the bottom line of

education costs (Osam et al., 2017).

 As the nation's engagement of adult students in higher education increases, and as

institutions seek to stem the declining enrollment of traditional students, colleges must be

prepared to support students who encounter adult life circumstances while attending

college (Anderson, 2020). Simply dropping students into a traditional educational model

is not likely to increase adult student completion or graduation rates, as the traditional

college experience is very different than what adult students need to feel supported

(Barnes & Noble College, 2016). The consequences of earlier educational choices to stop

out of degree programs may spur adult students on to greater success, as many have

experienced career stagnation due to an incomplete degree and the inability to gain

higher-level positions or new positions because of the threshold of degree requirements

(Osam et al., 2017). While the factors affecting adult students follow common themes

around time, resources, opportunity, and support, the reactions or choices of individual

students may vary significantly due to unique personality traits and previous experiences,

which may be positive or negative (Osam et al., 2017).

Dispositional. Personalities and reactions to individual situations vary

significantly among adult students and are based on their past experiences and frames of

reference as well as how they interact with longstanding systems of education (Serowick,

2017). Institutions have not always supported different learners who may have varied

skillsets for expression, learning styles, and reactions to situations, which can cause a

disconnect between expectations and outcomes for adult students (Barnes & Noble

College, 2016). The same challenge for one student may inspire a rededication of effort

and focus while serving to stymie another student based on previous history with similar

experiences (Schlossberg, 2007). Students may feel they are too old for higher education

when surrounded by younger students, especially in fast-moving or evolving fields of

study, and may think faculty do not value their experience but instead see them as

academically behind (Osam et al., 2017). In addition, because many adults previously left

higher education, they may be stigmatized for their lack of previous success and suffer

from negative self-image as academic scholars (Osam et al., 2017).

      Institutional. While situational and personality factors are primarily under the students' control, as are their reactions to situational factors, the institutional policies and practices created by an institution, department, or program can also impact degree completion, especially if there is a perceived roadblock without a map to navigate the barrier (Itzkowitz, 2018). No universal higher education guidebook is available for the myriad institutional systems or idiosyncrasies of individual faculty, department disciplines, or institutions (Osam et al., 2017). Even when these systems are created to support students, they can add to the bureaucratic nature of an institution and create more frustration for students instead of smoothing the degree path (Itzkowitz, 2018). These support systems include student services, such as tutoring and academic support, transfer credit policies, and degree paths, making the degree progression path more straightforward and more accessible for students to navigate while leading to a higher completion rate (Itzkowitz, 2018).

      Barriers also exist in scheduling flexibility for coursework that vary from time of day to which terms a course is offered; these factors can delay graduation if a student stops out during a sequence and must wait for the next class to be offered again (Osam et al., 2017). In addition, different delivery methods for courses can create technology barriers or open doors for more flexible learning that negate travel times or synchronous coursework, and these same varied delivery methods can provide channels for accessing institutional mental health, financial, or system navigation support (Shapiro et al., 2014). Without intentional engagement from the institution, students may be left to figure out degree paths, career insights, and even course selection in a disjointed and often

confusing system that usually does not alert students to problems regarding degree progression (Osam et al., 2017). At times, the first warning a student heeds is when they fail to make satisfactory academic progress and imperil federal and institutional aid (Baker et al., 2017).

The inability to continue receiving aid leaves many students without higher education options (Baker et al., 2017). One of the most problematic issues facing adult students is the financing of their degrees, especially when they are in federal loan default or owe a past-due balance to an institution, effectively stranding their educational credits and stalling their academic progression (Blumenstyk, 2018). This population of adults with some credit and no degree are often caught between the institution to which they owe a balance and the next semester of their education with no escape hatch (Blumenstyk, 2018).

Summary

With declining college-going rates in the United States for traditional-aged students, attention has shifted to adult students with a heightened focus on adult returners who were previously enrolled at the home institution, as students who once enrolled at an institution are more likely to return and complete a degree there (Blumenstyk, 2018). However, as noted in the transition theory review, many stressors both within and outside institutional control can have varying impacts on student success (Schlossberg, 1981). Despite the variability of individual student success, the impact on degree attainment is significant and affects communities and economies across many different populations (Bartik, 2019; Ma et al., 2016). Substantial evidence exists that degree completion contributes to economic well-being for communities, regions, and state economic

prosperity (Bartik, 2019). Without a strong focus on adult degree completion, many states and municipalities will struggle to attract new industries and businesses going forward (Bartik, 2019).

As institutions strive to reengage with adult stop-out populations, administrators must understand situational and dispositional factors creating barriers for adult students despite many of those barriers existing outside the intuitional realm of influence (Osam et al., 2017). Institutions can examine process-created barriers to student progression, such as confusing degree pathways and institutional holds, and work to systematically eliminate those barriers for adult students, which is likely to benefit all students (Tinto, 1982). One such approach is past-due debt mitigation, explored in the next chapter via qualitative and quantitative measures as part of a pilot program to test the strategy's effectiveness in assisting adults returning to higher education.

In Chapter Three, the methodology of the study is detailed, including an overview of the purpose of the study with the problem, research questions, and research design. Following those sections is a description of the instrumentation used along with a discussion focused on validity, sampling, reliability, and issues of limitation. Specifics of data collection are provided in detail as well as an outline of the data analysis and ethical considerations.

Chapter Three: Methodology

The purpose of this research was to understand the effect of a student debt mitigation program implemented at a large, urban research university in the Midwest and the effect of the program on students who participated. Utilizing quantitative academic success measures compared to the general, returning adult student population and qualitative interviews with participants provided insight into the program's effect on academic success and persistence. This chapter includes the problem and purpose overview, the study's research design, research questions and hypotheses, and the population and sample. A description of the instrumentation is followed by data collection and data analysis procedures. Finally, ethical considerations are explained.

Problem and Purpose Overview

Educational institutions across the nation are facing enrollment declines of incoming freshmen students (Grawe, 2018). For many years, because of a surplus of incoming students, institutions did not focus on retaining at-risk students (Clark et al., 2011). A declining available student population with no significant increase in college-going rates has led to a decrease in the number of students intending to enroll in higher education (Grawe, 2018). Educational systems based on antiquated models, with incremental improvements in retention and academic outcomes, failed to notably increase the numbers of adults with post-secondary credentials (Cade et al., 2015). As postulated by Tinto (2012), institutions may often research and understand why a student ceases enrollment. Still, it is a very different vein of research to understand why a student persists, or in the case of this study, why a student returns and succeeds (Tinto, 2012).

Improvement in educational climate, scaffolding for success, and integrated programs has shifted campus supports toward student belonging and creation of identities as learners (Masika & Jones, 2016). Many adults have some college and no degree, as they entered and exited higher education before the implementation of retention strategies and focus (Brundage, 2017). As reported by Brundage in 2017, 49% of employed adults over the age of 25 had not earned a post-secondary degree after graduating high school; therefore, the volume of students who could engage with higher education is large (p. 3).

Adult students with previous education are likely candidates for higher education engagement, in order to boost adult post-secondary attainment and fill vacant seats at higher education institutions. However, many adults may be reluctant to return to higher education because of institutional debt and possible negative higher education experiences. The purpose of this case study was to determine if a student debt mitigation program created at a large, urban Midwest university was useful in motivating students to return to higher education and progress to degree completion.

Research Questions and Hypotheses

The following research questions and hypotheses guided the study:

1. What significant differences, if any, are there between the term grade point average (GPA) of adult returners in the debt mitigation program and adult returners not engaged in the debt mitigation program during the same time frame at one university?

$H1_0$. There are no significant differences between the term GPA of adult returners in the debt mitigation program and adult returners not engaged in the debt mitigation program during the same time frame at one university.

H1ₐ. There are significant differences between the term GPA of adult returners in the debt mitigation program and adult returners not engaged in the debt mitigation program during the same time frame at the participating university.

2. What significant differences, if any, are there between the average term GPA of adult returners in the debt mitigation program and their previous enrollment at one university?

H2₀. There are no significant differences between the average term GPA of adult returners in the debt mitigation program and their previous enrollment at one university.

H2ₐ. There are significant differences between the average term GPA of adult returners in the debt mitigation program and their previous enrollment at one university.

3. In what ways has enrollment in the debt mitigation program affected students' perceptions of support from one university based on Schlossberg's (1984) transition theory in the following areas:

   a.) Self: What personal characteristics did the student cite when deciding to return to the university?

   b.) Situation: How did the student's life circumstances influence his/her return to the university through the debt mitigation program?

   c.) Support: What support services were found to exist through the debt mitigation program to aid in the student's transition back to the university?

   d.) Strategies: What strategies did the student use during the transition to return to the university through the debt mitigation program?

Research Design

A mixed-methods design was considered appropriate to compare the academic performance and educational persistence of adult students enrolling in the debt mitigation program. As noted by Creswell and Plano-Clark (2017), quantitative research relies on numbers validation, while qualitative study focuses on stories and words. Educators have historically relied on the voice and data-gathering capability of researchers to shape programmatic and systemic change using quantitative measures, even if a disconnect exists between the nondominant community and the group being researched (Bal & Trainor, 2016). These research measures are sometimes limited in the overlap between researcher and participant perspectives, as there does not always appear to be a strong linkage between a systematically controlled research environment and the build-it-as-you-go practitioner world (Bal & Trainor, 2016; Cook et al., 2015).

As quantitative models are built and applied by researchers who may not have lived experience with their topic, a qualitative research approach in addition to quantitative analysis is necessary and valued to elevate the voices and concerns of those participating in the program (Quaye et al., 2019). Because the selected group of students was the first group to have experienced this university program, this was a phenomenological case study from the traditional perspective. Rudestam and Newton (2014) stated:

A phenomenological study usually involves identifying and locating participants who have experiences or experienced the phenomenon that is being explored… [It involves] selection of individual cases, and there is no attempt to generalize to a

particular population. The participants, if you will, are the experiential experts on

the phenomenon being studied. (p. 123)

While overall trends or measures can sometimes be identified with quantitative measures,

a more complex and rich set of information can be discovered by combining those trends

with individual voices and experiences (Quaye et al., 2019).

A mixed-methods design allows for more data types to be gathered and presented

(Fraenkel et al., 2019). Giving experimental credence to the narrative in relation to

statistical analysis allows for experiences to be presented within the context of numerical

analysis and a contextual framework (Rudestam & Newton, 2014). The marriage of

qualitative and quantitative methods serves to build a more robust understanding of

program development (Bal & Trainor, 2016; Cook et al., 2015; Fraenkel et al., 2019).

After considering the limitations and benefits of both, a mixed-method approach,

particularly a "convergent parallel design" for this case study, was created (Creswell &

Plano-Clark, 2017, p. 68). The combination of quantitative and qualitative methods

produces a more in-depth and detailed picture of the program design with the intervention

treatment applied and reflected upon by students (Creswell & Plano-Clark, 2017).

Quantitative data on academic performance and persistence were compared to the general

adult returning student population to assess debt mitigation's influence on reengagement.

A convenience sample from the participating population group was obtained to

conduct qualitative semi-structured interviews. A convenience sample is derived from a

group of participants who are readily available and easy to contact (Fraenkel et al., 2019).

The goal was to determine the effect of the program's structural design and objectives on

eliminating barriers and supporting progress to the degree and to enrich the quantitative

data and provide information on the program in the students' voices (Quaye et al., 2019).

Using quantitative and qualitative methods, the research design allowed access to

impartial measures, while exploring students' varied experiences (Fraenkel et al., 2019).

This design also allowed the presentation of multiple student viewpoints, while remaining

within the research design boundaries (Creswell & Plano-Clark, 2017). Quantitative

research is more likely to be replicated, given population comparisons and applied

treatments (Creswell & Plano-Clark, 2017). However, in working with particularly

vulnerable or underrepresented student voices, a compelling self-reported narrative is

more important when designing intervention strategies and should be highlighted as a

qualitative standard when creating case studies on pedagogical supports (Quaye et al.,

2019). As this was a case study of a first-ever program including debt mitigation, the use

of mixed methods enhanced the opportunity for subsequent recreation of the program

with measurable and comparative benchmarks (Rudestam & Newton, 2014).

Population and Sample

When research is applied to a group of participants, the group is known as the

population (Creswell & Plano-Clark, 2017; Fraenkel et al., 2019). At the time of this

study, the urban Midwestern university maintained a student enrollment of approximately

27,000 students, of which about 17,000 were undergraduates (Office of Institutional

Research and Analysis, 2021). The university offered over 300 undergraduate majors and

over 160 graduate programs and professional degrees, including medicine, law, and

pharmacy (Office of Institutional Research and Analysis, 2021). The institution's

demographic composition included 90% of the students enrolling from within 30 miles

and 98% enrolling from within 100 miles (Office of Institutional Research and Analysis, 2021). The institution is located near an international border, contributing to a large representation of international students who commute daily (Office of Institutional Research and Analysis, 2021).

As of 2020, first-time, full-time student two-year retention was approximately 80%, with about 48% of students graduating within six years (Office of Institutional Research and Analysis, 2021). However, before 2011, graduation rates were below 40%, and before 2007 were below 30% (Office of Institutional Research and Analysis, 2021). African Americans fared far worse, with only 24% graduating within six years, and as late as 2006, fewer than 10% attained a bachelor's degree in six years (Office of Institutional Research and Analysis, 2021).

Students selected for this research were participants in the university's debt mitigation program who enrolled during the academic year including Fall 2018, Winter 2019, and Spring/Summer 2019. The total enrollment in the program across academic terms was 140 students. No sample was obtained for the quantitative section of the case study because the performance of all those who engaged with the program were part of the statistical analysis (Creswell & Plano-Clark, 2017).

For the qualitative portion of the study, 10 students comprised the sample from the overall population, based on responses to an inquiry of debt mitigation program participants who agreed to be interviewed. Correlation in sample size between the quantitative portion and the qualitative portion of the study was not necessary as information from each method can be used to support the data points of the other one

without the selected groups being the same size (Creswell & Plano-Clark, 2017; Fraenkel et al., 2019).

Instrumentation

Historically, the constructivist theory regarding students' voices to create meaning from experiences has included deep and woven tapestries of experiences from which researchers can glean information (Quaye et al., 2019). Common foundational questions were created when designing questions and interview protocols (Rubin & Rubin, 2011). It was necessary to utilize a more formulaic method of question creation and interview structure to create interview experience consistency among participants (Castillo-Montoya, 2016).

Much has been written about the interview process regarding how to conduct an interview (Patton, 2014); relationship establishment as a credible and trustworthy researcher (Rubin & Rubin, 2016); the duration and environmental factors of the actual interview itself (Creswell & Plano-Clark, 2017; Weiss, 1993); and the development of quality, probing, and systematic questions (Patton, 2014). The foundational work by Lincoln and Guba (1985) to "focus on [the] credible, transferable, dependable and confirmable" was the primary goal (Creswell & Plano-Clark, 2017, p. 271).

The Interview Protocol Refinement (IPR) was utilized to create and adapt questions for students participating in the interviews to encompass the information and guidance from previous seminal researchers (Castillo-Montoya, 2016). As crafted by Castillo-Montoya (2016), the framework was constructed based on a four-phase process to ensure each subject's individual experience was highlighted and fully shared with the interviewer. The Four-Phase Process to IPR is as follows:

Phase 1: Ensuring interview questions align with research questions,

Phase 2: Constructing an inquiry-based conversation,

Phase 3: Receiving feedback on interview protocols,

Phase 4: Piloting the interview protocol. (Castillo-Montoya, 2016, p. 812)

The creation of the interview questions was closely linked to the research questions in two ways: first, to determine if the questions matched the study's purpose, and second, to ensure the questions elicited detail from the respondents (Castillo-Montoya, 2016).

For the second phase of the interview construction, the interviewer used knowledge of individual experience, background, and social context to explore each student's perspective in the student's own language and terms, which is essential for allowing the conversation to develop and not be prescribed by the interviewer (Pedersen et al., 2016). Questions were designed to explore themes and concerns to see where similar groupings or themes emerged. Questions were organized around Schlossberg's (1981) transition theory and the four S's of self, situation, support, and strategies and included questions on background information, perceived barriers to success, exploration of individual educational foundations before the first attempt at college-level coursework (see Appendix A).

While focused on these two phases, the interviewer had the opportunity to review and refine questions (Pedersen et al., 2016). Next, consideration was given to the validity of the interview protocols. Feedback typically takes the form of two loops. First, as Patton (2014) noted, is the understanding that individuals have of the question they are being asked and how that understanding influences their response, which may or may not lead to the answer the researcher anticipated or expected. Second is the individual's

contextual understanding of the question and individual framing within the subject's own

experience (Quaye et al., 2019). Most recommended for this design phase was a close,

critical reading of the questions, which led questions to be shorter, jargon-free, and easy

to understand (Brinkmann & Kvale, 2019).

As an additional form of validity check, other educational researchers were asked

to review the questions and provide feedback on structure, focus, and expected responses.

The final piloting phase of interview question scrutiny involved recruiting adult students

with similar, but not identical, experiences to the research group (Castillo-Montoya,

2016). Those students were asked to participate in shorter versions of mock interviews,

answer questions, and provide immediate feedback through a clarifying rephrasing of the

question as part of active listening (McGrath & Nilsonne, 2018).

Data Collection

A mixed-methods case study, including both qualitative and quantitative research

methods, was used to gather the data. The first quantitative data set included

demographics, grade reports, and degree progress accessed directly from the university's

Institutional Research Office. The second set of data responses were gathered from

individual interviews with students in the program. Prior to any data collection occurring,

several steps were taken. Two different Institutional Review Board permissions were

required, as two educational institutions were involved. Once approval was granted from

the participating university, the Lindenwood Institutional Review Board application was

submitted and approved (see Appendix B).

Quantitative Data Collection

After approval was granted from both institutions, data were requested from the university's Institutional Research Office and the program coordinator. The data points collected for the quantitative portion included pre-re-enrollment cumulative university GPA, academic hours completed, demographic information, academic probation standing, previous past-due balance amount, grade-level standing, persistence in the degree program, and fulfillment of program requirements. Information for current students engaged in the program was collected for Fall 2018 to the Fall 2019 semester, thereby encompassing a full academic year. Information was presented to the researcher in a de-identified manner to maintain individual student privacy and to be compliant with the Family Educational Rights and Privacy Act (FERPA) regarding academic and financial aid information regulations when utilizing information obtained from the FAFSA and the U.S. Department of Education (2020).

Qualitative Data Collection

Data collection for case studies utilizing the interview method to allow students to explain their actual experiences has been supported as a qualitative research method to learn more about the actual events occurring (Yin, 2017). Interview invitations were sent electronically to 140 current and past students in the program via the students' recorded email addresses (see Appendix C). Included with the interview invitation was a research information sheet for each participant to review and acknowledge (see Appendix D). Once the students agreed to an interview, the interviewer secured 10 individuals for in-depth structured interviews based on response rates.

Because of the limitations of the interview timeline, an electronic conferencing software system was used to record interviews due to COVID-19 safety protocols and imposed restrictions on in-person contact. The interview preference was chosen by the students interviewed based on their comfort level. A pseudonym was used to protect the identity of each participant. The day and time for each interview was scheduled via email.

During the interview, students and the researcher were recorded. The interviews were transcribed by a transcriptionist, who signed a consent and non-disclosure waiver. Any data for which the researcher was unclear were clarified with a follow-up discussion via Zoom or phone. This process ensured each participant's experience was accurately represented.

Data Analysis

Two methods of data analysis were used in this study. Inferential statistics were applied to analyze the quantitative data. According to Creswell and Plano-Clark (2017), "Inferences in mixed methods research are conclusions or interpretations drawn from the separate quantitative and qualitative strands of a study" (p. 218). Probability, which is the likelihood of an event occurring based on inferential statistics, implies that specific interventions affecting one sample can be believed to apply to a larger group, which leads to predictability (Fraenkel et al., 2019).

Student data were collected and analyzed based on student record information. As students entered and left the university over a span of 30 years, the last semester of previous enrollment before each student left the institution was reviewed to determine cumulative GPA, semester GPA, course level attainment, debt to the institution, and level of financial need. That set of data, prior to the invasive and proactive program

implementation, was then compared to each student's performance after reentering the institution through the debt mitigation program and the same data markers.

Data were analyzed using the Statistical Analysis System (SAS) system. The SAS is a data analysis software package, and the significance level was established at $p < 0.05$, which indicates "less than a 5% chance of rejecting a true null hypothesis" (Bluman, 2018, p. 433). With this significance level, a high degree of confidence in the reliability of the analysis is indicated (Bluman, 2018).

A comparison of first-semester returning debt mitigation students' term GPA to the general returning student population term GPA was made to answer research question number one. Student GPAs from previous enrollment and current enrollment for students engaged in the program were compared using an independent sample t-test to answer research question number two.

To conduct the qualitative portion of the research, additional descriptive data were gathered from individual student interviews to illuminate perceptions of the debt mitigation program and of the university. Individual responses were collected and grouped to determine thematic similarity. Codes for different concepts were color-coded and combined to explore common thematic elements meaningful to the participants (Belotto, 2018).

By comparing interview questions based upon student responses, specific patterns emerged regarding similar experiences for students in the program. Student responses were analyzed to determine patterns in overall academic performance and engagement via quantitative data trends. Groupings of responses served to answer research question three. The information gathered from these responses provided additional insight into the

success measures offered by the intervention of debt mitigation and other supports provided through the program.

Ethical Considerations

Rooted in this study was the desire to pursue new knowledge and determine the debt mitigation program's effect for affecting positive change in students' lives. While the researcher was the program's creator and oversaw its development, the researcher did not know any of the students personally (Creswell & Plano-Clark, 2017). The researcher was also not involved in admission decisions, program continuation, or evaluation of individuals participating in the debt mitigation program. A pseudonym was created and used for the institution, thereby allowing for student anonymity when participating in the study.

Individual anonymity during the interview process was not completely guaranteed to the students. Still, interviews were transcribed by a non-involved transcriptionist to distance the pseudonym moniker from the actual participant. Students were assigned a number during the interview process. This process of creating identification numbers ensures no accidental breach of data can occur per the guidelines of the U.S. Department of Education (2020). All student information is governed by the FERPA, and researchers are legally required to protect individual student privacy and identity (U.S. Department of Education, 2020). Pseudonyms were used to protect personal stories and information to de-identify students. Data collection and warehousing were held to confidential standards as guided by Fraenkel et al. (2019).

All records were maintained confidentially during the research process, and no findings will be released without the express permission of the institution where the debt

mitigation program was conducted. All communication among students, researchers, institutions, and others was conducted via secure encrypted email, voice, or in-person. The data from this study will be secured in a locked location known only to the researcher for three years after completing the study. The data will then be destroyed.

Summary

In Chapter Three, the problem and purpose, research questions, hypotheses, research design, population and sample, instrumentation, data collection, and data analysis were discussed. This case study was presented in the context of adult student reengagement and focused on student debt forgiveness to aid students in returning to complete their degrees (Hansen & Shaw, 2020). Details regarding quantitative and qualitative data collection procedures were outlined. Descriptions of analysis procedures, confidence levels, and selection framework were presented. Steps for participant anonymity protection, data security, and ethical considerations were explained.

Presented in Chapter Four is each research question with the data collected, statistical analysis, and other pertinent trends. The quantitative data are discussed, and individual interview data and themes are identified. Through a review of the data, students' personal experiences surrounding the debt mitigation program informed the researcher.

Chapter Four: Analysis of Data

Student debt mitigation has recently emerged as a possible enticement to reengage adult students with some college credit and no degree (Pavlik, 2021). Debt-forgiveness strategies have been implemented at various institutions with different educational aims and missions, and program evaluation is key to replication as students and institutions often encounter multiple barriers (Rabourn et al., 2018). When adult students leave an institution, returning can be burdensome, especially if they do not have the means to settle an outstanding balance (Osam et al., 2017). Many barriers are disproportionate to marginalized populations, including first-generation, low-income, and underrepresented students in the higher education realm (Page & Scott-Clayton, 2016).

Debt mitigation programs are expanding nationally as a strategy to support degree completion (Van Lier, 2020). Besides benefitting individual students, institutions benefit from improved community relationships, and communities benefit from having more productive citizens who can attain better-paying positions with their credentials (Parilla & Liu, 2019). Strategies in the best interest of the institution and the individual are also likely to benefit the community, region, and nation with economic dividends (Bartik, 2019).

Overview of the Study

The debt mitigation program has been in existence at the participating large urban research university since Fall 2018. The university is located in a large metropolitan area. As this was the first program in the nation to utilize this strategy for returning students, this study was designed to determine if the program effectively impacted student outcomes and student perceptions of the university. The creation of this program

permitted students who would not have been allowed to continue with higher education due to past-due balances to return and complete a baccalaureate degree. This program receives no outside funding and is supported by current institutional resources and tuition revenue discounts (Office of Institutional Research and Analysis, 2021).

The purpose of this research study was to review the newly conceptualized debt mitigation program as an alternative to the standard debt-collection mindset of higher education policy (Maurer, 2018). A review of participants' educational and demographic factors is included in this chapter, and rich information was gained from the students and their perceptions of the institution and the program. The aims of the study centered on three research questions that required both quantitative and qualitative information. The two quantitative questions focused on standard academic measures from the students' previous enrollment and their current experience (Creswell & Plano-Clark, 2017). The qualitative question was grounded in Schlossberg's (1981) transition theory to ascertain students' perceptions of their experience.

The study was conducted with a mixed-methods design. Including both quantitative and qualitative analyses allowed students to share their experiences, which informed the data gathered to further validate findings for program evaluation (Creswell & Plano-Clark, 2017; Fraenkel et al., 2019). This mixed-methods design allowed for the possible application of the research findings to other institutions not included in the initial study, and for program replication to be informed by individual student experience (Quaye et al., 2019).

First, quantitative measures of student success were examined to determine if a statistically significant difference existed between the students' first enrollment and their

current enrollment when comparing term and cumulative GPAs. Also, a comparison between the GPA performance of students participating in the debt mitigation program versus adults returning to the institution but not participating in the debt mitigation program was conducted to determine if a statistically significant difference existed. Examination of participants' academic performance while in the program compared to their first enrollments and a sample of similar students in the general student population allowed the program to be evaluated to determine if continuation or replication is warranted.

The study's second goal was to conduct in-depth interviews with participants to learn their perceptions of the program, the institution, and their educational journeys so their voices would inform the quantitative data and showcase their experiences as they returned to the institution (Quaye et al., 2019). The participating institution and other institutions across the country may review these findings to gain useful knowledge for replicating programs on their campuses. Furthermore, institutions may gain deeper insights into the barriers faced by adults returning as students into the higher education realm.

Respondent Demographics

For the practice of quantitative research, it is best to include the entire group of interest with no sampling or selection; no participants were excluded from this phase of the study (Creswell & Plano-Clark, 2017; Fraenkel et al., 2019). The population for this study included participants in the debt mitigation program during the 2018-2019 academic year. Participants in the quantitative and qualitative portions of the study were adults over the age of 18. Demographic information for the quantitative section was

further outlined to provide an overview of the population involved in this study. This information was provided by the Institutional Research Office of the institution where the program and study were conducted. The individual interview participants were also members of the quantitative data group. Demographic information was collected from individual interview participants to provide insight into their interactions with the program (Harper et al., 2018).

Quantitative

A total of 101 students returned to the institution during the 2018-2019 academic year, encompassing three terms: Fall 2018, Winter 2019, and Spring/Summer 2019. All students were included in the sample size. Comparisons were made to a similar sample of students who returned to the institution during the same time frame but did not owe past-due balances. Also, individual students' term GPAs from their previous enrollment were compared with term GPAs during their returning enrollment.

Students who enrolled in the debt mitigation program during the terms targeted reported themselves as 75.2% Black or African American, 4% Hispanic or Latino, and 8.9% White or Caucasian (Office of Institutional Research and Analysis, 2021). The average age of the returning students was 23.6, while the average age of those enrolled in the debt mitigation program was 39. Selection for the program required the following: student debt ceiling of less than $1,500 balance owed to the university, academic eligibility to return, and hand-raising for participation (Office of Institutional Research and Analysis, 2021).

Qualitative

All participants from the first year of the debt mitigation program were invited to participate in individual interviews. Of the 101 students who were invited, 16 accepted the invitation and scheduled interviews. Of the 16 who scheduled interviews, three canceled and declined to reschedule, one did not provide consent, and two did not show for their appointed interview times. The qualitative sample included five men and five women. Eight of the 10 participants identified as African-American or Black, with one participant identifying as multi-racial and one identifying as White. The average age of the interviewees was 40.2, aligning closely with the average age of the quantitative group of 39. The age range of the interviewees was between 29 and 62, reflecting a similar range in the quantitative grouping.

Analysis of the Data

All procedures and methods described in the study were approved by the Lindenwood University IRB oversight process and the IRB of the institution where the program was conducted. Permission was obtained from the host institution and from Lindenwood University before any data request or collection was made. A convergent parallel design, in which quantitative and qualitative data were collected simultaneously, was deemed appropriate for this study (Creswell & Plano-Clark, 2017). Quantitative data were provided by the host institution's Institutional Research Office. The site's program director assisted with invitations for the interview process to maintain confidentiality for participants.

Quantitative

Information comparing participants in the debt mitigation program with the general returning student population using previous term GPAs of participants compared to their re-entering term GPAs was obtained from the Institutional Research Office at the host institution. All data were collected from secondary sources (Fraenkel et al., 2019). No individually identifiable data were included in the secondary source data obtained from the Institutional Research Office. All information was collected and presented in an Excel spreadsheet before being shared with the researcher.

Difference in Term Grade Point Average. Research question number one: What significant differences, if any, are there between the term grade point average (GPA) of adult returners in the debt mitigation program and adult returners not engaged in the debt mitigation program during the same time frame at one university? To answer the first research question, individual student GPAs were gathered for the participants in the program to be compared to adult returners not in the program but who had similar demographic profiles and were re-entering the institution during the same academic year.

To analyze GPAs and determine the answer to the first research question, the Statistical Analysis System (SAS) was used to perform an independent sample *t*-test (Fraenkel et al., 2019). A *t*-test allows for comparing mean scores on a continuing variable when there are two different comparison groups of participants (Pallant, 2020). To use the *t*-test, the population variances of the comparison groups are assumed to be equal (Fraenkel et al., 2019). Levene's test for the equality of variances was assigned to eliminate population variances in the two groups to make a consistent comparison (Pallant, 2020). Utilizing Levene's test during the comparison of these like groups guided

appropriate analysis while using an alpha level of .05 to measure significance when testing *p*-values to determine variance (Pallant, 2020). The *f*-value of 1.14, the Equality of Variance test, was smaller than the alpha of .05, which yielded a *p*-value of 0.51. This analysis supports the assumption the groups were of equal variance when comparing GPAs upon returning to the university (Pallant, 2020).

Utilizing the independent samples *t*-test of the semester GPAs of students who returned to the institution in the debt mitigation program compared to students who re-entered during the same time frame without the program, analysis was conducted. The alpha level of .05 was deemed an appropriate level of statistical significance for the testing of *p*-values (Fraenkel et al., 2019). A *p*-value of 0.76 was greater than the alpha value of .05 set for the test of the *p*-value analysis (Fraenkel et al., 2019). This analysis indicated no significant difference in GPA when comparing students who did and did not participate in the debt mitigation re-entry program; therefore, the null hypothesis was not rejected. Detailed information for the analysis is provided in Table 1.

Table 1

Comparisons of Term GPA for Students in Debt Mitigation Program and Their Peers

Group	*N*	*M*	*SD*	*SEM*	Sig Value
Group 1	103	1.76	1.40	0.138	.7557
Group 2	103	1.82	1.50	0.147	

Note. Group 1 includes the general population who re-entered the institution at the same time as program participants. Group 2 includes participants in the debt mitigation program.

Difference in Term Grade Point Average for Individuals. Research question number two: What significant differences, if any, are there between the average term

GPA of adult returners in the debt mitigation program and their previous enrollment at one university? To answer this question, individual student GPAs were gathered for the participants in the program to be compared to term GPAs from their last semester of previous enrollment at the institution. Again, the SAS was used to perform an independent sample *t*-test (Fraenkel et al., 2019). A *t*-test allows for comparing mean scores on a continuing variable, so it was chosen to analyze the semester GPA for each participant compared to the returning semester GPA. As the population was the same in each group, there was no need to use Levene's test for the equality of variances (Pallant, 2020).

Utilizing the paired *t*-test of the semester GPAs of students who returned to the institution in the debt mitigation program compared to previous term GPAs during their last enrollment, an analysis was conducted. The alpha level of .05 was selected as the appropriate level of statistical significance for the testing of *p*-values (Fraenkel et al., 2019). This analysis indicated a significant difference in the term GPAs of students returning to the institution via the debt mitigation program compared to their previous enrollment term GPAs. Detailed information for the analysis is provided in Table 2 which demonstrates the degrees of freedom ($df = 1,197$; $t = -6.45$; $p < .001$).

Table 2

Paired t-Test Results of Term GPA Before Stop-Out and One Year After Returning

Group	Method	*N*	*M*	*SD*	*SEM*	Min	Max
Last Term		98	1.1040	1.3182	0.1332	0	3.83
Return Term		101	2.3396	1.3802	0.1373	0	4.00
Diff (1-2)	Pooled		-1.235	1.3501	0.1914		
Diff (1-2)	Satterthwaite		-1.235		0.1913		

Group	Method	*M*	95% CL	*M*	95% CL	*SD*
Last Term		1.1040	0.8397	1.3683	1.1560	1.5339
Return Term		2.3396	2.0671	2.6121		1.6021
Diff (1-2)	Pooled	-1.235	-1.613	-0.8581		1.4979
Diff (1-2)	Satterthwaite	-1.235	-1.612	-0.8583		

Method	Variance	*df*	*t* Value	*Pr > |t|*
Pooled	Equal	197	-6.45	<.0001
Satterthwaite	Unequal	196.95	-6.46	<.0001

An examination of student term GPA before and after returning reveals students in the program performed better after they returned, as shown in Table 3.

Table 3

Comparisons of Term GPA Before Students Stopped-Out and One Year After Returning

Variable	*N*	*M*	*SD*	Min	Max
B4_Term_GPA	89	1.0439	1.3156	0	3.830
Af_Term_GPA	101	2.3396	1.3802	0	4.000

Qualitative. The third research question had four sub-areas, and to address each sub-area, interview questions were created. The interview questions were designed and organized based upon Schlossberg's (1981) transition theory. Individual interviews were

utilized to ascertain the perceptions of students at the university about their returning

student journey. Utilizing convergent parallel design, the qualitative portion of the

research was designed as an in-depth, personalized interview with program participants

(Castillo-Montoya, 2016). These interviews were constructed to obtain individual student

perceptions regarding experiences with enrollment, educational progress, and feelings

surrounding the program and the institution (Creswell & Plano-Clark, 2017).

The opportunity to elevate the voices and experiences of participants in the

portrayal of their journeys through interviews allowed meaning to be constructed from

the actual experiences of participants as opposed to inference based upon quantitative

measures (Quaye et al., 2019). These narratives bring forward information for replicating

valued program portions based on the input and perceptions of those who participated

(Quaye et al., 2019). Shared in the individual interviews was descriptive information

about the students' attitudes and perceptions of their individual experiences with the debt

mitigation program at the institution. The individual interviews were recorded and

transcribed utilizing artificial intelligence software with a transcriptionist who adhered to

confidentiality requirements for verifying the statements. Responses to the questions

were then coded and grouped into themes (Belotto, 2018).

Interview Question One for Self. What were your personal characteristics

around your first college enrollment?

All of the students interviewed provided insight into their situations when

returning to the institution. Male Student 1 (age 44, African American) stated:

> I guess I would say just being an older student. You just know more and then
>
> being in class with a lot of the younger kids. And I think sometimes what I was

like at that age. So, I think that contributed to me and this wanting to finish, that

determination. Wanting the degree this time, wanting to finish, and that helps you

be a serious student. You're not there to waste time; you're there to do the work.

Several of the students interviewed spoke about their reasons for returning to complete

the degrees and their family situations. Female Student 1 (age 41, African American)

related:

Well, in regard to my fiancée's passing, I definitely wanted to go back to get a

degree so that I could reach higher financial levels of income. A feeling of self-

confidence and accomplishment was a really big motivation to finish and show

my son that you don't stop. You keep on going. You complete what you start.

Some students cited mental health issues or drug addictions had interfered with their first

enrollment. Male Student 5 (age 29, African American) shared:

I was first-generation, and my living situation was unstable. I was living with my

mom, and we weren't getting along, so she was kind of kicking me out every here

and there. So, I kind of just never… I didn't have a stable place where I felt

comfortable and safe. And also, I wasn't very focused on school as my focus was

elsewhere. Like I was kind of… to be honest, I was doing drugs, and I was just

trying to drink. So, my focus was spread out, but I still would, like, get pretty

focused with school when I needed to but not as focused as I would have liked.

Returning to the institution through the debt mitigation program allowed the student to

have another chance at completing the degree when at a different place with addictions

and mental health. Echoing a similar reason, Female Student 2 (age 36, White) replied:

I was a little more grounded. My goals and everything were not about doing drugs as much anymore. I would definitely say mental health-wise, I was better. I was happier and stuff like that.

Many students who were interviewed talked about their feelings about the degrees they did not have. Female Student 3 (age 29, White) offered:

I liked school. I've always liked school. I was always the kind who didn't like summer vacation as I prefer being in school – not being able to get my bachelor's degree sucked, for lack of better words. I felt like I had worked so hard, and when I had to leave, I was only 17 credits shy of my bachelor's.

She then shared how she came to return to the institution and how she felt:

I was living with my now-husband at the time in an apartment. I had seen an email regarding the program, and they weren't asking for a lot from me to apply. I was like, "Why not?" They actually called me while I was at work and told me I was approved. I went into the storage room at work and cried because I was so relieved that I could go back and finish what I started. I felt comfortable with where I was at but excited that I could do more.

Interview Question Two for Situation. How did the student's life circumstances influence his/her return to the university through the debt mitigation program?

For the second question regarding situation, students shared information on their financial, life, and family supports that were not conducive to educational reengagement. Many students spoke about their financial situation when it came to their re-enrollment at the institution. Female Student 3 (age 29, White) explained:

I just figured that they're willing to forgive this chunk of debt that's been looming over my head for years, and it's two and a half classes left to take, and I had a job that was flexible enough to work with my school schedule. Even when I got a new job, they were still flexible. There's really no reason not to do it at that point. I applied for scholarships. The one thing that was holding me back was the debt I owed. With that out of the way, why not finish? I have this opportunity, and I might as well see it through to the end now.

Several students spoke about their financial situations and how the situations led to dropping out of the institution and then returning. One student was negatively impacted by the Department of Education mislabeling her as no longer enrolled when she had been registered and receiving aid from a predatory lender. She described a situation where, as a pregnant student, she was ill before class and received a call that her aid had been canceled, throwing her into $14,000 debt. Female Student 4 (age 33, African American) shared:

The pain point for me was my financial aid. I had to do a lot of work before I got into the debt mitigation program to get my student loans out of default. That's like a nine-to-10-month process. I had to prove to the United States of America that I had a right to my loans and that I had been coming to school. It was a predatory loan from an outside agency, and you become overwhelmed. The financial aid office couldn't help me. I had people advocating for me on my behalf, and within 48 hours, he changed the situation, and I was even able to get my income tax check back. So that was one major thing.

Several of the students did not have an advocate or a champion to support them in their educational attainment. Some students felt like they had always done it independently, and only the institution helped them. When asked if she had a champion, Female Student 5 (age 62, African American) conveyed:

> I told my husband about the program and that I was going to go back, but he didn't say anything. I'm like, "This is a chance. I only got one class." He said, "Oh, I don't care." Fine. I didn't have a champion. I went to school, and my husband, when I graduated, of course, he was excited, but he wasn't supportive at all.

Other students felt their families contributed to their desire to return and their success. Female Student 2 (age 35, African American) stated:

> Honestly, my husband and my daughter, plenty of times when I was tired and not having to worry about doing laundry, coming home, and food was already done and just their support to say, "OK, we're going to leave Saturday morning so you can get up and do whatever homework you need done. And you can have the house to yourself and have your quiet time between going to work full-time, going back to school… just being able to have that support system between my husband and my daughter was really good at the time.

Interview Question Three for Support. What support services were found to exist through the debt mitigation program to aid in the student's transition back to the university?

For the third question focusing on supports, students shared information that highlighted personal supports and institutional supports of which they availed themselves

during their initial enrollment and their subsequent return through the debt mitigation

program. Male Student 2 (age 32, African American) remembered:

> I didn't really have that much experience going into campus before. I didn't use
>
> the supports. If they was [*sic*] around, I didn't use them, or I didn't know how to
>
> find them to even be able to use them. I was coming on campus after five, so after
>
> class, I'm going to my car and going home.

When asked about how his experience has been different this time in the program, the

student stated he was aware of services but did not use them; however, he then went on to

talk about how he had connected with the debt mitigation advisor and the financial aid

office. He expressed a sense of obligation for tending to his academic steps and progress

via the relationship with the advisor. Male Student 2 (age 32, African American)

highlighted:

> It's tricky for me because I don't really use any of the services. However, if I had
>
> any issues or problems, I typically go to Amber. I know you guys still have the
>
> newsletter, and the email blasts, and the monthly Zoom call sessions, so I do
>
> know about those things, and I try and tap in. If Miss Amber emails me personally
>
> says, "Hey, I need you here on this date or for this." I try to make it. I'm doing it.

Sometimes, students self-blamed for not taking advantage of supports or services during

their previous enrollment even if they knew them to be available. Male Student 3 (age 45,

multi-racial) stated:

> Well, I would meet with an advisor on the basis of "as-needed" only. And so, the
>
> only thing that I can say to you the way that… I just didn't want to be… I don't
>
> know. I was hard-headed. I was young and hard-headed and just did things the

way that I wanted to do them. Maybe pretty rebellious without a cause, too. I just

plowed through whatever. I didn't have my intention in that area. Most of the

support I was utilizing was from the professors themselves and really particularly

one.

Students could often draw a sharp contrast to their level of engagement with supports

during both their first and second enrollments. Female Student 3 (age 29, White)

expressed:

I knew I had an advisor, but I felt like my advisor was just helping me pick out

classes or something like that. I didn't even think of departments having advisors.

I didn't access anything else. I was struggling navigating what my major would

be. That was really the only reason why I messed with an advisor. Other than that,

no, I didn't reach out to anybody for anything. Not for financial aid help, not for

school help, nothing.

The student then shared a very different level of engagement with support services

offered by the campus during her return to enrollment via the debt mitigation program.

She added:

So not only did I have Amber and the awesome debt mitigation advisors, but I

was introduced to the anthropology advisor when I started. He and I worked really

closely to get a plan of work; he was always checking in on me, making sure I

was OK. I was introduced to counseling services which I'm enrolled in now,

actually, and found out about through the debt mitigation program. There's so

many, like the writing workshops. There's [*sic*] so many things I like to work on

for skills and whatnot that I didn't know existed before. But I don't know, again, I

can't tell if I paid more attention now or it was just being advertised better. I'm

not quite sure, but I was definitely aware of a lot more supports my second time

around.

Interview Question Four for Strategies. What strategies did the student use

during the transition to return to the university through the debt mitigation program?

Students spoke about their success strategies and how they made sure schoolwork

would fit their daily lives and routines. Also, as having past-due debt was a requirement

for the program's enrollment, many students spoke about difficulties paying for their

education the first time or understanding how the financial aid process was completed.

Female Student 2 (age 35, African American) provided her perspective on the financial

strategies she did not have during her first enrollment:

I was just completely oblivious to the financial aspects of going to college. I just

added in my mind; I was just going to college to go to college. I was not thinking

about the financial or financial aid aspect at all. I did not take my FAFSA

seriously. I was not involved in that at all.

Contrasting her first enrollment experience to her second, she talked about her new set of

strategies for financial success:

Just making sure, above all else, that I'm completing my FAFSA each time,

making sure I'm doing my taxes so that I can use that information on my FAFSA.

Saving money as best as I can. Not spending money on things I don't need. Just

the necessities.

Another student shared her perspective on being a first-generation college student.

Female Student 4 (age 33, African American) shared:

As far as onboarding or the transitional period that's involved with college, because a lot of us are first-generation, we don't know about all of these resources and how to access them or how to utilize them. I only know how to access certain resources because they were introduced to me through the debt mitigation program. When I was trying, I didn't always know how to get grants or even how to ask the questions.

Going back to school and balancing life, work, and academics brought up a focus on priorities. Many students shared they had to prioritize education when it had not been their main focus during their previous enrollment. Male Student 4 (age 48, African American) remembered:

Financially, it really wasn't a strategy the first time. Because I had a full-ride scholarship, what money is there for me to have at the time? Should I apply for financial aid? It was what do I need to do? Academically, nothing that I could actually put down and say was a method. It was just study hard, studying and do your homework and get it done. My grades started slipping a little bit more than what I was used to. Was it the coursework or me? I realized after a couple of years it was me because I didn't really have a strategy. It was, OK, I'll get it done. I'll wait until the last minute and pull all-nighters and get the work done.

The lack of strategy or focus is in sharp contrast to what the student shared regarding his return experience:

I had a budget spreadsheet that I put together myself to let me know what I needed to pay and what point in time and who I need to contact, and when. I was more focused. I wrote things down. I actually had a plan in front of me, with what

I needed to do, when I needed to do it, and how I needed to do it. I would look at

that notebook every day. This is what I need to do. I actually literally wrote

everything down this time, so I could have it before me as opposed to keeping it

in my head.

Another student shared how her work-life experience had changed her skillset between

her first enrollment and her second. Female Student 2 (age 35, African American)

recollected:

I did not have any strategies, and I think, yeah, I didn't have any strategies. It

wasn't until I entered into the banking career path at that time where I started to

understand finances. And then, once I understood finances, that was a huge reason

as to why I decided to leave the first time.

Taking information from her lived experience, Female Student 5 (age 65, African

American) added this additional information regarding her return:

So, at that point in time, by then, now I'm a Project Manager. And so now I learn

how to focus on time management. I know how to prioritize, I understand, keep it

up, but I just, well, I'm older. So, between the experience I gathered in the

banking world, the experience I gathered at the next stage of my career as a

project manager, it definitely helped me utilize a lot of the other things that I had

no idea would help me to stay focused from a budgetary, financial standpoint as

well.

A heightened sense of priorities, financial literacy, and delayed gratification also

contributed to a new focus on completing a bachelor's degree. Female Student 1 (age 41,

African American) discussed her financial experience during her first enrollment:

I didn't know what I was doing. I had no idea. I knew that I had a scholarship. They were giving me money for books. You're 19 years old, and all of a sudden, they're giving you a check, and you're like, a book costs $90? Let me borrow your book, and I'm going to go buy some jeans with this. You don't have the concept of money or loans. I think that's something I took for granted. I don't know if there were programs to give you more information. If there were, I did not heed those things, and I do hope they are available to more kids now because leaving school with so much debt is never the end game.

She then talked about her different experiences returning to the institution and understanding the financial aspect differently. She continued:

So, my financial knowledge and my financial concept of what it takes to go to school greatly varied from 19-41. So, I think this time, knowing that I had that back up with the debt mitigation program, I was able to manage my money a little bit better. I was still able to work full-time and use the Tuition Reimbursement Program at my work to help me pay for class. I think that was a big benefit. I wanted to definitely make sure I took advantage of all programs that were available to me, and I sought out opportunities at work to get that money from my school as well as my credit union. I was trying to figure out what to do to boost my credit score. I took it as an approach to help me maintain my current financial status and boost my credit a little bit because now I didn't have that debt hanging over my head. I took a very different approach than previously.

In response to the summary research question regarding participant perceptions of the institution, all 10 interview participants shared positive information in response to

questions about the institution, the program, and their perceptions of support. Female

Student 1 (age 41, African American) offered:

> So, the first time I enrolled in school through the bridge program, there was a
>
> structure of how they wanted the program to go, but there was that missing
>
> component of that one-on-one relationship to feel inclusive. With the debt
>
> mitigation program, there was a more intimate relationship that you have with the
>
> staff because there was one goal, not just "grand graduation," but the
>
> personalization of your journey was important. I think that's the big difference.

Another participant, Female Student 3 (age 29, White) reflected:

> I think it's funny because, before the debt mitigation program, I would've had no
>
> problem saying, "Well (the institution) didn't support me or have the supports." I
>
> would have said that all day long about my first round. And that's why I owed
>
> them money, and they held my transcripts up, and I couldn't do anything with
>
> that. But after being in the debt mitigation program and having those supports
>
> now, I feel bad for ever feeling that way about [the institution]. Now it's just
>
> knowing that the supports are there. I had amazing advisors and amazing
>
> professors even. I found out that it's OK to reach out to professors. The advisors
>
> are there to advise you, and I've not had a bad one yet. They've all been
>
> wonderful. I can't tell if it's different or if it's me that is different. I just know that
>
> being in the debt mitigation program was the first time for me that I felt 110%
>
> supported. I love it at [institution]. And I love the supports that it has to offer.
>
> They offered me a second chance.

Focusing on the feelings surrounding the institution now versus his first enrollment, Male

Student 5 (age 29, African American) stated:

> I had a negative view before, I guess because I had to drop out and I kind of
>
> resented it a little bit because even if I wanted to finish my degree, I had to come
>
> back to [institution]. I did have a negative feeling about [institution], to be honest,
>
> even though the reason why I was not able to finish school was kind of my fault
>
> and not handling my finances correctly, I still had a negative view of it. But after
>
> the debt mitigation program, I felt like there were people out there that actually
>
> wanted me to finish my degree and helped me. So, it made me feel better.

Male Student 4 (age 48, African American) focused on how the debt mitigation program

changed his perception of the institution:

> Prior to the debt mitigation program, I just felt like I was just a number in the
>
> system. The program actually helped me see some of the support systems and the
>
> people at [institution] who really want me to be a part of the success story and
>
> also for me to accomplish the goals I want to accomplish. They were like, "What
>
> do you want to do and what do you want to make happened? We'll help you get
>
> there." I honestly believe that the debt mitigation program and everyone that's
>
> involved had and has an influence on how the institution is being perceived. That
>
> program and then some of the other programs like it is causing people to want to
>
> enroll, want to go back to school, wanting to give it another chance. Because the
>
> program is actually eliminating debt or giving… in a sense, it's giving you a
>
> scholarship to go back to school by eliminating debt. It's an alternative funding
>
> source for you to go back to school because, for a lot of people, money is a

problem. I believe the debt mitigation program has helped bring a positive light to [institution]. I love the program. I love it. I tell people about it. I honestly do. You guys have really, really given me a positive experience in my last semester. I can't sing its praises enough.

Summary

A mixed-methods design was used for this study to combine the benefits of a quantitative approach with a participant-informed qualitative aspect (Creswell & Plano-Clark, 2017). Qualitative information often informs statistics garnered from the quantitative approach (Flynn et al., 2019). Three research questions comprised the data-gathering methodology, with two focused on quantitative data and one, with four sub-areas, focused on qualitative data.

The quantitative questions focused on the GPAs of students enrolled in the program compared to academic performance during their previous enrollment. It also compared the participants' GPAs to a demographically similar group of students who re-entered the institution during the same academic period. The quantitative data were obtained from the Institutional Research Office within the parameters prescribed by the Institutional Review Board of both institutions. The qualitative interview questions explored the students' perceptions of their academic journey within the Four S Framework of Schlossberg's (1981) adult transition theory. Data were collected via Zoom interviews with 10 volunteer participants in the debt mitigation program.

Quantitative Summary

The population studied for the quantitative portion included all students enrolled in the program during its inaugural year of 2018-2019. Within the targeted year, 101

participants enrolled and returned. No participants were excluded from the quantitative data, and no selection or sampling was made for the quantitative portion of the study (Creswell & Plano-Clark, 2017; Fraenkel et al., 2019). The goal of the quantitative questions was to determine if a statistically significant difference existed between the term GPAs of the general student population and the GPAs of the participants. For the other quantitative question, a statistically significant difference in the individual participant's first and second enrollment GPAs was determined (Bluman, 2018).

The quantitative research was designed to determine if debt mitigation program interventions had a statistically significant impact on the GPA of participants compared to a similar group of students with the same enrollment time frame. In addition, the research was designed to determine if the interventions of the debt mitigation program had a statistically significant impact on the individual student's term GPA upon return to the institution. The first question compared the debt mitigation participants to a similar group of students at the institution. The second compared the participants' academic performance while in the program to their previous academic performance.

There was little difference in academic performance measured by GPA between the general student population sample and the participant group. Comparing the population sample group to the debt mitigation group with the independent sample t-test resulted in a p-value of 0.76. The p-value must be at .05 or less to demonstrate a significant result, so the null hypothesis was not rejected (Fraenkel et al., 2019). There was a difference in term GPAs of the participants while in the program compared to their previous academic records, as the comparison of the students' term GPAs resulted in a p-

value of .0001. As the *p*-value was less than .05, there was a significant result, and the null hypothesis was rejected.

Qualitative Summary

The focus of the qualitative research was to elicit student perceptions of themselves during their first and second enrollments at the institution and perceptions of the institution after re-enrolling. The student responses were split into four areas focused on self, situation, support, and strategies and utilized Schlossberg's (1981) Adult Transition Theory. The qualitative sample of 10 participants included five males and five females. Common themes were developed during analysis of the qualitative portion of the research.

Participants shared their self-described lack of preparation for enrolling in college during the first enrollment. Several relayed their inexperience with finances, money management, and focus on academics. Few reported utilizing support systems or tools during their first enrollments, which was a significant contrast to the participants' perception of their second enrollments when most knew the debt mitigation staff by name and frequently mentioned the support and encouragement they received. Several of the participants also discussed the connectedness of the debt mitigation program as a leading factor in their own ability to focus on academics and return successfully (Schlossberg, 1981).

In Chapter Five, the findings of the study are described. Results of the research study are shared in the framework of the research and literature review in Chapter Two. Recommendations and implications for further research, policy change, and program development are presented.

Chapter Five: Summary and Conclusions

Debt mitigation was one strategy for adult student reengagement at a large public urban institution in the Midwest, and this institution was the only site and program studied in this project. Debt mitigation strategies are relatively new on the student support tactical landscape, so this study focused on reviewing the program and student perspectives. Adult students who previously attempted to complete a bachelor's degree are often stalled in their educational journey by past-due debt owed to an institution (Hedlund, 2019). Compounding the debt crisis many students face is the inability to transfer to another institution when a debt is owed, as transcripts will not be released (Karon et al., 2020).

The importance of research in this area and of debt mitigation program creation is not just focused on allowing students to continue toward degree completion (Swidey, 2016). As institutions face a declining high school graduation demographic, they must look for other sources of students to maintain enrollment (Swidey, 2016). One of the most likely enrollment demographics includes students who have previously attempted a degree at an institution but were disenrolled for unpaid debt (Grawe, 2018).

A concern related to the research topic is that this is a newly created strategy, and as this program was the first of its kind, there is little comparative knowledge for this work. While the study was designed with interest in replication and promotion, longitudinal data on outcomes for students and institutions will require further exploration. An interesting factor to consider is the demographic match of this program and its participants with other programs at other institutions that replicate the program.

No single pattern or solution exists for students to return to higher education successfully (Turk & Chen, 2017).

This study had several different aims. The first purpose was to explain and describe a possible solution to barriers for adult student completion with the advent of a debt mitigation program (Van Lier, 2020). Debt mitigation provides an alternative to less student-friendly options typically offered by higher education institutions (Scobey, 2017). Individual student performance was also examined to determine how academic performance may have been influenced by participation. Another focus of the study was to examine the impact of the re-entry program on the perceptions of participants based on their engagement with staff and programmatic elements of the strategy. Perceptions were gathered to elevate student participants' voices in sharing their stories and experiences (Quaye et al., 2019).

Shared in this final chapter are the study findings in order of research questions. Following the findings is a discussion of conclusions informed by the literature review. Finally, practical suggestions are offered for addressing concerns from the research and opportunities for future research and program creation.

Findings

The purpose of this case study was to determine if a debt mitigation program motivated students to return to higher education and progress toward degree completion. The two main goals of the study were to ascertain students' perceptions of the program and to gather secondary academic data to determine barriers students faced during their first enrollment and how participation in the debt mitigation program impacted

educational outcomes as well as their perceptions of the institution. This mixed-methods case study was developed around three research questions.

The quantitative research was based on two questions requiring secondary GPA data and analysis to compare the two enrollment periods of program participants and to compare participant performance with a similar sample. For the qualitative section, in-depth interviews were conducted with participants. These interviews were constructed based upon Schlossberg's (1981) adult transition theory; students provided descriptions of their personal experiences, feelings, institutional perceptions, and educational journeys. The qualitative sample group consisted of five men and five women for a total of 10 participants. Individual student responses were sorted into themes to provide insight into perceptions and experiences as part of the debt mitigation program.

Research Question One

Research Question One was focused on the quantitative phase of the mixed-methods study. Secondary data of student academic progress were compared to a sample group of students with a similar demographic and academic profile who also returned to the institution during the same period. All data were de-identified from the Institutional Research Office of the institution. The first research question, (*What significant difference, if any, are there between the term grade point average [GPA] of adult returners in the debt mitigation program and adult returners not engaged in the debt mitigation program during the same time frame at one university?*) was based on the term GPA of individuals from the treatment group in comparison with individuals not participating in the debt mitigation program.

To answer the first question, individual student grade point performance was gathered for the participants in the program to be compared to adult returners not in the program but who had similar demographic profiles and were re-entering the institution during the same academic year. Adult returning students who were not participants in the program were matched with adult returning students in the program using the Propensity Score Matching method to reduce bias from confounding variables found in the analyses (Kane et al., 2020). The data analysis showed that the results for Research Question One did not support the alternative hypothesis as students participating in the debt mitigation program did not experience a GPA increase compared to students who re-entered the institution during the same time, according to the *t*-test table of distribution (Bluman, 2018). Therefore, the null hypothesis was not rejected.

Research Question Two

The second research question was, *(What significant differences, if any, are there between the average term GPA of adult returners in the debt mitigation program and their previous enrollment at one university?).* Secondary data on the debt mitigation participants' GPA were gathered for the analysis. A *t*-test for proportions within subjects was used as the same group of participants were studied *before* participating in the debt mitigation program and *after* entering the program (Bluman, 2018). No data were excluded from the secondary data set. The Statistical Analysis System (SAS) was used to perform an independent-sample *t*-test analysis (Fraenkel et al., 2019). A *t*-test allows for comparing mean scores on a continuing variable, so it was chosen to analyze the semester GPA for each participant compared to their returning semester GPA. As the population

was the same in each group, there was no need to use Levene's test to equality of variances for comparison of two different populations (Pallant, 2020).

Utilizing the paired *t*-test of the semester GPA of the students who returned to the institution in the debt mitigation program compared to their previous term GPA during their last enrollment, an analysis was conducted. The alpha level of .05 was selected as the appropriate level of statistical significance for the testing of *p*-values (Fraenkel et al., 2019). The degrees of freedom (*df* = 1, 1.97) and *t* = -6.45 yielded a *p*-value of .0001 for the test, indicating a significant difference in the term GPA of students returning to the institution via the debt mitigation program compared to their previous enrollment term GPA.

Examining the students' term GPA before and after returning to the institution in the debt mitigation program showed that the students in the program performed better academically than they did during their previous enrollment. The data analysis supported the alternative hypothesis as students participating in the debt mitigation program did experience a GPA increase compared to their previous enrollment at the institution.

Research Question Three

Research Question Three was, *(In what ways has enrollment in the debt mitigation program affected students' perceptions of support from one university-based on Schlossberg's [1984] transition theory in the areas of:*

a.) *Self: What personal characteristics did the student cite when deciding to return to the university?*

b.) *Situation: How did the student's life circumstances influence his/her return to the university through the debt mitigation program?*

c.) Support: What support services were found to exist through the debt

mitigation program to aid in the student's transition back to the

university?

d.) Strategies: What strategies did the student use during the transition to

return to the university through the debt mitigation program?

When prompted to explore the first questions surrounding *self,* respondents focused on their general lack of knowledge regarding joining a university and concentrating on strategies that would lead them to be successful as a student. They shared information regarding their mental health, inability to balance their obligations, and in one case, the use of drugs as opposed to focusing on academics. When speaking about their perceptions of self upon their re-enrollment, students shared information regarding their "unfinished" business and their determination in completing the degree as something they felt they needed to do to see themselves as completing what they set out to do.

Common themes that emerged from the student interviews were a focus on unfinished business, missed opportunity, feeling as if they had failed to finish something they began, and the desire for financial freedom that a college degree may provide. The students often cited their willingness to do whatever it took to complete. Many had very vivid feelings about focusing and taking advantage of the "second chance" they had been afforded. When provided an opportunity where the institution was willing to allow them to re-enroll, several students discussed that it negated the debt obstacle and made them aware that the institution believed in them and was willing to work with them.

Many cited that they had been housing insecure during a discussion of their situations and did not have the financial literacy to balance attending school and paying for their classes during their first enrollment. The confusion surrounding the financial aid process, the need to complete paperwork each year, and tax preparation was frustrating for some of the students. Students expressed their connection with an institution that was perceived to support making sure they kept up with their paperwork and their path to a degree during their second enrollment. They discussed being supported by external champions and institutional staff members who were supportive and "kept them on track." Also, students reflected that even if the support services were there during their previous enrollment, they might not have had the inclination to seek the services or utilize the services previously. Upon their return, they shared that they appreciated that the staff at the institution did not let them do it on their own and that the debt mitigation team was overt in outreach and connecting with the students.

Support or lack of support was a recurrent theme in the students' reflections on their first enrollment when contrasted with their return through the debt mitigation program. When sharing information about their first enrollment, students talked about some interactions with faculty and rudimentary contact with their advisor. Still, none of the interviewees could talk in-depth about the variety of support systems offered at the institution during their first enrollment. Upon returning to the institution, participants spoke about their engagement with the debt mitigation staff, who helped them onboard at the institution. They also mentioned the adult-specific advisor with whom they worked. Going beyond the program supports, the students were able to share examples where they had connected with mental health supports, faculty, and advisors in their major area of

study, as well as support staff who were able to help them learn more about post-baccalaureate opportunities as well as career options for after they graduated.

The last area of discussion based on Schlossberg's (1981) Theory of Transition was the *strategies* utilized by students. During discussions regarding their first enrollment, students shared that they often "crammed" for tests, sporadically attended classes, did not understand the costs of borrowing/paying for college, and felt some level of frustration and anger toward the institution at the time of their previous enrollment. Contrasting those experiences with their return, students spoke of how they planned their time for coursework and carved out time to prioritize their academics. The participants in the debt mitigation program created financial strategies in partnership with staff at the institution to discern ways to cover their college expenses, apply for aid, and get out of federal loan default. They felt more of a partnership in the completion of their degree once they engaged with the program.

An overarching theme for the students was the obstacle that their past-due debt presented to them when returning to the institution and the negative image of the institution as a "bill collector". In sharing their experiences, students expressed that, rightly or wrongly, they blamed the institution for them not having a degree and also for having a bad credit rating and limited financial options. While many of the students acknowledged their culpability in their financial situation and failure to complete their degree, they shared that the combination of their age when they left the institution and their perception of the institution as not helping them succeed contributed to a negative relationship with the institution. They often shared that perception with others when asked about their degree completion. Several commented that it was easier to blame the

institution than take a deep look at their level of responsibility in their lack of degree completion.

Even if participants did not express a negative view of the institution from their previous lack of completion, the sentiments shared around their re-enrollment and engagement with the program were overwhelmingly positive and contributed to their willingness to participate in the interviews and to share, what was for some, deeply personal stories of their past failures. Students consistently commented that the program had elevated the institution to become a place where they felt supported. Also, they believed they had support networks and staff who were actively pushing for their success.

Participants in the debt mitigation program spoke favorably of the program, their engagement with staff, and the support they received from the institution. Several students expressed that while they likely would have returned to complete their degree, the debt mitigation program incentivized them to return and complete their degree earlier. They also spoke of the favorable view they had upon their return to the institution based on the supports they were made aware of and the positive, intrusive nature of the program's connections.

While students shared that they were attracted to the program because of the debt mitigation factor and, at first, saw it as simply a means to an end, they expressed that the program contributed to their perceptions of the institution growing more positive as they were able to engage with the support systems of which they were now aware. They shared that the program's positive impact had contributed to a much more positive perception of the institution as a supportive higher education institution than what they believed they would have felt were it not for the program. This positive perception of the

institution also contributed to their willingness to promote the institution to others in their family and their communities at large, which they said would not have happened previously.

Conclusions

As used in this research, the mixed-methods research design allowed for a much richer set of information than would have been obtained by simply using the quantitative methods (Fraenkel et al., 2019). As this was the first program of its kind in the nation, the variables within this study's construction or predictions for future studies cannot be extrapolated from this single study (Brewer & Kuhn, 2010). These outcomes are specific to the inaugural year of this program at the site, during an academic year, and with the participants studied. Even with these limited parameters to apply the results to other situations, there are outcomes with the study that may be interesting.

Research Question One

What significant differences, if any, are there between the term grade point average (GPA) of adult returners in the debt mitigation program and adult returners not engaged in the debt mitigation program during the same time frame at one university?

The data collected to respond to research question one did not reveal a higher level of student performance for participants in the program. The non-treatment group performed roughly at the same level without guided support from debt mitigation staff. The statistical analysis did not result in a significant difference in GPA performance.

While intrusive support and dedicated advising staff with professional expertise are often cited as boons for student performance (Tinto, 2012), the GPA analysis did not support the body of research or align with the analysis. Most researchers have outlined

improvements that correlate with connectedness and engagement for heightened levels of success (Tinto, 2012). The disconnect may be explained by considering the length of the study and the limitations of the study. The focus on GPA attainment was no more refined for students in the debt mitigation program than those re-entering without it. As GPA was not a factor for students who left the institution previously, academic performance was not necessarily an issue in their retention.

The criteria for inclusion in the program only required that participants owed a past-due balance to the institution, so comparing the GPAs of those in the program to those without debt could have been affected by other confounding factors outside of the academic influence. In addition, as the study was limited to the first year of the program's creation at one site, within a finite time frame, additional academic terms and participant enrollments may have increased the contrast in performance between participants and non-participants. Also, the GPA range on a 4.0 scale is small enough that it may not have produced a statistically significant difference to contribute to this research; therefore, a more granular scale may be necessary to discern the program's effectiveness.

Research Question Two

Data collected for the second quantitative question revealed statistically significant results. The inquiry focused on the term GPA of participants during their first enrollment compared to term GPA performance from their reentry with the debt mitigation program. The analysis indicated the participants experienced significantly higher GPA performance during their re-enrollment and participation in the program than during their first enrollment. Still, the gains may be due to maturity or perspective upon return as an adult student with an increased level of life satisfaction in general (Lawrence,

2017). The multiplier of student engagement and outreach is difficult to ascertain based on intrusive directed advising and support coupled with the self-directed focus of the adult student who returns to college with motivation to complete after learning from past attempts (Blumenstyk, 2018).

Research Question Three

The data collected to answer research question three, the only qualitative-focused research question, aligned with the theoretical framework of the Four S themes of Schlossberg's (1981) transition theory. The participants provided rich detail and context surrounding the student experience from the first enrollment contrasted to the second enrollment via the debt mitigation program. Participants were able to share how the program provided structure, guidance, and support and were also able to share how that contrasted with their connectedness during the first enrollment.

Participants described their previous educational experiences, how their first negative enrollment led them to leave the institution, and how the debt mitigation program was a motivator for returning. While these strategies are often seen as the beginning and end of student support, many other factors contribute to student success (Rabourn et al., 2018). Students were likely to persist because of improved support structures visible to them, their perception of "self as scholar," and the financial burden being lifted (Van Lier, 2020). Whether the structures existed during the previous enrollment is of no matter, because the students did not previously engage with the support services, which contributed to their inability to stay current with their billing and payment cycles (Fain, 2019). The narrative from individual interviews, when thematically coded, correlated with Schlossberg's (1981) transition theory. The

participants' descriptions were shared to ensure individual voices of non-majority

students contributed to the research (Quaye et al., 2019).

The information shared from the individual interviews allowed for meaning to be

constructed from the participants' shared experiences, which can further inform

practitioners who hope to replicate a debt mitigation program. These past experiences and

their impact on under-represented students across institutions contribute to the expanse of

transition theory learning and will inform research in the future (Hoggan, 2016).

Implications for Practice

Much has been learned about student engagement and degree completion, but

more remains to be discovered regarding the barriers that prevent adults from returning to

complete their degrees after stopping out (Steele & Erisman, 2016). One such barrier-

negation strategy currently gaining traction in the student completion realm is the practice

of debt mitigation (Scobey, 2017). Programs like this address multiple institutional

struggles to maintain enrollment growth while expanding a market for students already

familiar with individual institutions (Osam et al., 2017; Steele & Erisman, 2016).

Solutions to common barriers for students to reengage should not be seen as new

or innovative, but what is in the best interest of students and the institution (Karon et al.,

2020). Mitigating the burden of past-due debt on first-generation and low-income

students is essential, as they have much higher demographic overlap with populations of

students of color who bear a disproportionate amount of incurred debt for higher

education under the current financing and pricing structure (Luna-Torres et al., 2018).

More programs are needed to offset past balances for students and reengage them in

completing their degrees in order to negate declining high school graduation rates that

threaten to restrict the pipeline of higher education students needed to meet the growing demand of employers (Grawe, 2018).

The Four S's of Schlossberg's (1981) transition theory were used to explore individual student experiences with departure and return to an institution via the debt mitigation program. Consideration of the theory's components of situation, self, support, and strategies and elicitation of the experiences of student participants in the debt mitigation program allowed for a more thoughtfully constructed experience for returning students (Quaye et al., 2019). Collaborating with students as educational partners and listening to their experiences informs program creators on what matters to adult students (Castillo-Montoya, 2016). Institutions can increase the likelihood of success for adult students no matter the external situations from which they come (Bombardieri, 2017). Once the past-due debt mitigation strategy is implemented, other barriers for adult students may need to be addressed.

Situation is often a construct of shelter, time, money, and commitments (Schlossberg, 1981). Institutions can provide options for students via housing, emergency shelter, and financial supports. Students may have available housing, but it may not be in proximity to the institution, so a flexible schedule and different modes of delivery of instruction may be beneficial to students who wish to return to institutions. Providing emergency grants, debt mitigation, scholarships, and waivers can demonstrate to returning students a financial commitment to their success. Institutions can partner with philanthropy, employers, and other agencies to assist students in understanding the financial resources available to them for degree completion. These resources can also be expanded to include governmental incentives for degree completion, which are likely to

have higher returns than the current tax reduction incentives offered to corporations

(Bartik, 2019).

Self is the negative or positive view of oneself that can be limiting to adult

returning students (Schlossberg, 1981). Returning students did not complete a degree,

departed an institution without graduating, and left with debt that followed them for years

if not decades. Add to individual experiences and perceptions the societal constraints

often placed on this group as evidenced by the negative connotation around the term

"dropout," and it is apparent the image of self can be a powerful force in keeping students

from returning to college. Reaching out to connect with these students, pulling the debt

back from collection agencies, and walking beside them as educational partners can go a

long way to increasing self-image for adult students and changing their relationship with

the institution.

Supports can be external to the institution, but in creating programs to bring adult

students back to complete their degrees, institutions must be ready to provide support

both inside and outside the classroom (Schlossberg, 1981). Supports of benefit to the

students in the debt mitigation program included expanded information and counseling

from financial aid team members, childcare, employer-connected support, mental health

counseling, writing tutoring, technology, advising guidance, and intrusive progress

mapping coordination of the program. Institutions should be prepared to offer these

ongoing supports to adult students who may not have family or societal structures in

place to allow them to focus on classwork and educational engagement.

Strategies for navigating the higher education process are sometimes more

difficult for adult students who are first-generation, which means they may not be aware

of resources or assistance (Schlossberg, 1981). Higher education institutions can take their lead from what students say they learned or needed to learn to succeed in their return. For many of the students who participated in this program, understanding how financial aid worked and making sound financial decisions was a strategy for success. In addition, carving out time and making class attendance, homework, and projects a priority in their schedules was necessary to create good academic habits and realize success in the classroom. These strategies are known to higher education institutions. The connections with supportive and directive program staff can be a real opportunity for adult students to engage and succeed in higher education.

The information gleaned from individual interviews and the GPA analysis demonstrates that while the debt mitigation program created an enticement for students to return and carved a path for the opportunity, other supports and staff also contributed to the students' successes. At the base level, debt mitigation knocks down a barrier for students who wish to return to higher education; however, that strategy was simply the first of many outward supports the students had from the institution. Many of these supports had been in place during previous enrollments, but the students were unaware or uninterested at that time. Connecting with the students; demonstrating financial support; and frequently communicating expectations, deadlines, and support were cited by the students as reasons their perceptions of the institution were positive. These factors were also why many felt the shift from a negative bill-collector relationship to that of an educational partnership.

The findings of this study and the individual stories of students shared should support the concept of debt mitigation as a reengagement strategy for institutions hoping

to increase the number of adults with postsecondary credentials. Also, these findings support more intrusive student engagement for adults, more outreach for stop-outs, and more opportunities to negate barriers for returning students. The perceptions shared by participants indicated long-term gains in reputation for the institution, which will pay dividends in the community at large.

Recommendations for Future Research

As the program studied was the first of its kind, this research focused on one new strategy at one institution during a specific time frame. An overarching purpose of the study was to provide a framework on which the strategy was based and to create information and support for replication of debt mitigation programs at other institutions. While much research has been conducted on student success opportunities for traditional-aged students, the adult returning student as a stand-alone focus for research is not as common. Typically, veterans, working parents, employer tuition support programs, or vocational rehabilitation programs are studied as part of the adult student experience.

The need exists for programs focused on students who have been locked out of higher education due to financial constraints (Scobey, 2017). The lack of programs to negate student debt and reengage adults with some college and no degree furthered the support of this research and the program studied. The literature surrounding adult student barriers, transition theory, and educational opportunities to spur economic development provided avenues for additional future research predominantly focused on individual and community economic development.

Expansion of Future Research

An opportunity for expanded research exists to follow students until graduation to determine how their participation in the program contributed to them graduating and completing their degrees. Because only one academic year was studied, the opportunity to survey students who entered after the program's first year did not exist. Still, as the program develops and systems are created, the outcomes for measure may become more pronounced. Also, a deeper analysis of students' GPA performance over their entire enrollment and deeper delineation may indicate significant differences not evident in this first sample group. As the sample size grows with increased participation, additional variables may present themselves for further exploration. Perhaps the students' incomes, job attainment, dependent college-going rate, and enrollment in advanced degree programs could also be explored.

One opportunity for research already present is evaluating other institutions in reengaging students and moving them toward graduation with debt mitigation programs modeled off the studied program. With extensive replication, the opportunity exists to explore and compare success rates by institution, amount forgiven, and student demographics. Comparing community colleges, undergraduate-focused institutions, large research institutions, private and public schools, as well as locale and student major choices could also lead to insights for further program refinement to better target student support and outcomes.

Another research opportunity could focus on the long-term portability of transcripts and the elimination of transcript holds when students owe a debt to an institution. As the gap between college graduates and industry needs widens, more

creative and student-focused solutions to mitigating debt could benefit both students and employers. Perhaps instead of creating tuition reimbursement programs, employers could offer past-due debt mitigation scholarships so students could enroll and benefit from third-party payer tuition agreements to move forward with their education.

Summary

This mixed-methods study was designed to determine if a debt mitigation program for adult returning students at a large midwestern urban public institution motivated students to return to higher education and move toward degree completion. The study included both secondary data obtained from the institution and in-depth one-on-one interviews with program participants. While many barriers impact adult degree completion, one of the most significant and challenging obstacles is past-due debt owed to an institution (Fain, 2019). Many students are unable to progress because of such debt (Fain, 2019).

Chapter One contained the statement of the problem regarding declining high school graduation rates and no increase in college-going rates leading to institutions facing decreasing class sizes and student enrollments across the United States (Grawe, 2018). While institutions have historically had more students than seats, that imbalance is shifting, leading to a greater focus on student success outcomes (Tinto, 2012). Despite measures to keep students enrolled, many adult students leave college before such interventions are offered and are part of a growing population of students who have some college and no degree (Fain, 2019). Adding to this mix of students is a subset of students who have past-due debt with an institution and are therefore locked out of returning to that institution or transferring their credit to another institution because of transcript

release practices that essentially hold the credits hostage until the bill is paid in full (Karon et al., 2020; Maurer, 2018).

In Chapter Two, a literature review was conducted, which focused on the educational ecosystem of enrollment pressures and declining enrollments, and the increased demand for an educated workforce for the economy to remain strong and to grow (Bartik, 2019). The gap between degreed individuals and the number of positions needed for current and future job openings continues to widen, creating a historic shortage of eligible workers for industry (Bartik, 2019). Industry and the community benefit from an educated workforce, and a much higher quality of life is reported for adults who have completed higher education degrees and experience job security, job choice, and financial stability (Ma et al., 2016).

After examining the current educational landscape and economic factors, Schlossberg' (1981) transition theory was used as a framework for exploring individual student experience and interaction with a higher education system during the first enrollment and upon return. Schlossberg's (1981) theory was used to examine students' experiences focused on the Four S's outlined to provide context for when individuals move through periods of change while allowing for unique variance in skills, knowledge, and adaptation through the fluidity of development.

Once the theoretical framework was explained and explored, the next section of the literature review was focused on the individual benefits of college completion. As is well-documented, a bachelor's degree leads to a much higher earning potential than a high school diploma while also decreasing the likelihood of incarceration; degreed individuals have greater financial freedom, are more likely to own homes, and report a

much higher level of life satisfaction (Lawrence, 2017). Students who complete a college degree are far less likely to default on their federal student loans than students who enter college and depart without the added earning potential of a degree (Itzkowitz, 2018).

Adults with college degrees are far less likely to be impacted by economic factors and have greater job choice mobility than their counterparts without degrees (Blair & Deming, 2020). Even during the current pandemic, adults with college degrees were less likely to lose employment or be forced into working front-line positions than peers who did not have a college degree (Ward et al., 2020). The effects on the individual ripple throughout families, communities, and children of graduates, as this second generation is more likely to enroll in higher education and complete degrees than children of non-graduates (Monaghan, 2017).

The next section of the literature review focused on the societal benefits of degree completion. One of the most noticeable benefits is a more robust economic workforce for local, state, and national systems (Ma et al., 2016). In addition to contributing to economic growth, innovation, and community betterment, these individuals are less likely to access support systems and have more spending ability than those without degrees (Kerry, 2018). By creating more systems of support and engagement for potential returning students, cities can increase the education of their populace and improve economic prospects for their citizens, which economists argue is more beneficial than traditional tax-based incentives for attracting industry (Bartik, 2019).

Following the discussion of the need for more degreed individuals, a review of information was focused on the declining student population, the need to reengage adult stop-out students, and the barriers for adults to re-enter the higher education system. As

noted, the space available in higher education is overbuilt for the potential enrollment coming from traditional pipelines. In contrast, there is a significant opportunity to engage adult students in different higher education experiences (Grawe, 2018). A potential demographic primarily ignored by traditional higher education is the "some college-no degree" student, as estimates of the population top 31 million nationwide (Bransberger et al., 2020). While these students are an opportunity for higher education institutions, they are not without needs, as many of these students experience difficulties when attempting to complete their post-secondary education (Leonhardt & Chinoy, 2019).

Several barriers to adult student completion were shared in the literature, and these included situational, dispositional, and institutional roadblocks for adult returning students (Osam et al., 2017). Students often focus on the situational factors surrounding their continuation of studies, and many of these include financial struggles (Anderson, 2020). Students sometimes fail to see their dispositional factors as either roadblocks or boosters toward their personal educational goals, but the student's personality and responses can be deciding factors in completing a degree (Serowick, 2017).

Finally, institutional barriers to student completion were discussed as creating obstacles to student degree completion (Itzkowitz, 2018). One of the most significant barriers to students graduating is the loss of financial aid due to federal loan default, maximum loan limits, or past-due debt locking them out of subsequent enrollment (Blumenstyk, 2018). The institution holds the transcript hostage until the bill is paid in full, and as federal aid cannot pay a past-due balance, this essentially locks students out of continuing forward with education while requiring them to pay back what they have borrowed for a degree left unfinished (Blumenstyk, 2018).

In Chapter Three, the research design was presented. A review of the problem and the reason for studying the effects of the debt mitigation program on individual students and as a sample group was presented. A mixed-methods approach for this case study was utilized (Creswell & Plano-Clark, 2017). The mixed-methods approach included two quantitative questions focused on GPA performance. The first measured GPA performance of the participant group compared to a group of students who also returned to the institution outside of the program. The second quantitative question focused on each individual student's GPA, comparing the first enrollment to the return GPA in the program. The third question was focused on the qualitative data and was based on Schlossberg's (1981) theory. Procedures for how the data were collected were provided, and an explanation of how the data analyses were conducted was detailed (Bluman, 2018; Creswell & Plano-Clark, 2017).

Included in Chapter Four were descriptions of students who participated in the debt mitigation program as part of their return to higher education. Students were selected from the first academic year of the program, a total of 101 students. Sampling or selection did not occur, and all participants were included in the quantitative data group (Creswell & Plano-Clark, 2017). The selection of participants for the qualitative focus group was made through an invitation to the entire population, and the first 16 to respond were scheduled.

Ten respondents ultimately participated in individual interviews. The primary goal of this interview process was to learn about personal student experiences and elicit perceptions regarding the institution and the perceived level of support. Transcriptions were completed of the interviews, and responses for the individuals were grouped via

coding into the Four "S" model from Schlossberg (1981). These interviews and student voices were crucial for understanding the student experience in their voices, which was an aim of the research (Quaye et al., 2019).

As shared in Chapter Four, results for individual student GPA performance compared to a similar general population did not yield significant differences in the GPAs attained, so the null hypothesis was not rejected. For the second quantitative question, the null hypothesis was rejected, as there was a significant difference in the term GPA of current participants when re-entering via the debt mitigation program compared to their previous enrollment (Fraenkel et al., 2019). There was a significant difference in previous term GPA versus post-treatment GPA for student participants.

In addressing research question three, the depth and analysis of individual student experiences via the interviews added rich and deeply personal experiences to the narrative. Insights into the journey as students, competing factors and obstacles for success, and their perceptions surrounding the institution were explored. The support students felt they lacked the first time they enrolled, either from personal or institutional resources, seemed to have been found during their second enrollment. One could point to situational supports and institutional factors contributing to their success via the debt mitigation program.

The individual transcripts from the interviews revealed common themes focused on financial difficulty, lack of financial literacy, lack of understanding of what was expected as far as the financing of college education, and in some cases, a lack of maturity in focusing on the process to be successful. What became evident as the interviews progressed was that students could now acknowledge their role in not being

successful during their first enrollment. Many expressed that had it not been for their re-entry and the institution's support, they may have continued to blame the institution for their lack of success.

Students reported a heightened level of support from the institution, as well as an understanding that they may not have known how to seek out the resources earlier. Through their participation in the program, they reported a higher level of confidence that the institution believed in them and was willing to open the door for their return with the debt mitigation program. The students' profoundly personal and individual stories provided context and constructed meaning for the program, giving voice to the unique student experience.

Chapter Five provided an opportunity to present both the quantitative and qualitative findings of the research. Individual interview outcomes shaped within the framework of transition theory were shared, as were the quantitative results from the two GPA-related questions. While significant individual differences were found in GPA before and after participation in the debt mitigation program, no significant differences in the term GPA existed when comparing participants with a sample group of students from the general student population. There was, however, a change in the perception reported by student participants in the support received from the institution and how that support via the debt mitigation program led to their re-entry at the institution. Students spoke passionately about the role of the program, outreach by staff, and the engagement level of the institution in creating their opportunity to be successful. The conclusions from these interviews, along with the quantitative data with other research foundations, were presented.

The implications section of the study and the opportunities for future research were discussed. Information for other practitioners hoping to replicate this program at other institutions was offered. Future research recommendations included suggestions for more extended studies focused on student persistence and the personal benefits of degree completion and economic models for regions based on adult degree completion. As this was a first-in-the-nation program, there is much to be gained from additional expansion of analysis and longitudinal review of this program and others like it to explore student, institutional, and statewide gains from debt mitigation enrollment programs.

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Appendix A

Case Study on Debt Mitigation and Student Persistence to Degree

Name:

Gender:

Age:

Race:

Major:

Semester Returned:

Self:

1. What were your personal characteristics around your first college enrollment?

    For example: First generation? Bridge program? High need? Academic

    level setting? Transfer or new freshman? Living arrangement? Family support

    structure?

2. What were your personal characteristics influencing your return in the debt mitigation

    program? For example: Maturity level? Outside education? Living situation? Support

    structure?

3. How has your participation in the debt mitigation program changed your perception

    of yourself as a scholar?

4. What will make you successful?

Situation:

1. What was your motivation to attend the University the first time?

2. How did you select the University as the institution you wanted to attend?

3. Were you internally motivated or externally motivated to attend college?

4. How did your current situation influence your return to the University?

5. Were you internally or externally motivated to attend college and complete your degree?

6. How has your perception of yourself changed as a participant in this program?

7. How did you prioritize returning to college?

8. What is pulling you away from your coursework?

9. What are the pain points thus far in your journey?

Support:

1. What support services were you aware of during your previous enrollment?

2. Did you use these supports? Why or why not?

3. What support services are you aware of through debt mitigation program?

4. Have you or are you using these supports? Why or why not?

5. Who is your champion this time?

6. How has your perception of support of the University been affected by the debt mitigation program?

Strategies:

1. What were your strategies for managing your financial and academic obligations during your previous enrollment?

2. What were your strategies for managing your financial and academic obligations during your current enrollment at the University?

3. Do you think that you would have returned to the University without the debt mitigation program?

4. How has the program influenced your perception of the University now as compared to the time prior to your returning via the debt mitigation program?

5. How are you managing obstacles that you encounter?

Conclusion:

1. How has this process been different from the first time?

2. Why were you willing to give the University another chance?

3. Any additional information you wish to share regarding your thoughts on the University or the debt mitigation program?

Appendix B

Lindenwood IRB Approval

Date: 4-26-2021

IRB #: IRB-21-109
Title: Case Study on Debt Mitigation and Student Persistence to Degree
Creation Date: 2-24-2021
End Date: 3-4-2022
Status: Approved
Principal Investigator: Dawn Medley
Review Board: SC Institutional Review Board
Sponsor:

Study History

Submission Type Initial	Review Type Expedited	Decision Approved

Key Study Contacts

Member Kathy Grover	Role Primary Contact	Contact kgrover@lindenwood.edu
Member Sherry DeVore	Role Co-Principal Investigator	Contact SDevore@lindenwood.edu
Member Dawn Medley	Role Principal Investigator	Contact DSM219@lindenwood.edu

Appendix C

Letter of Participation: Interview

Date:

Dear _____,

As a doctoral candidate at Lindenwood University, I am extending an invitation to you to participate in a study.

I am conducting a research study titled *A Mixed Methods Case Study of Debt Mitigation and Student Persistence to Degree* to fulfill part of the requirements for a doctoral degree in Educational Administration at Lindenwood University. The purpose of this case study is to determine if a debt mitigation program, which was created at a large Midwestern University, motivates students to return to higher education to progress to a degree.

Participation in this study is voluntary. The interview will take approximately 45 minutes. The identities of the participants will remain confidential and anonymous in the dissertation and any future publication of this study. Please see the attached research information sheet/consent form for additional information about the study.

If you agree to participate in the study, I can be reached via email at ███████████████. Then, we can schedule a day and time for the interview session. A copy of this letter should be retained for future reference. Thank you for your time.

Sincerely,

Dawn S. Medley

Dawn S. Medley
Doctoral Candidate

Appendix D

LINDENWOOD

Research Information Sheet

You are being asked to participate in a research study. We are conducting this study to determine if the debt mitigation program, which was created at one large urban Midwestern University, motivates students to return to higher education. Evaluation of the program will be conducted, as much institutional, state, and national attention has been given to this reconnection effort with adult students. During this study, you will participate in a video or phone interview regarding your experience with the program. It will take about 45 minutes to complete the interview.

Your participation is voluntary. You may choose not to participate or withdraw at any time.

There are no risks from participating in this project. There are no direct benefits for you participating in this study.

We will not collect any data which may identify you.

We will do everything we can to protect your privacy. We do not intend to include information that could identify you in any publication or presentation. Any information we collect will be stored by the researcher in a secure location. The only people who will be able to see your data include members of the research team, qualified staff of Lindenwood University, and representatives of state or federal agencies.

Who can I contact with questions?

If you have concerns or complaints about this project, please use the following

contact information:

Dawn Medley: ████████████████

Dr. Sherry DeVore, School of Education: sdevore@lindenwood.edu

If you have questions about your rights as a participant or concerns about the

project and wish to talk to someone outside the research team, you can contact Michael

Leary (Director - Institutional Review Board) at 636-949-4730 or

mleary@lindenwood.edu.

Vita

Dawn Medley was born in Willow Springs, Missouri, and is a first-generation college student. She received a Bachelor's of Science Degree in English Education from the University of Missouri, a Master's of Science Degree in Human Service Administration, and an Educational Specialist Degree in Higher Education Leadership from Lindenwood University. Her professional career has been focused on higher education access and opportunity. Medley has served as an admission/financial aid/enrollment/retention professional at institutions including Missouri S&T, Southeast Missouri State University, the University of Arkansas, Warren Wilson College, St. Andrews University, and Wayne State University. Medley is currently the Vice-Provost for Enrollment Management at Stony Brook University.

Medley has been the architect of programs to create statewide testing opportunities, scholarships for BIPOC students, new financial support systems, the Warrior Way Back program, and the Heart of Detroit Scholarship tuition pledge. She has served as a national expert, speaker, and thought-leader on financial access and student success. A loan of $20.00 from a supportive financial aid officer was the bridge that kept Medley in college during her sophomore year and is what has inspired her career and life's work. When not working, Medley enjoys travel, fishing, cooking, and spending time with friends and family.