

FIRST NOT LAST:
A NOT-SO-MODEST PROPOSAL TO SUPPORT FIRST-GENERATION, LOW-
INCOME STUDENTS AT THE UNIVESRITY OF PENNSYLVANIA

by

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ABSTRACT

First-generation, low-income (FGLI, pronounced “figly”) students, including women, underrepresented minorities, and undocumented immigrants, represent a growing presence in higher education. These ambitious scholars arrive at community colleges and four-year public and private university campuses with characteristics that set them apart from middle-class and affluent classmates whose parents earned college degrees. These differences exacerbate at elite institutions historically known for educating wealthy students. This capstone explores the question, **“What does it mean to be a first-generation, low-income student at an elite university, and how can institutions of higher education best support FGLI students?”** I examine the national landscape and then turn my lens to the University of Pennsylvania, where I work on behalf of the FGLI community as a student affairs administrator. This capstone follows the Technical Thesis model of investigation by examining peer-reviewed scholarly research, conducting qualitative interviews, and performing data analysis from my workplace. This capstone concludes with a proposal for organizational change by creating the comprehensive **Penn Plus Program**.

ACKNOWLEDGEMENTS

I owe considerable thanks to my family for *not* talking me out of the audacious idea of earning a graduate degree in under two years while working full-time, running a household, and training a puppy. My husband, David Kinney, tolerated my frequent absences and academic clutter. Our children, Jane and Owen, supported my taking travel classes to Europe and India even if it meant missing performances and baseball games. After embarking upon a second career at age 41 and going back to school at 44, I hope I showed my children that no one is ever too old to learn, change, and lead.

In 2013, University of Pennsylvania Vice Provost for University Life, Dr. Valarie Swain-Cade McCoullum, hired me as the division's Executive Director of Strategy, Communications, and External Affairs. I will forever appreciate her bold thinking, trust, and enthusiasm.

At Penn, I cherish my staff, who exceed expectations daily and make me a better leader. I could not do my job so well without the dozens of generous friends and collaborative colleagues across my division and in our many schools and centers.

Within Organizational Dynamics, I tip my hat to the wise and wonderful John Eldred and Dr. Janet Greco, who did not flinch at my aggressive writing and editing schedule. Like all great editors, they helped me make every word count.

I am especially indebted to the brilliant and passionate First-Generation, Low-Income (FGLI) students at Penn who let me into their lives and shared their deeply personal experiences. It has been my great honor to listen and learn from them. Their courage and candor inspired this research. Their drive pushes me to use my position to advocate for meaningful change at the university we all love.

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EXECUTIVE SUMMARY

The material that follows unfolds as grounded research supporting a proposal for significant policy, structural, and organizational change benefitting first-generation, low-income (FGLI) students at the University of Pennsylvania. In this capstone, I seek to address disparities in FGLI students' academic readiness, retention, and graduation rates.

I present academic literature and best practices related to educational access and equity, which I then compare to current support services for high-need students on this Ivy League campus. Data – about who these students are and how they fare – play an integral role in my analysis of FGLI student readiness, college retention, and graduation rates. Student input, including a focus group, greatly influenced my conclusions.

I argue throughout this capstone that that Penn's decentralized organizational structure hampers the delivery of resources to FGLI students. Too many different departments are attempting to address the profound challenges FGLI students bring to Penn. Administrators most capable of solving problems for the FGLI community work in silos. Sometimes, we see competing values and perspectives in the same division.

A university that admits students holistically ought to support them with a holistic approach. My recommendations in Chapter 5 call for a consolidation of some services, an expansion of others, and an organizational mindset change on this complex case management. If FGLI students' resilience and graduation rates are a priority, we must be more flexible as an institution and more committed to removing barriers that can thwart their success. To build my case, I apply lessons learned in my two-year journey through the graduate program in Organizational Dynamics, namely:

- DYNM501: *Perspectives on Organizational Dynamics*
- DYNM551: *The Devil's Advocate: The Power of Divergent Thinking*
- DYNM611: *Effective Collaboration for a Changing Global Workplace*
- DYNM612: *Mastering Organizational Power and Politics*
- DYNM613: *Is Bigger Better, Inevitable, or Worse in Organizations?*
- DYNM617: *The Economics of Human and Organizational Life*
- DYNM635: *Organizational Essentials for Leadership*
- SWRK748: *Microfinance and Women's Empowerment in India*

Organizational Dynamics courses taught me to think critically and analytically about where and how I work. Completing this program as a University employee challenged me to maximize my organizational influence in this sprawling bureaucracy.

I realize that some readers may shudder at the financial and human commitments Penn already makes to high-need students. These readers may gasp that I propose to spend, and do, even more. To them I offer this rejoinder: Admissions staff aggressively recruit first-generation, low-income students by assuring them that they belong at Penn. If these scholars struggle in any way – socially, culturally, financially, academically, pre-professionally – it is our duty, our moral imperative, to do whatever we can to make good on those promises.

CHAPTER 1

INTRODUCTION

Personal Introduction

I am a partial First-Generation student. My father grew up in a blue-collar family and put himself through college to become a high school teacher and coach. My mother graduated high school then worked as a secretary and office manager for our school district. I am an only child. We lived frugally and did not take vacations. My parents never earned more than \$75,000 a year.

I grew up in Northeast Indiana and attended a diverse, 2,000-student public high school. Our college counseling system was anemic. Many classmates dropped out and few dreamed big. I was Salutatorian of the class of 1989, but it never dawned on me to apply to the Ivy League. I chose the University of Notre Dame, an elite school closer to home, known for its selectivity and national reputation. I qualified for modest merit scholarships, but inexplicably received no need-based aid. Notre Dame cost \$20,000 at the time. To pay for my education so I would graduate debt-free, my parents cashed in bonds and borrowed in my name. I worked to earn spending money and vowed to graduate with a paying job in hand.

At Notre Dame, I quickly realized that I was not as prepared – academically, culturally, or socially – as were peers from wealthy families. Many new friends were legacies and/or had parents who graduated from other elite universities. One freshman roommate arrived fluent in Mandarin and the other snuck her red BMW onto campus. Friends from prep schools in Chicago and the Northeast played exotic-sounding sports

like lacrosse and field hockey. Most of my classmates had traveled abroad as children. I did not have a passport.

After a rocky-for-me start in mandatory math and science courses, I found my academic groove as an American Studies major, focusing on journalism, literature, history, and government. I developed close relationships with faculty who remain friends and mentors to this day. I worked full-time at the daily student newspaper, rising to the position of Editor-in-Chief. I landed prominent national newspaper internships and won prestigious journalism awards.

In 1993, I graduated Phi Beta Kappa and *magna cum laude*. Two days after Commencement, I drove to California to begin my reporting career at the *Los Angeles Times*. I quickly advanced to writing positions at newspapers in Florida and Philadelphia. In 2000, I married a fellow Notre Dame alumnus and moved to a New Jersey suburb known for high property taxes and superb public schools. Today, we have a teenage daughter and a son in fourth grade. They have Global Entry status. We love to travel as a family and especially enjoyed whitewater rafting in Costa Rica.

I spent 20 years as a journalist telling stories, sharing knowledge, and trying to right wrongs. I endured bruising pay cuts and furloughs, always staying one step ahead of the layoff list. I persisted through one newspaper bankruptcy, two maternity leaves, five ownership changes, and plummeting circulation. After turning 40, I knew I needed to leave journalism. I wanted to go on my own terms, for a second career of my choosing.

Today, I am the Executive Director of Strategy, Communications, and External Affairs in the Division of the Vice Provost for University Life (VPUL) at the University of Pennsylvania. My work involves high-level communications strategy, media relations,

and crisis management. I advise students on issues that challenge our campus and the academy nationwide. I collaborate on divisional priority-setting and oversee fundraising operations, putting me in a unique position to advocate on behalf of pressing matters to students' – and the university's – well-being.

After 18 months at Penn, I won a slot in the invitation-only Leadership @ Penn executive development program. That experience inspired me to enroll in Organizational Dynamics to pursue a master's degree focusing on leading, managing, and facilitating organizational change. I benefitted greatly from courses in power and politics, conflict management, organizational size and structure, and effective collaboration. In March 2017, a team I co-led won a *Models of Excellence* award, Penn's highest honor, for producing the university's first multimedia pre-orientation program for incoming undergraduate, graduate, and professional students.

The Purpose of this Capstone

Former U.S. Secretary of Education Richard Riley has argued that higher education is failing at acknowledging the “gaping hole in our commitment to fulfill the American promise” (*A Shared Agenda*, 2004, p. 3). He singles out the “persistent achievement gap between the rich and poor, between white and minority students” (*A Shared Agenda*, 2004, p. 3). Beyond racial, ethnic, and geographic diversity, colleges also must recruit and enroll more young people from impoverished socioeconomic backgrounds – “the forgotten bottom third” (*A Shared Agenda*, 2004, p. 3) – and those who will be the first in their families to attend college.

Universities are enamored with acronyms, so I apologize in advance to readers for the higher-education shorthand that follows. The “FGLI” appellation, for instance, is pronounced “*figly*” and is the preferred acronym for this student population at the University of Pennsylvania (Penn First, n.d.), though students at peer institutions call themselves FLI (“*Fly*”). FGLI consists of first generation (*FG*) and low income (*LI*). Generally, this designation broadly includes:

- Students who are first generation *and* low income
- Students who are first generation but *not* low income
- Students who are low income, but *not* first generation

For the purpose of my capstone, I refer to traditional-age undergraduates, those typically enrolling in college between the ages of 18 and 20, directly after graduating high school or taking a gap year. The Common Application, an online form utilized by more than 700 colleges and universities, asks would-be students to specify parents’ education levels. When applying to college, young people inform universities of this key demographic information by noting whether their parents “graduated high school, some trade school or community college, some college, graduated college, graduate school” (The Common Application, 2017).

Scholars and institutions often differ in defining the *FG* part of the designation. At the University of Pennsylvania, for instance, the Admissions Office renders an applicant first generation if *neither parent earned* a four-year degree. Once Penn admits a student, however, the Office of Student Financial Services deems a student first generation if neither parent *ever began studying* at a four-year institution (Gipson, DeCruz, Papas-Varas, & Tighe, 2017). The *LI* portion of FGLI refers to *low-income*, synonymous with

poor, high-need, and/or highly aided, very high-need and/or very highly aided.

Universities determine and analyze a family's means examining income and assets reported on the Free Application for Federal Student Aid (FAFSA).

An oft-cited statistic in higher education scholarship holds that first-generation, low-income (FGLI) students represent nearly a quarter (24%) of all U.S. college students (Engle & Tinto, 2008). Wherever they go to college, FGLI students bring a socio-familial background that differentiates them from middle-class and affluent classmates whose parents earned a college degree (Tinto 1993; Lubrano, 2004; Wyner et al., 2007; Bozick, 2007; Unverferth et al., 2012; Pappano, 2015; Bruce, 2015; Edwards, 2015; Jack, 2015). These differences can be profound on elite campuses where the children of billionaires sit next to undocumented FGLI students in introductory biology classes.

This capstone explores and answers the question, **“What does it mean to be a first-generation, low-income student at an elite university, and how can institutions of higher education best support FGLI students?”** On the pages that follow, I explore the academic/pre-professional, social/cultural, and family/financial characteristics of FGLI students – broadly, and specifically in elite Ivy League settings such as the University of Pennsylvania. I outline current programming for FGLI students at Penn and discuss the limitations of our financial and personal supports. I conclude with a recommendation for organizational change and the creation of a more comprehensive program to serve the Penn FGLI community.

Specifically, this capstone explores in detail:

Lack of/Low Academic Readiness: Academic readiness refers to the ability and confidence to persist, without remediation, in course work such as math, reading, and

writing. FGLI students may find college threatening due to academic deficiencies (Schaderman & Thompson, 2016). White teens attending suburban or private high schools take Advanced Placement courses and examinations at 13 times the rate of African American students, and nearly six times the rate of Latino students, who attend under-resourced public schools (*A Shared Agenda*, 2004, p. 34). FGLI students admitted to elite universities share challenging academic frustrations stemming from the heightened intellectual rigor and intense pre-professional campus culture (Granfield, 1991; Soares, 2007; Pérez-Peña, 2013; Foster, 2015; Bruni, 2015; Anderson, 2016).

Social and/or Cultural Alienation: Poor students who are the first in their families to attend college may not be familiar with French sociologist Pierre Bourdieu's theories of social and cultural capital. Still, these young people are painfully aware that they lack knowledgeable support networks to navigate university life (Lubrano, 2004; Grcich 2008; Winkle-Wagner, 2009; Kaplan, 2010; Estevez, 2014; Rodriguez, 2015; Carlson, 2016). On elite campuses, FGLI students may find themselves the only racial, ethnic, or socioeconomic minority in their dorms, seminars, or clubs (Lee, 2016). As Hobbs (2014) documents, FGLI students on Ivy League campuses may find themselves relating more to hourly-paid employees from the same racial, ethnic, or socioeconomic background than to roommates or classmates.

Inability to Participate Fully in Campus Life: Highly aided students struggle with having enough money to engage fully in college life regardless of the size of their financial aid package. Margins are thin, and family pressures beckon. These students may have to make difficult choices about whether to buy all required textbooks, join social organizations, live off campus, study abroad, pursue research opportunities, or accept

internships (Sanacore & Palumbo, 2015; Lee, 2016; Supiano, 2016; “Harvard Gazette,” 2016; Gipson et al., 2017). Some FGLI students opt out of university social traditions (Penn First students, personal communication, 2016-2017) because they feel it unwise to spend money on frivolity or fun.

Family and Financial Pressure: FGLI students report feeling pressure to work long hours on or off campus, earning money to contribute to their education and/or to send home to struggling families (Parks-Yancy, 2012; Unverferth et al., 2012; Huerta & Fishman, 2014). Students juggling academic and work obligations have less time to fully engage and integrate in campus life. Money pressures may force students to pass up research or internship opportunities that might require taking out a small loan, thus limiting professional choices after graduation (Schroeder, 2015).

Capstone Outline

In Chapter 2, I undertake a literature review to share historic and contemporary scholarship about FGLI students. I discuss key definitions of this student population and of the elite, highly selective institutions that are my focus. Tapping peer-reviewed journals, research reports, sociological and nonfiction books, and extensive mainstream media coverage, I document challenges FGLI students face and share best practices from schools across the nation.

Chapter 3 encompasses my research strategy, methods, and the research itself. I examine rich secondary sources and conduct a FGLI focus group at Penn.

In Chapter 4, I combine data presentation and analysis. This includes an interpretation of the above-mentioned institutional resources as well as an accounting of current programming for FGLI students at Penn. Here, I detail personal observations from my work and peer institutions. I also report on the results of the FGLI focus group.

Chapter 5 consists of my proposal for the creation of the Penn Plus Program. In outlining my recommendations, I cite specific Organizational Dynamics courses and concepts that influenced my thinking that Penn needs to grow and change to serve the FGLI community.

Chapter 6 presents this capstone's conclusion. In it, I review the meaning and impact of my work and findings that are ripe for additional research by others.

CHAPTER 2

LITERATURE REVIEW

Growth of Higher Education

Post-secondary education is a relatively modern construct in a nation where, less than 100 years ago, millions of young people did not even attend primary school. As the Truman Commission (1947) revealed, fewer than 250,000 young people attended college in 1900 and only 1.5 million in 1940. At that time, segregation remained a corrosive force, with many colleges denying admissions to minority students. Thus, it was not surprising that in 1940, 11% of college-age whites over age 20 had completed at least one year of post-secondary schooling compared to just three percent of non-whites (*Report of the president's commission on higher education*, 1947, p. 317).

In the spring of 1940, Harvard University president, James B. Conant – who rattled the Ivy League by instituting scholarships for underrepresented minorities – delivered a speech at the University of California entitled “Education for a Classless Society: The Jeffersonian Tradition.” Conant challenged colleges and universities to treat socioeconomic diversity as a moral edict:

A high degree of social mobility is the essence of the American ideal of a classless society. If large numbers of young people can develop their own capacities irrespective of the economic status of their parents, then social mobility is high. If, on the other hand, the future of a young man or woman is determined almost entirely by inherited privilege or the lack of it, social mobility is nonexistent. You are all familiar with the old American adage, ‘Three generations from shirtsleeves to shirtsleeves.’ This implies a high degree of social mobility, both up and down. It implies that sons and daughters must and can seek their own

level, obtain their own economic rewards, engage in any occupation irrespective of what their parents might have done (Conant, 1940).

In 1944, Congress passed Public Law 346, the Servicemen's Readjustment Act – commonly known as the GI Bill of Rights (“Education and training,” n.d.) – which opened university doors and provided a free college education to military veterans meeting basic requirements. The Administrator of Veterans Affairs at the time, Brigadier General Frank T. Hines, estimated that five million men and women could avail themselves of the benefit:

Aside from the fact that this educational opportunity is a matter of justice to those who were forced to forgo their educational plans in order to serve their country, the experiment of equalizing educational opportunity on the higher levels for a representative cross section of all classes of society is an arresting innovation which should have far-reaching effects. Many who might otherwise never have education will receive one now (Hines, 1944, p. 74).

Two years later, in 1946, President Harry S. Truman charged a White House commission to tackle higher education. Truman recognized that segregation and discrimination limited access to higher education, saying that “if the ladder of educational opportunity rises high at the doors of some youth and scarcely rises at the doors of others, then education may become the means, not of eliminating race and class distinctions, but of deepening and solidifying them” (*Indicators of Equity*, 2015, p. 7).

The ensuing 377-page report, released in 1947, set a goal of enrolling 4.6 million young people in college by 1960. Another goal called for public universities to eliminate all fees for the first two years of college, and for private universities to contain costs to

reduce barriers to enrollment (Russell, 1949). Truman Commission members boldly declared that progress without diversification was no progress at all:

For the great majority of our boys and girls, the kind and amount of education they may hope to attain depends not on their own abilities, but on the family or community into which they happened to be born, or worse still, on the color of their skin or the religion of their parents (*Report of the president's commission on higher education*, 1947, p. 316).

Nearly two decades later, President Lyndon B. Johnson – a tenant farmer's son – signed the Higher Education Act of 1965, which expanded access and equity by providing low-cost government loans for college (“HEA history,” n.d.). Johnson insisted that college must be more accessible to those without the ability to pay in full up-front:

To thousands of young men and women, this act means the path of knowledge is open to all that have the determination to walk it. It means a way to deeper personal fulfillment, greater personal productivity, and increased personal reward. This bill, which I will make law, is an incentive to stay in school. It means that a high school senior anywhere in this great land of ours can apply to any college or any university in any of the 50 States and not be turned away because his family is poor (Remarks at Southwest Texas State College Upon Signing the Higher Education Act of 1965, November 8, 1965).

Two hours from Washington D.C., administrators at the University of Pennsylvania worked to meet the presidential mandates. In 1965, Penn announced that for the first time in the school's history “essentially all members of an entering class at the University who applied for financial assistance and demonstrated need have been aided through scholarships, loans, or jobs” (“Dramatic rise in aid,” 1965, p. 23). From 1965 to 1967, a University task force examined undergraduate admissions amid a surge

in applications making Penn more selective. At the time, Penn had five applicants for every space available in the freshman class (McGill et al, 1967).

The Penn task force established an admissions policy to select students best situated to succeed in a rapidly changing world. Two passages in the report – initially confidential, later unsealed, and made public at the University Archives – stand out as statements of intent:

The Committee rejects the concept of a student population composed exclusively or even predominantly of ‘well-rounded’ individuals. Furthermore, it has no preconceived notions as to the characteristics of an ‘ideal’ class. It does subscribe to the notion that a major part of the total educational experience of a university student is found in the interchange of ideas with other students and the mingling of cultures represented within the student body. Thus, it believes that diversity of student background is a positive educational value and should be actively pursued, even at the expense of other desirable attributes. The admissions policy of the University should be designed to produce a student population having the highest possible diversification as to 1) intellectual interests, 2) special talents, 3) social and economic background, and 4) cultural characteristics. The social, economic, and cultural homogeneity of the present student body is a source of some concern to the Committee (McGill et al., 1967, p. 5).

Later in the report, the Penn group addressed financial need as a compelling element in admissions, regardless of the potential burden on University resources:

It is a stated goal of the University that no qualified applicant be denied admission because of lack of financial resources. In accordance with this goal, the University attempts to provide outright grants, loans, or work opportunities to all successful applicants to the extent that their needs exceed their resources, as determined by a national organization specializing in this service. It is obvious that the burden of this commitment could be minimized if the admission policy should favor those

applicants with the smallest need for financial assistance. If differences in academic potential were ignored, it is conceivable that the entire freshman class quota could be filled each year by students able to meet their academic and living expenses in full. It is the sentiment of this Committee that in making individual admission decisions, the admissions staff should ignore differences in the need for financial assistance. This means that the University would neither favor nor discriminate against the applicant who needs financial assistance (McGill et al., 1967, p. 39).

By 1970, more than eight million students pursued a post-secondary education at an ever-growing number of colleges and universities, according to a longitudinal enrollment data from the United States Department of Education and the Institute of Education Science's National Center for Education Statistics (NCES). By 2009, more than 20 million Americans enrolled in a college or university (NCES, 2015).

Though President Truman urged colleges and universities in 1947 to diversify and democratize, profound campus change took decades. Soares (2007) writes at length of the long, painful history of discrimination on campuses such as Yale, which tried to bar or limit Jewish students in the early 20th Century. The Civil Rights movement prodded elite institutions to actively recruit black, Hispanic, and female students, helping to "pry open the gates that protected those long-exclusive institutions" (Steinberg, 2002, p. xii). The United States Supreme Court's 1978 *Bakke* decision gave public universities permission to consider student diversity, such as race and ethnicity, as a positive factor in admissions (Posner, 1979). Subsequent court rulings and executive orders challenged the degree to which universities may create racial preferences or ethnic quotas.

Researchers at Georgetown University's Center on Education and the Workforce found that, between 1995 and 2009, African Americans' pursuit of higher education increased by 73% and Hispanic students' by 107% (Carnevale & Strohl, 2013, p.16). Much of this change took place in private institutions pressured to diversify (Lee, 2016).

As Callahan and Perna (2015, p. 11) observe, more than 80% of young people from high-income families (\$108,650 and above) pursued post-secondary education in 2012, compared to 45% of young people from families earning less than \$34,160. College completion remains a concern, as low-income students are 66% less likely to earn a bachelor's degree than are more affluent classmates (Callanhan & Perna, 2015, p. 39). Factors for this discrepancy include selectivity (or lack of selectivity) of institution, academic preparation, and the pressure to juggle work and family expectations.

Federal Financial Aid

In 1972, Congress established the Basic Educational Opportunity Grant, later renamed the Pell Grant, to provide federal financial aid to needy students (The Pell Institute for the Study of Opportunity in Higher Education, n.d.). More than 5,000 participating institutions accept this grant. Pell Grants are widely credited with expanding educational access for low-income students, including underrepresented minorities (Steinberg, Piraino, & Haverman, 2009).

In the 1970s, the maximum Pell Grant was \$6,174 and the \$3,350 average grant covered much of the cost of college attendance (The College Board, 2017). Pell Grant levels are legislated by Congress and have not kept pace with inflation or the dramatic rise in cost of attending public or private universities. In the past four decades, the maximum Pell Grant actually has declined, to \$5,920 in 2017 (United States Department of Education, Federal Student Aid, n.d.) while college costs ballooned. Most (88.6%) of the nearly four million Pell Grants awarded annually go to students from families earning less than \$50,000, with 61.2% going to students in households earning less than \$30,000 (Calahan & Perna, 2015, p. 14).

Pell Grants are one indicator of socioeconomic diversity. The table on the next page lists Pell Grant recipients at Ivy League institutions, ranking them in descending order of percent change from 2001-2015 (United States Department of Education).

Table 1: Pell Grant recipients at Ivy League universities 2001-2015

University	Pell Grants 2001-2002	Pell Grants 2014-2015	% change
Princeton	350	790	125.7
Brown	583	1,109	90.2
Harvard	655	1,236	88.7
Columbia	1,023	1,905	86.2
Penn	1,157	1,636	41.7
Yale	536	724	35.0
Dartmouth	447	595	33.1
Cornell	2,253	2,313	2.6

Source: United States Department of Education: Pell Grant Distribution

Endowments and Financial Aid Policies

While much of the national debate on higher education financing centers around the more than \$1 trillion student loan debt crisis (Kantrowitz, 2016), a group of elite institutions market need-blind admissions and financial aid made up primarily of grants that do not need to be repaid. These schools seek to eliminate, or at least drastically reduce, borrowing by high-need students. Thus, as Grcich (2008) notes, some of the nation's most elite and expensive universities can be the most affordable – potentially free – for high-achieving poor students.

The next table lists the 10 U.S. universities with the largest endowments. For comparative purposes, I include the schools' *U.S. News & World Report* national ranking, undergraduate population, and cost of attendance. Penn is the largest private institution on this list, in terms of total undergraduate student body, trailing only public giants Texas A&M (46,941 undergraduate students) and Michigan (28,217 undergraduate students).

Table 2: University endowments, rankings, undergraduate student bodies, cost of attendance

University	2015 endowment	U.S. News rank	Undergraduate population	Approximate cost of attendance
Harvard	\$37,615,545	2	7,236	\$66,900
Yale	\$25,542,983	3 (tie)	5,473	\$68,175
Princeton	\$22,291,270	1	5,258	\$60,090
Stanford	\$22,222,957	5 (tie)	7,018	\$66,696
MIT	\$14,474,743	7	4,476	\$65,478
Penn	\$10,133,568	8 (tie)	10,678	\$69,340
Michigan	\$9,809,705	27 (tie)	28,217	\$28,776-\$59,784
Texas A&M	\$9,754,202	74 (tie)	46,941	\$27,208- \$47,386
Columbia	\$9,639,065	5 (tie)	8,100	\$71,000
Notre Dame	\$8,784,381	15 (tie)	8,427	\$67,043

Source: U. S. News & World Report, Best Colleges Short List; U.S. Department of Education, university websites

The size of the student population in relation to endowment can determine how generous any university can be with grant-based financial aid and other supports. Consider that Harvard has a \$37 billion endowment for approximately 7,000 undergraduates and Princeton has \$22 billion to serve 5,000 undergraduates. Penn's \$10 billion endowment pales in comparison given its much larger population of 10,000 undergraduates. Although higher education critics point to endowments as resources institutions should tap in lieu of government funding, federal and state laws dictate that universities only may spend modest annual income generated by the principal gifts. The Pennsylvania Principal and Income Act limits Penn's endowment spending to between two and seven percent of the endowment's average three-year market value. Penn generally caps that spending at five percent (University of Pennsylvania, 2010).

Cost of Attendance and Hidden Costs

Colleges and universities publish their Total Cost of Attendance (TCA), a figure that includes tuition, room, board, meals, course fees, textbooks, and other incidentals. This number – \$20,000 when I went to Notre Dame 25 years ago, roughly \$70,000 now at many private institutions – is what financial aid offices use as a starting point in determining a student’s demonstrated need, potential aid package, and the Expected Family Contribution (EFC).

Penn determines a student’s EFC by reviewing the FAFSA form, parent and student tax returns, and other relevant information such as assets, family size, number of other children in college, and extenuating circumstances such as illness or unemployment. Most FGLI students have 10 hours of work-study employment each week. In poor families, students often take on additional paid work to cover family contributions (Unverferth et al., 2012).

Student summer earnings, often \$1,500-\$3,000, are part of the EFC. This annual obligation may thwart FGLI students’ professional ambitions, limiting their ability to pursue service work, research opportunities, or internships, which often are unpaid. Penn Student Financial Services offers a special program (“Summer waiver,” 2017) to remedy this obligation with a one-time Penn grant to replace expected earnings for students who seek professional experiences that limit their ability to earn money.

Universities face criticism for underestimating the living expense portion of published Total Cost of Attendance (Meyers, 2017). Beyond housing costs, college is rife with hidden expenses (McGrath, 2013; Ohnouana, 2017). In Academic Year 2016-2017, Penn’s Undergraduate Assembly and Student Committee on Undergraduate Education

took on the issue of course costs, presenting a survey that showed nearly 80% of 560 respondents took classes that came with unanticipated fees (\$75 to \$500 or more) not publicized during registration (Undergraduate Assembly & Student Committee on Undergraduate Education, 2016).

As FGLI students document (Penn First Students, personal communication, 2016-2017), some unanticipated costs are necessary for a grade. Examples include online access codes for business case studies, lab equipment, 3D printing fees, fine arts materials, nursing equipment, or the ticket price to attend a theatrical performance. Urban Studies majors, for example, are required to undertake an *unpaid* community internship for 15-to-20 hours a week, rendering them unable to fulfill their paid work-study hours. Faculty members may assign costly books, but only use one chapter. Project groups work in restaurants over meals, limiting poor students' ability to participate. Clubs may attend national conferences and singing groups may tour internationally, experiences that FGLI students cannot afford.

Socioeconomic Diversity in Highly Selective and Elite Colleges and Universities

The notion of select, highly select, and elite schools is a modern convention fueled by the growing obsession with meritocracy (symbolized by the Scholastic Aptitude Test and Advanced Placement courses) and the rise of affluent families' investment in college preparations (application tutors, essay coaches, alumni donations). Former Yale professor William Deresiewicz covers the trend in his 2014 book, *Excellent Sheep: The Miseducation of the American Elite and the Way to a Meaningful Life*, blaming the 1983 debut of *U.S. News & World Report's* university ranking system for

creating what writer Tom Wolfe derides as “the pandemic known as college mania” (Deresiewicz, 2014, p. 34).

The Common Application makes it easier for students to test the waters at more colleges, which leads to a dramatic rise in total applications at a greater number of schools. Deresiewicz (2014) notes that teenagers navigating this gauntlet commit to an increasing array of activities to bolster their applications, but the math is not in anyone’s favor. More applications means more rejections and a precipitous drop in acceptance rates (Bruni, 2015), which in turn makes these institutions appear even more prestigious and exclusive. Steinberg (2002) explains that some top high school seniors apply to as many as 20 highly select public and private schools, but win admission only to one or two safeties. Many of these otherwise successful teens – valedictorians, violinists – taste failure for the first time applying to the same colleges.

Scholars define colleges and universities as *highly selective* based on having an application process that limits access (Carnevale & Strohl, 2013) in contrast with *open access* institutions that accept all applicants. Highly selective universities and colleges can be public or private, large or small. Among the nearly 500 highly selective schools is an even more distinct and divisive group: the 50-to-100 elite and ultra-elite institutions (“Best Colleges 2017,” 2017). Elite universities and colleges can be small liberal-arts colleges (such as Williams, Swarthmore, and Wellesley) or national public universities (such as the University of California-Berkeley, the University of Michigan, and Georgia Institute of Technology). At the top of this academic food chain are the ultra-elite schools known as “Ivy Plus” institutions.

The Ivy League is, by definition, an athletic conference, created colloquially in the 1930s (The Ivy League, n.d.) and formally in 1954 by the National Collegiate Athletic Association (NCAA). The eight member institutions (Brown, Columbia, Cornell, Dartmouth, Harvard, Penn, Princeton, and Yale) are known for providing an elite education to elite students. The term “Ivy Plus” refers to the Ivy League and peers such as the University of Chicago, Duke, Johns Hopkins, the Massachusetts Institute of Technology, and Stanford.

Though not a metric like admissions rates, campus diversity is, increasingly, a factor that impresses parents and can sway top students to consider one university over another (Bruni, 2015; Lee, 2016). Elite schools aggressively recruit and compete for high achieving underrepresented students, who, if they are first generation and/or low income, can expect sizable financial aid packages made up of grants – which need not be repaid – as an enticement to enroll. In his 2002 book *The Gatekeepers: Inside the Admissions Process of a Premier College*, journalist Jacques Steinberg chronicles the making of a freshman class at Wesleyan University, reporting that while only 5% (350 of 7,000) of applicants were Hispanic, 50% (125) were admitted. Wesleyan staff even used code (“clear priority”) to highlight qualified, desired Hispanic applicants (Steinberg, 2002).

In her probing book, *Class and Campus Life: Managing and Experiencing Inequality at an Elite College*, sociologist Elizabeth M. Lee suggests that universities may unintentionally tokenize racial, ethnic, and socio-economic minority students, presenting them as if they were admitted to create a diverse experience for wealthy white students. The students Lee studied feel their college chose them to provide “a public good,” which in turn perpetuates “socioeconomic segregation” (Lee, 2016, pp. 15). If

schools promote FGLI students for bringing diversity to campus, Lee asks, “why is it that affluent students are not called on to showcase their special membership,” the unique characteristics they bring? (Lee, 2016, p. 77).

Uncomfortable truths about class and racial diversity on college campuses even carry over into popular media, such as the *Dear White People* movie and television series. Novelist Jean Hanff Korelitz has written two fictional accounts of university life. In *The Devil and Webster*, an admissions explains why she swooned over the “magical” application of an orphaned Palestinian refugee, Omar:

So, they’re all one hundred shades of wonderful, right? Nearly all. Wonderful in all the ways a seventeen-year-old can be wonderful. Wonderful at this, wonderful at that, wonderful at everything at the same time. Mostly I’m making piles of wonderful, to build the class. And that’s great. That’s an embarrassment of riches. But then you read an application like Omar’s, and you just start to shake. Like . . . a kid who’s at the top of her class at Bronx Science going home to a homeless shelter every night. Or someone from the middle of nowhere who’s never met an intellectual, let alone an academic, but who’s already doing serious scholarship. (Korelitz, 2017, p. 133-134)

In *New York Times*’ journalist Frank Bruni’s bestselling 2015 book, *Where You Go is Not Who You’ll Be*, the author notes that roughly 75% of students at the nation’s 200 most-selective schools come from families in the top 25% of earners (p. 79). Bruni quotes a Harvard alumnus noting that 14% of freshmen responding to a campus survey cited annual family incomes of more than \$500,000 (p. 115). At Yale, meanwhile, nearly half of all students come from households earning more than \$200,000, placing them squarely in the top five percent.

Peering into the 78% growth of the student bodies at nearly 500 highly select institutions between 1995 and 2009, Carnevale and Strohl found that white students accounted for nearly all of the new enrollments. During the same time, only 13% of African Americans and just nine percent of Hispanic students managed to earn a spot in these desirable institutions. “White students,” the researchers note, “are increasingly concentrated today, relative to population share, in the nation’s 468 most well-funded, selective four-year colleges and universities, while African-American and Hispanic students are more and more concentrated in the 3,250 least well-funded, open access, two-and four-year colleges” (Carnevale & Strohl, 2013, p. 7).

In one study, researchers conclude that only “19% of lower-income students attend the nation’s 146 most selective colleges, compared to 29% percent of high-achieving higher-income students” (Wyner et al., 2007, p. 23), with the ratios flipped (with more poor students and fewer wealthy students) when looking at enrollment in less-selective schools and community colleges. By other estimates (Carnevale & Rose), just three percent of students on elite campuses come from the lowest income quartile, and only 10% are from the lowest half. A Brookings Institute study found that only eight percent of high-achieving, low-income students applied to elite schools, and among that group, only a third ultimately attended one of the nation’s 238 most selective universities (Hoxby & Avery, 2013).

Callahan and Perna (2015) write that 82% of students at the most selective schools ultimately graduate with a bachelor’s degree, compared to just 49% of students who attend unselective or open access two-and-four year institutions. Rigor and reputation, it seems, are strong predictors of FGLI student success. Indeed, “the more

selective the college a high-achieving lower-income student attends, the more likely that student will graduate” (Wyner et al., 2007, p. 23). Lower-income students’ ultimate sign of persistence – graduation – can drop from 90% to 56% as school selectivity decreases.

FGLI Student Characteristics and Challenges

Most FGLI students attend community colleges and public four-year institutions, where they demonstrate lower rates of persistence, graduation, and pursuit of post-graduate degrees (Martin, 2015). Engle & Tinto (2008) report that only 34% of FGLI students at public four-year institutions graduate in six years compared to 66% of non-FGLI peers; In private four-year institutions, FGLI students’ six-year graduation rate is 43% to non-FGLI students.

One doctoral student dubs some FGLI students “doubly disadvantaged” because they grew up with limited resources and attended underperforming high schools. “Privileged poor” (Jack, 2015, p. 1) scholarship students at private high schools may be more likely to enroll at highly-selective or elite universities because of their familiarity with social and cultural capital.

Researchers, advocates, and journalists have long noted that many college campuses cater to middle-class and wealthy students who already know what, and how, to “do” college. Talking to *Forbes* in 2013, Beth Breger, executive director for Leadership Enterprise for a Diverse America (LEDA), a nonprofit that connects bright low-income students with elite universities, listed “soft skills knowledge gaps” that can plague FGLI scholars: “Setting up a bank account for the first time. How to make an

appointment with a professor. How to ask for a recommendation letter. How to navigate support from a teaching assistant” (McGrath, 2013).

At Penn, I know FGLI students who put their health at risk because they have no experience using medical insurance. I know FGLI students who have never been on a plane or train, who have no way to come up with first and last month’s rent for an apartment, and who have no knowledge of the long-term value of establishing credit (Penn First Students, personal communication, 2016-2017).

Looking back on my own experience at Notre Dame, I recall turning to my parents for advice and perspective whenever I faced confusion, fear, or worry. My mother sent a steady stream of cookie care packages and my father wrote me one letter per week, every semester, for four years. Even though we had wildly different university experiences, he knew enough to extol the benefits of my engaging professors and utilizing office hours. Since he had juggled paid work and classes, he could offer advice after I took what amounted to a full-time job at the student newspaper while maintaining a difficult course load. He also valued the social life he had in college, so our weekly phone calls often focused as much on Fighting Irish football as my calculus mid-term. My parents encouraged me to make the most of my education, to revel in the *experience* of college for as long as I had the privilege of being a student with few other obligations.

FGLI students, by contrast, sometimes report that their parents “are unable to reassure or support them appropriately” (Unverferth et al., 2012, p. 240). They may feel pressure to meet families’ high or unrealistic expectations. Some parents demand that FGLI students choose a particular major (Jehangir, Williams, & Pete, 2011) or live only in a prescribed dormitory setting. FGLI students also face pressure to devote significant

time away from their studies to jobs so they can send money home (Winkle-Wagner, 2009). Overall, young people with less-educated parents “perceive more stress, which relates to more disengagement coping, less engagement coping, and less optimism, compared with students with more educated parents” (Jenkins, Belanger, Connally, Boals, & Durón, 2013, p. 129).

College can disrupt family pride and unity by propelling a child into a higher class. Some scholars dub FGLI parents “conflicted role models,” (Lee, 2016, p. 33) who hope college will offer their children a better life, but then blanch when the students start to change as a result. “The academy can render you unrecognizable to the very people who launched you into the world” (Lubrano, 2004, p. 8), making parents simultaneously proud and regretful. Others (Sennett & Cobb, 1972, Martin, 2015) document how the low-income student inevitably sheds some of his identity on the journey to becoming something else – a metamorphosis made possible by the support of parents left behind.

Vincent Tinto wrote extensively about higher education access and college retention, positing that campus culture – and whether students adjust – greatly influence success or failure. Tinto has gone so far to suggest that low-income college students should cut ties with families and relationships at home. His oft-cited theory holds that the potentially most vulnerable students need to break from the past in order to persist in the new and unfamiliar campus environment. Since Tinto’s 1993 assertion, other researchers (Mehan, Hubbard & Villanueva, 1994; Rendón 1994; Mattanah, Hancock & Brand, 2000) have countered that family ties, and support are essential to the success and resilience of low-income students and underrepresented minorities. In another study, first-generation female African American students at a predominantly white Midwest

university equate their college years with a sense of homelessness, describing feelings of “isolation,” and “culture shock” (Winkle-Wagner, 2009, p. 9).

FGLI Students at Elite Institutions

Many studies of low-income college students on elite campuses begin or end with a review of the French sociologist Pierre Bourdieu’s theories of habitus, cultural capital, and social capital in works such as *Cultural Reproduction and Social Reproduction* (1977) and *Forms of Capital* (1986). With *habitus*, he refers to the ways people perceive, and react to, the world around them based on upbringing and socialization. Expanding the definition of economic capital, Bourdieu argues that both *social capital* and *cultural capital* have intrinsic value comparable to money. Explaining *social capital*, he argues that personal relationships and connections as a real and meaningful asset. *Cultural capital*, meanwhile, he sees as the incalculable total of lived experiences, encompassing traditions, behavior, and even art, classical music, and Great books.

If possessing a reservoir of cultural capital and social capital creates or sustains wealth, then being deficient in one –or both – stands to perpetuate inequity. Thus, it is little wonder that higher education scholars like to cite Bourdieu when analyzing university diversity. On a college campus, “social capital” refers to a student’s ability to successfully navigate, and benefit from, relationships and resources (Penn First Students, personal communication, 2016-2017). Cultural capital, meanwhile, can be seen as “knowledge or competence with ‘highbrow’ aesthetic culture,” and possessing the skills needed to gain “access to scarce rewards” (Aries & Seider, 2007, p. 139). Grcich cites Soares, McDonough, Karabel and others in documenting how families of means have, for

generations, instilled social and cultural capital in their children, thus ensuring their continued access to, and success within, elite institutions (Grcich, 2008, p. 33-34).

Lee presents social and cultural capital as a divisive force at the unnamed highly select women's college where she did her field research. Unlike wealthy students who learn from an early age to advocate for themselves, FGLI students may be taught to fear and revere their elders; thus, FGLI students may not feel comfortable disputing a grade or asking for help outside of class (Penn First Students, personal communication, 2016-2017; IvyG Conference Attendees, personal communication, February 24-26, 2017).

Some first-generation students report feeling so overwhelmed by their classes that they never consider study-abroad, research opportunities, or internships. Lee cites Laureau, Calarco, and Stuber, who dub these out-of-class experiences a "hidden curriculum" which pave the path to white-collar careers. FGLI students' inability to seize these opportunities further exacerbates their isolation, since "students not participating are simply presented as poor community members" (Lee, 2016, p. 103).

Low-income college students may limit friendships with wealthy peers to avoid a public reckoning over money. As one writer chronicles of his experiences as a poor student commuting daily from Brooklyn to Columbia, "differences in background pretty much made friendships impossible" (Lubrano, 2004, p. 83). He describes a damned existence wherever he was. "On Broadway, I felt stupid. Back in the neighborhood, they thought I was a snob" (Lubrano, 2004, p. 75).

FGLI students at elite institutions may exhibit "class pride" and "class stigma" (Granfield, 1991, p. 332-335) at the same time. Some of these students eventually come to see their backgrounds as a burden. These students may conceal their personal

narratives, create false narratives (Korelitz, 2017), or recast themselves in the image of more affluent classmates. Some FGLI students may withdraw from social situations and activities that could further expose their “differentness” (Granfield, 1991, p. 339).

Pyne and Means note that underrepresented minority FGLI students on elite campuses may practice “selective silence” (p. 193) to avoid, or prevent, assumptions and confrontations about family history or immigration status. In classes, FGLI students recoil when faculty present poverty as a negative trait or make assumptions about students’ socioeconomic upbringing (McGrath, 2013). For these students, “invisibility” can be used as a “deliberate shield, a protective wall” to gird against the “sense of not belonging in this advanced (and highly privileged) space” (Pyne & Means, 2013, p. 194).

FGLI students’ sense of class and standing can also shift dramatically during their undergraduate years, especially for those attending elite institutions. These young people describe “class-based” identities that are “in flux” (Aries & Seider, 2007, p. 146). Some scholars (Martin, London) use “biculturalism” to describe the complex personal renegotiation. These fluid class conversations spill over into career planning, as some FGLI students intentionally aim for professions that will pay more than what their parents have ever earned (Aries & Seider, 2007).

In his 2014 bestselling nonfiction book, *The Short and Tragic Life of Robert Peace: A Brilliant Young Man Who Left Newark for the Ivy League*, writer Jeff Hobbs (the white, suburban son of a surgeon) tells the life story, posthumously, of his Yale roommate (the black, inner city son of a prison inmate). The author seeks to understand how and why Peace, a math and science whiz, became a drug dealer killed by gunshot.

In their Yale Class of 2002, Hobbs writes, 12% of students were black, but the vast majority of those minority students came from middle-class or wealthy families. At that time, only 20% of Yale students of color came from households existing below the poverty line. Thus, Hobbs deduced that his roommate, Peace, had only 30 classmates “who could directly relate to where (he) had come from” (Hobbs, 2014, p. 134).

In spare, somber prose, Hobbs acknowledges that his friend had been “the minority of the minority” at Yale. Interviewing a female scholarship student who had been close with Peace, Hobbs recounts the shared confusion, anger, and resentment felt by young people who could not shake their outsider status:

They had ‘won.’ But they both learned the hard way that ‘winning’ didn’t mean they wouldn’t encounter problems. ...Like many students accustomed to being the smartest kids in suboptimal high schools, she came to Yale and for the first time felt stupid. Also like many students, pride prevented her from seeking out the infrastructure of tutors the Yale system had in place (ironically, the affluent kids from prestigious high schools – those who needed it the least – often took the most advantage of these utilities to sharpen their already-honed academic skills (Hobbs, 2014, p. 157-158).

Hobbs makes a point (echoed by Gricich) that at “complex and decentralized” institutions (like Yale and Penn), “a student must know how to navigate the institution to maximize the social and economic benefits” (Gricich, 2008, p. 38). Lee and Lubrano illustrate, through longitudinal studies and personal experience, how poor students get lost on this path. “Colleges,” Lee writes (2016, p. 20), “typically offer little beyond financial aid in the way of programs to support low socioeconomic status students.”

FGLI Student Supports

FGLI students can benefit greatly from tailored programming and faculty, staff, or peer mentors serving as “cultural agents” to navigate the university experience (Schaderman & Thompson, 2016, p. 196). Recent research, student activism, and a multi-year examination of FGLI student concerns by the mainstream media have led many universities to adopt dedicated programming or supports for these high-need scholars. Below, I detail some of the types of resources in place on campuses across the country. Many of these examples are included in the comprehensive and contemporary 2017 publication, *Effective Strategies to Support Success for High-Achieving, Low-Income Students at Highly Selective Colleges*, prepared for the nonprofit organization Leadership Enterprise for a Diverse America (LEDA).

Summer Bridge Programs (SBP): Short-term, residential pre-orientations designed to acclimate FGLI students to campus life before classes start are popular on campuses across the country. Some programs date to the 1960s and rely on federal Department of Education Student Support Services (SSS) grants, while others are funded with endowment income. Ranging from a week to two months, summer bridge programs (SBP) typically are offered to underrepresented minority students, including FGLI and others who may be vulnerable due to attending low-performing public high schools (Garcia & Paz, 2009; Cabrera, et al. 2013). The programs are free for students except for the cost of transportation to and from campus.

Summer bridge programs usually include a residential campus living experience coupled with remedial math education, a writing seminar, and/or a single-credit college course designed to introduce students to the classroom rigors ahead (Edwards, 2015).

Participants attend workshops on time management, syllabus analysis, and financial budgeting. Juniors and seniors who may serve as paid peer counselors for incoming first-year students (Edwards, personal communication, January 18, 2017).

Ivy League SBPs include Princeton's seven-week program for 80 students, and Yale's five-week First-Year Scholars program for 60 incoming students. Penn's Pre-Freshman Program runs four weeks and serves 110 students (IvyG Conference Attendees, personal communication, February 24-26, 2017).

First-generation doctoral students Garcia & Paz – who participated in SBPs as undergraduates – write with dismay about the paucity of research on SBPs. They note that some programs have operated since the 1960s by relying on “difficult-to-quantify ‘proven record’” (Garcia & Paz, 2009, p. 31). Strayhorn also voices concern about the absence of data to document if, or how, SBPs positively affect first-year college readiness and long-term academic persistence. His study (Strayhorn, 2011) of 55 underrepresented minority and low-income SBP participants at a highly selective, predominantly white institution revealed that the students' mean sense of belonging rose slightly because of participating in the program and their mean academic skills rose significantly. The experience also positively impacted participants' first-semester grade point averages.

A subsequent study of the University of Arizona's New Start Summer Program, examined participants' first-year grades. The scholars found that participation in the SBP had a “significant, positive correlation with first-year retention” and grades (Cabrera, et al., 2013, p. 489). However, the researchers note that the statistical impact of the SBP became “non-significant” when controlling for other opportunities – such as participating in other transition or student support programs – during their first year of college studies.

Neither study of the SBPs noted whether participants had taken advantage of federally funded TRIO pre-college access programs, such as Upward Bound or Educational Talent Search. That would be worth further exploration since, as Petty notes, FGLI students who complete TRIO programs enter college with a higher degree of “self-actualization” (Petty, 2014, p. 261) that helps them persist and graduate at higher rates.

Living and Learning Programs (LLP): Once on campus, FGLI students may benefit from intentional “living and learning programs” (LLPs) which can be organized around academic themes or multicultural interests to inspire students’ engagement and influence retention (Tinto, 1997; Zhao and Kuh, 2004). LLPs are defined by the residential component (Inkelas, Daver, Vogt, & Leonard, 2007), as members form a cohesive community in class and in their dorm lives. Inkelas and Weisman found that participation in these programs positively influences FGLI students’ academic and social transition and integration. Kaplan (2010, p. iv) posits, “low-income students derive a sense of belonging from same-class relationships.”

Some LLPs occupy designated floors in first-year dorms, such as the Yates Fellowship Program at Illinois College, where 18 students participate in an SBP, two required group courses, community study halls, and one-on-one meetings with faculty. Other living-learning communities encompass entire residential halls, such as Penn’s W.E.B Du Bois College House, which opened in 1972 after years of activism by black students and scholars. Though initially criticized as symbol of reverse discrimination and segregation, DuBois has become a desirable campus address for a diverse group of students exploring race relations and black history (W.E.B. DuBois College House, n.d.).

LLPs offer academic courses and social skills tailored to FGLI residents and/or others from low-socioeconomic backgrounds. Participants forge bonds and gain confidence in the intentional living experience, especially when their academic curriculum focuses on concepts such as identity, community, and social agency (Jehangir, 2009, p. 34-36). Students in living-learning communities praise the familial environment as a positive influence. If the living-learning community involves a structured and relatable academic curriculum, participants develop critical thinking and problem-solving skills that will serve them well in other classes (Jehangir, Williams, & Pete, 2011).

Dedicated FGLI Advisors: College students may have up to a half-dozen different advisors during the undergraduate years, receiving assistance as freshman, in pre-major exploration, for overall academics, financial aid, study skills/tutoring, and/or career counseling (Penn First Students, personal communication, 2016-2017). Students also many find personal guidance from faculty members, university staff within cultural resource centers, religious leaders, coaches, or student activities directors. Others take comfort from student health clinicians or campus mental health counselors.

FGLI students who are advised in at least one setting by an adult with specific knowledge and training – optimally, personal experience – of challenges related to class and income report gaining some of the social and cultural capital that they did not possess upon arrival (Unverferth et al., 2012; Lee, 2016). Advisors also can help FGLI students contend with academic and personal stress.

Ishiyama and Hopkins (2003) suggest that tailored mentoring and tutoring can help fill that void, as can career-focused programming that provides FGLI students with the professional networking they cannot get at home. These students may have modest,

unambitious post-graduate plans without the intervention of a trusted campus advocate, such as a faculty or staff member who can demonstrate “more efficient ways to pursue their aspirations” (Parks-Yancy, 2012, p. 520). In her study of the post-undergraduate aspirations of first-generation students, Morgan Teresa Carlton cites Lunceford’s research on the need for advisors to help FGLI students “assess their personal aptitude and desire for graduate studies” (Carlton, 2015, p. 3). This is especially true given the low rates of FGLI students pursuing graduate degrees, which may be a result of the intense family pressure these young people face to move directly into paid work. Indeed, in one study of 170 minority FGLI students in the federally-funded Ronald E. McNair Post-Baccalaureate Achievement Program found that “as the level of influence coming from students’ family career values increased, their active pursuit of graduate school decreased” (Tate et al., 2015, p. 435).

Tierney, Museus and Quayle, and Stanton-Salazar are among the researchers contending that, in the absence of family help and with a demonstrated deficit of cultural capital, FGLI students need a university figure to provide the essential navigation to ensure acclimation. Scholars debate whether faculty or staff are equipped, willing, and/or able to play that role. Schaderman and Thompson write on behalf of faculty serving as “cultural agents” for FGLI students, but that may be more feasible at community colleges or other two-and-four year institutions where teaching, not research, is a professor’s primary focus. Even then, faculty expressed feeling “continually frustrated with [FGLI] student abilities and seemed unwilling to make changes in their practice” (Schaderman & Thompson, 2016, p. 210). This suggests that instructors – often burdened with research,

publishing, and administrative duties – may not be not be ideally suited (or willing) to take on the additional responsibility of advising and guiding FGLI students.

Deresiewicz, a former member of the Yale faculty, contends that what undergraduate students crave most from professors is mentoring and an authentic, personal relationship. This desire, unfortunately, conflicts with the pressure faculty face to devote themselves to scholarship and publication. “Professors don’t care because they have no incentive to care,” (Deresiewicz, 2014, p. 63). “They want to do their research; they want to teach their research; and they don’t want to have to think about anything else.” He concludes that “good teaching isn’t simply undervalued; especially at elite universities, it is actively discouraged, because it’s seen as raising doubts about your seriousness as a scholar” (Deresiewicz, 2014, p. 183).

Self-Help/Peer Groups: The self-help group concept, popularized by Alcoholics Anonymous and embraced today by the microfinance and women’s empowerment movement across India, can create supportive intentional communities for FGLI students whether they reside in a living-learning community or other campus housing. Unverferth et al., (2012) show that community building through small-group peer interactions and/or self-help groups can be effective in bolstering students’ sense of belonging and ultimate success. Brawler, Good, Haplin, Henriksen, and others have shown that peer mentoring can increase college retention. Hsiao says that successful minority students cite their peer relationships as influencing their accomplishments. While some scholars voice concern about same-race mentoring “because of its possible segregationist consequences,” (Shotton, Oosahwe, & Cintrón, 2007, p. 84), others like Tate and Schwartz suggest the benefits outweigh the reservations. Indeed, in one study of seven Native American

students in a peer mentoring program at a mid-sized Midwestern public university, the Native mentors “played an important role in connecting participants to campus and American Indian community” (Shotton et al., 2007, p. 94).

I witnessed the transformative role of peer intervention in the immersive Penn travel course, SWRK748: *Microfinance and Women’s Empowerment in India*, which took place in remote rural villages near Mangalore. We learned about the national micro-saving and micro-lending programs designed to empower impoverished women. Participants form self-help groups and meet weekly with a bank facilitator. Groups put aside modest amounts – as little as 10 Rupee (15-cents) a week – and learn about the compounding power of savings, investment, and credit. Members who persist for six months become eligible to take out loans. Some women buy cows or invest in fabric for sewing businesses. Others use loans to finance their children’s educations. Across India, these borrowers have spotless repayment records. The women gain significant personal confidence and, as they acquire resources, establish social standing in their communities.

Emergency Aid and Opportunity Grants: Financial aid packages rarely cover all costs of being in college, and FGLI students contend with money shortages that threaten their academic stability (Penn First Students, personal communication, 2016-2017). Food insecurity has emerged as a national concern, with the College and University Food Bank Alliance nearly doubling its membership, to 400 campuses, between 2014 and 2017 (Moore, 2017).

In a sweeping 2016 analysis of students’ unmet needs, the National Association of Student Personnel Administrators (NASPA) found more than 500 institutions offering emergency aid (such as loans, grants, food pantries, and “completion scholarships” for

seniors at risk of dropping out) and opportunity grants (for research or internship opportunities the student otherwise could not afford). Some institutions require students to complete money management or career planning education as a condition of receiving extra financial aid. Schools may cap this aid at \$1,500. The funding comes from alumni donors, foundations, and university operating budgets. Demand greatly exceeds available funds at more than 60% of surveyed institutions (Kruger, Parnell, & Wesaw, 2016).

In seeking to understand and model successful emergency aid programs, my staff researched the Student Aid Society at Smith College. Fueled by a \$3 million bequest, the program provides more than 500 students a year with grants that average \$400 but can go up to \$2,000 if used for medical expenses (A. White, personal communication, December 22, 2015). Expressed needs include textbooks, art supplies, summer study, technology, interview attire, and graduate school application fees.

Beyond emergency aid, FGLI students also seek opportunity or experiential funding. Attendees at a recent all-Ivy League FGLI conference discussed “start-up grants” of \$1,000-\$4,000 at the start of freshman year to cover personal or co-curricular needs unmet by financial aid. Most of the 60 low-income first-year students in Yale’s summer bridge program receive a start-up grant. Stanford subsidizes travel and lodging for high-need students during breaks. Duke provides funding for FGLI students’ families to visit during the first year and for students to stay on campus for summer school. Harvard gives high-need students funding to participate in senior week activities. (IvyG Conference Attendees, personal communication, February 24-26, 2017).

It is important to note here the enduring stigma of loans and credit among FGLI students (Penn First Students, personal communication, 2016-2017). Equally relevant is

the discomfort universities face discussing borrowing with high-need scholars and families. FGLI students at Penn have told me they are wary of loans, in part due to debt their families already have accumulated. The promise of all-grant financial aid at elite institutions, such as Penn, give FGLI students and families peace of mind.

I oversee development operations for our division, and in that role, my team manages the distribution of emergency grants funded by alumni gifts. In the 2016-2017 academic year, our Access & Retention Fund awarded nearly a dozen laptops and paid for trips home for family urgencies, interview attire, housing crises, and LSAT prep classes. Another department in my division, the University of Pennsylvania College Achievement Program (PENNCAP), received a gift to provide emergency aid and study abroad stipends for participants. In 2016, three PENNCAP students attended a 10-day interfaith program in Rwanda, and three others used grants (\$900-\$3,600) to travel to Italy, China, and Nepal. PENNCAP members also received toiletries, bedding, winter coats, and other cold-weather attire.

A recent \$250,000 gift inspires us to create an application criteria and collaborative review process. We expect to distribute approximately \$25,000-\$50,000 annually. One of the first applicants was a student whose her family is homeless.

CHAPTER 3

RESEARCH STRATEGY AND METHODOLOGY

Research Overview

Penn President Amy Gutmann was a first-generation, low-income scholarship student at Harvard University's Radcliffe College in 1967 (Gutmann, 2014). Diversifying and expanding educational access to students from lower socioeconomic backgrounds are hallmarks of her tenure and fundraising (Ozio, 2014; *Penn Admits Class of 2020*, 2016). Indeed, two of Gutmann's boldest declarations as university president were the twin promises that Penn will admit students without regard to their ability to pay and that Penn will meet students' demonstrated financial needs with grants, not loans. "My greatest passion is getting the word out to students ... it pays to aim high" (Gutmann, 2014).

This capstone asks and answers the question, **"What does it mean to be a first-generation, low-income student at an elite university, and how can institutions of higher education best support FGLI students?"** I chose research through literature explored in Chapter 2, data collection through professional experience, and a qualitative focus group with Penn first-generation, low-income students.

Research through Literature

My capstone benefits greatly from a trove of peer-reviewed literature about higher education's past, present, and future. I collected more than 100 scholarly articles, dissertations and masters' theses, policy papers, and think tank reports to inform and expand my knowledge. This literature filled five oversized binders. Organizing journal

articles and studies by topic, chronologically, allowed me to track the evolution of relevant scholarship. I now recognize the names of academics whose scholarship focuses on diversification in higher education and first-generation, low-income students.

I sought historical and archival documents from the 1940s and 1960s, such as presidential reports and speeches on post-secondary education and the Civil Rights movement. I read volumes on social mobility, class, the college application process, and university rankings. Nonfiction books chronicling the exclusionary practices of elite universities (Steinberg, 2002; Soares, 2007) proved enormously helpful in my understanding of the complex environment high-achieving FGLI students encounter when they leave home to attend institutions like Penn. So did books about social class on campus (Lubrano, 2004; Lee, 2016). Contemporary fiction offered further insight, especially novels about the cutthroat world of university admissions (Crawford, 2013) and identity politics on elite campuses (Korelitz, 2017). I also watched documentaries such as *Born Rich* (Johnson, Wittenborn, Gubelmann, & Kurzon, 2003) and theatrical films such as *Dear White People* (Allain et al., 2014) to gain a deeper understanding of the dominant socioeconomic culture and persistent racial tension on elite campuses.

As a former journalist, I sought out expansive reportage – largely in the last four years – by the national news media chronicling the challenges experienced by first-generation, low-income students as they gain traction and voices on campuses nationwide. I turned to established, authoritative sources such as *The Chronicle of Higher Education*, *Inside Higher Education*, *The New York Times*, and *National Public Radio*, which have devoted considerable ink and airtime to explaining these issues for a mass audience. Frank Bruni’s *New York Times* columns and subsequent book *Where You Go is*

Not Who You'll Be: An Antidote to the College Admissions Mania (2015) greatly influenced my thinking about the modern obsession with university rankings. I also appreciate the work of student journalists across the Ivy League, especially the staff of *The Daily Pennsylvanian*, who produce timely news reports, opinion columns, and podcasts about campus culture, financial aid policies, and FGLI student experiences.

As a university administrator, I began this research with a set of biases based on what I see, hear, and know from my work. Because my job involves developing FGLI program services, I am aware that I have preconceived notions about the problems and potential solutions. Due to these biases, I pushed myself to read and contemplate more information, from a wider variety of reliable sources, than I might otherwise have collected. In analyzing this literature, I sought to challenge my assumptions. I looked for consistencies in theories and results, as well as inconsistencies in programmatic and experiential outcomes.

Data Collection through Professional Experience

I work providing executive strategic and communications guidance for the Division of the Vice Provost for University Life (VPUL). Our division consists of nearly three dozen student affairs and student services departments. In 2016, the university christened its inaugural First-Generation, Low-Income (FGLI) Program, devoting space and a part-time staff member to work inside the Greenfield Intercultural Center.

Many VPUL departments work closely with underrepresented minority, low-income, and first-generation students. Key departments in this joint effort include the Pennsylvania College Achievement Program (PENNCAP); the Weingarten Learning

Resources Center; the Tutoring Center; Counseling and Psychological Services (CAPS); Student Health Service (SHS). Also of note are six cultural resource centers (Penn Women's Center; the Lesbian Gay Bisexual Transgender (LGBT) Center; Greenfield Intercultural Center (GIC); Makuu: Black Cultural Center; Center for Hispanic Excellence: La Casa Latina; and PAACH, the Pan-Asian American Community House).

Choosing to base my capstone at Penn made personal and professional sense because my position provides unique access to relevant information and insight. I utilized the University Archives to review historic data and narratives about admissions, financial aid, and diversity. I called upon colleagues with rich institutional knowledge and interviewed subject-matter experts about their programs and observations. I talked about FGLI student issues with faculty experts who happen to ride the same train to work as I do. I also tapped fact sheets, white papers, and videos prepared for the media around issues such as financial aid and admissions. I even took notes during my own Commencement ceremony when President Amy Gutmann shared a pivotal chapter of her life story that inspired her passion for expanding educational access (Gutmann, 2017).

At Penn, the Office of Institutional Research and Analysis (Office of Institutional Research & Analysis, n.d.) collects, interprets, and shares, where possible, essential data about the university, its people, and its programs. In compiling and analyzing this professional data, I sought to make sense of Penn's past and current socioeconomic diversity as it relates to my larger research question about FGLI students. I utilized this data for a February 2017 presentation to the Student Life Committee of the University Trustees which, for the first time, publicly quantified the number of FGLI students in an

incoming freshman class (Gipson et al., 2017) – a figure that we have since used to project the overall undergraduate FGLI population.

In 2015, my boss, the Vice Provost for University Life, added development operations and alumni relations to my supervisory portfolio. In lay terms, that means I oversee the creation of meaningful development opportunities that front-line fundraisers bring to potential donors. My work involves creating stirring narratives about programs that could benefit from donor gifts and facilitating interaction with interested alumni. For the past two years, addressing FGLI students' needs, and equalizing the Penn student experience, have been our top fundraising priority. During this period, we met regularly with students asking the university to dedicate more resources to FGLI issues.

This capstone also benefits from my work alongside, and on behalf of, student leaders in Penn First, the Undergraduate Assembly (elected student government), and other organizations. One example is the insight I gained from a 2016 survey of students involved with Penn First, Questbridge Scholars, Mayor's Scholars, and PENNCAP (Undergraduate Assembly Social Justice Committee [UA SJ], 2016). While small (N=101), 79 of the students identified as low-income and 71 identified as first generation.

Only 29 (29%) of the respondents participated in the Pre-Freshman Program. A majority of surveyed students expressed name-recognition of key campus resources such as Counseling and Psychological Services (99%), The Weingarten Learning Resources Center (97%), and Penn's six cultural resource centers (94%). Yet in a concerning statistic, less than half of the surveyed students reported using, or having used, said resources (UA SJ, 2016), raising questions about whether FGLI students need help and/or whether they may feel too embarrassed to ask.

The UA survey participants rated the types of workshops they wish Penn would offer to help them navigate university life. Not surprisingly, respondents favor career-related events and opportunities to learn more about financial aid and personal finances. Developing better time management is another area of great student interest. The vote getters, ranked in order appear in the table below:

Table 3: FGLI Student Workshop Preferences

Workshop	Percent votes
Internship support	73
Career/pre-professional	66
Understanding financial aid	63
Time Management	53
FGLI social events	46
Etiquette/dinner/social capital	43
New Student Orientation welcome event	41
Course registration advice	41
Pacing work by course	40
Tutor access	32
Center for Undergraduate Research and Fellowships	24

Source: Undergraduate Assembly Survey, 2016

Of particular interest in the UA survey (UA SJ, 2016) were the qualitative responses illustrating first-generation and/or low-income students' feelings about their Penn experience. Positive and negative statements centered on a few recurring themes:

Belonging

- There are times when I've felt as if I do not belong and generalizations have been made that I had no idea how to respond to.

- There are plenty of resources and PENNCAP really helped me branch out at the beginning. Barriers still exist as they will between people who come from different walks of life.
- Emotionally, Penn's not a great place, but that's what happens when you put 10,000 over-achieving teenagers within one square mile of each other.

Finances

- I am only able to be here because of my financial aid, and it is wonderful that once here, I still am able to utilize all of the academic and emotional resources on campus.
- I have gone to Student Financial Services multiple times with questions about aid, loans, and tuition, only to receive conflicting answers from multiple advisors. This has caused me to take out more loans than necessary.
- My Mom constantly feels the need to take out more money in loans for my tuition.
- I have no idea how banking and personal finances work.
- It has been four years and I still cannot get someone to explain my personal financial package to me.

Academics

- Getting a tutor requires a lot of work and the system is very disorganized.
- I often feel that professors aren't specific enough in terms of guidelines for assignments and even with basic things like the cost of printing lecture slides.
- Many students greatly struggled this year and could not get textbooks until months into the semester due to financial aid verification form debacle.
- Other students can go to their families for help, whether it is for math or essay writing help. A lot of students who are first generation cannot go to our families for this kind of help. I think it would be great if study groups were organized within organizations, or if extra tutoring sessions were provided for first generation students so that the playing field is more even (UA SJ, 2016).

One of the longest qualitative responses came from a student expressing personal frustration about wealthy classmates and could be read as a repudiation of how universities deal with (or avoid) complex class issues:

TBH [to be honest], someone just needs to sit low-income and first-gen college students down and explain the different people at Penn (in Marketing, we would call these *segments of the population*). We're getting exposed to people that dress differently than us, that have a lot more money than us, and have dealt with totally different problems through life than we have. Understanding how the other half lives is the first step in being able to effectively interact and cope with these people that we're forced to interact with on a daily basis. But no one ever tells you that these are the kind of people that go to Penn, and that's why you may not have much in common with them. Why your values may be different. Etc. Why has no one ever bothered to explain this to us? It's called cultural sensitivity isn't it? Lay it all out for us... (UA SJ, 2016, p. 12).

The sentiment expressed in the Undergraduate Assembly survey is not isolated. In her compelling senior honors thesis in Sociology, 2015 alumna Megan Russo conducted 12 in-depth interviews with current and former students who, collectively, can be defined as "very high-need" (E. Papas-Varas, personal communication, February, 2017) by virtue of being expected to pay no more than \$1,300 annually toward the cost of their education. Russo's findings expose the politics of being poor at Penn, where students learn the ropes while contending with social isolation and financial unease. One student in Russo's study described a survival mechanism:

It started with people on campus with similar situations and we just kind of group minded together. We pulled our understandings of how offices work...It's how we first start out. The one that comes to mind is that I needed to know how many classes I needed to still fulfill my financial aid...I heard that through the rumor mill from friends that I needed to consider that and needed to know. Somebody went in [to the academic advising office] and got an answer, then somebody else went in and got a slightly different answer. Then somebody else went in and got a

similar answer and we started realizing, okay, this is what they're looking at (Russo, 2015, p. 25).

Russo notes that “virtually all of the respondents in this study find that the best way to become more integrated is not to talk about their background” (Russo, 2015, p. 23), whether that means revealing only vague details of their life stories, hiding accents, or avoiding social outings that might expose their poverty. She elaborates:

Most of the respondents are able to easily hide their background; if they do not talk about their struggles, the students feel they can pass for the mainstream simply because they go to Penn. Respondents feel that people make assumptions of other's financial background based on the majority socioeconomic class at an Ivy League institution, so they hide behind this assumption to avoid being treated differently (Russo, 2015, p. 22).

Qualitative Interviews through a Focus Group

After attending the all-Ivy League FGLI conference at Yale in February 2017, I convened a focus group with FGLI students at Penn. Because so much of our work with students involves reacting to emergencies and solving pressing problems, I facilitated a conversation where students could clear their minds, think – and dream – aloud about their wishes for next steps. My role would be to ask open-ended questions and listen. By conducting a qualitative focus group, I chose a research methodology that would expediently expand my research. In so doing, I infuse the capstone with the voices of current FGLI students who have an intimate expertise on my research question.

Given students' academic obligations, I offered to conduct the focus group during dinner, which I would provide. Because the FGLI Program resides at the Greenfield

Intercultural Center, it made sense to conduct the focus group there. On March 31, I emailed student leaders of Penn First seeking their help finding focus group participants:

As wonderful as the new FGLI program is, could we do more? If we had the money, staff, and space to positively impact every FGLI (or just FG or just LI) student at Penn, what would this program do, how would it function, where might it be housed, and what kinds of services would it offer? I'm hoping to use the focus group to gather FGLI student voices to frame these potential next steps, our wish list. You know best what students need, the challenges you face. You know the potential cracks in the system. So if we had the means to do more, what should and could we do – and how? This can be a free-flowing conversation. I'm here to listen, but I'm also happy to share what I've learned in my research if that helps guide students in framing their thoughts (M.Y. Kinney, personal communication, March 31, 2017).

The FGLI student leaders shared my request with their organization's membership. On April 3, 2017, I hosted a two-hour roundtable discussion over Thai food with nine undergraduate FGLI students. The proposed date and time likely influenced participation, as did the fact that some of the participants know me personally. Some may have come only for the free meal.

I asked for, and received, permission to type a running transcript of the conversation and to record the discussion using my iPhone. I urged the participants to feel free to speak their minds, candidly. As part of my promise of confidentiality, I assured them their names and qualifying details, such as race, ethnicity, hometown/home state, or nation of origin, would not be included in my capstone. This assurance was necessary due to the relatively small circle of active FGLI student leaders.

Without being more specific, I can report that a majority of the students I spoke with identify as underrepresented minorities, and at least one was born outside of the U.S. I describe the participants generally below.

Table 4: Penn FGLI Focus Group Participants

Gender	School/Year	Home Region
Male	College/2020	Midwest
Female	College/2019	Midwest
Female	College/2019	West Coast
Female	Nursing/2017	Southwest
Female	College/2018	Southwest
Female	Nursing/2018	Northeast
Female	Wharton/2017	West Coast
Female	College/2017	West Coast
Female	College/2017	West Coast

Source: FGLI Focus Group, April 3, 2017

The group of nine undergraduates included eight females and one male. The focus group consisted of four seniors, two juniors, two sophomores, and one freshman. Six students are pursuing majors in the College of Arts & Sciences, which reflects the school's larger size and diversity of majors. Two are Nursing majors. One was on the verge of graduating from the Wharton School of Business.

Limitations and Role of the Researcher

I could have conducted longer, individual qualitative interviews, and/or administered a quantitative survey of FGLI students using an IRB-approved process. Such methodology could have produced different, more expansive, more reliable and verifiable responses. As stated previously, I chose to incorporate observations and experiences based on my work, analyzing the experiences I have had with students and

rich collection of institutional data that is unique to my position. The tradeoff of relying so heavily on my personal and professional experiences is that my personal and professional biases could unfairly influence the outcome. The benefit of studying what I know, and what I am working on in real-time, is that I was able to advance a personal and professional passion in meaningful ways that might benefit future Penn students.

CHAPTER 4

DATA COLLECTION, ANALYSIS, AND INTERPRETATION

Who Are Penn FGLI students?

I now turn my lens to Penn to examine what we see, hear, and know about first-generation, low-income students on this campus. Some data and descriptions may be reminiscent of what I've presented in previous chapters, because FGLI students matriculating at *this* Ivy League university often demonstrate similar characteristics to FGLI students at *other* elite universities. Any discussion of FGLI students at Penn must begin with an acknowledgement of the Total Cost of Attendance (TCA), which Penn publishes annually. The table below details the TCA for 2017-2018:

Table 5: Cost of attendance at the University of Pennsylvania, 2017-2018

Budget Item	Cost (living on campus or off campus)
Tuition & fees	\$47,416
Fees	\$6,118
Housing	\$9,820
Dining	\$5,246
Books & supplies	\$1,280
Transportation	\$869
Personal expenses	\$1,835
Total budget	\$72,584

Source: University of Pennsylvania Student Financial Services

If Cost of Attendance is a university's sticker price, then it's important to remember that many students pay far less than what is advertised. Penn's financial aid budget increased by 161% during the Gutmann era (University of Pennsylvania, 2016).

The average domestic undergraduate financial aid grant rose 131%, from \$18,054 (Fiscal Year 2004) to \$43,800 (Fiscal Year 2016). Admitted students who are not U.S. citizens, such as undocumented immigrants brought to this country by their parents, can receive grants-based aid packages totaling 100% of the cost of attendance if their families earn less than \$40,000 a year. High-need students receive financial aid packages (typically, a mix of federal Pell Grants, university grants, work-study, and, if necessary, federal or private loans) covering 70% of the cost of attendance. *Very high-need* students can receive financial aid equal to 100% of the cost of attendance (Gipson, DeCruz, Papas-Varas, & Tighe, 2017), as demonstrated in the table below:

Table 6: Aided freshmen by family income, Class of 2019 (entering September 2015)

Family income	Median total aid	% applicants offered aid
0-\$39,999	\$63,790	98
\$40,000-\$69,999	\$63,500	100
\$70,000-\$99,999	\$56,770	99
\$100,000-\$129,999	\$49,550	96
\$130,000-\$159,999	\$41,720	97
\$160,000-\$189,999	\$37,075	94
\$190,000-\$219,999	\$30,220	84
\$220,000 + *	\$15,935	31

Source: University of Pennsylvania Student Financial Services

**Most families have more than one undergraduate attending college.*

In the spring of 2017, Penn Admissions Dean Eric Furda announced a record-low 9.15% acceptance rate after admitting just 3,699 prospective first-year undergraduates from a record-high pool of 40,413 applicants. (Approximately two-thirds of admitted students ultimately matriculate at Penn, as each undergraduate class has close to 2,500 students.) The members of the admitted Class of 2021 come from 94 countries and 50

states. Nearly half (46%) self-identify as students of color. In a sign of the complex socioeconomic extremes, 517 (14%) of the admitted students are Penn legacies and 458 (12.5%) identify as first generation (Furda, 2017).

Among the admitted first-generation students in the class of 2021, 225 worked with community-based nonprofit college access partners such as Steppingstone Scholars and Say Yes to Education. Another 171 admitted first-generation students applied to Penn through Questbridge, a national nonprofit aiming to increase the number of high-achieving, low-income students attending elite universities. Seventeen admitted members of the Class of 2021 graduated from a charter school in the Knowledge is Power Program (KIPP) network, which has a strategic partnership with Penn (Ozio & Mancini, 2012).

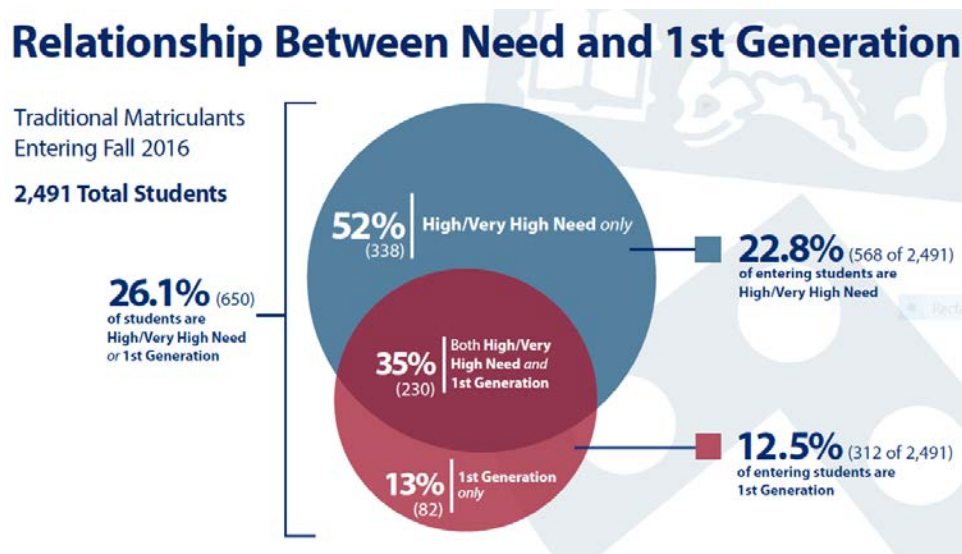
Three months earlier, in February 2017, I orchestrated the first University of Pennsylvania Trustee committee meeting dedicated entirely to discussing first-generation, low-income student experiences. This timing was fortuitous, as the work assignment allowed me to collaborate with Penn's Office of Institutional Research and Analysis educate Trustees about the FGLI community and make key data points public. More than anything, I hoped this meeting would define this population for those not aware of just how diverse Penn has become.

Colleagues delivering the presentation explained that the matriculating class of 2021 had 2,491 students. Of those, 312 (12.5%) reported on their application that *neither parent graduated* college. Within that population of 312 students, 173 (55.4%) said that *one or more parent had attended, but did not graduate* college, and 139 (44.6%) said *neither parent ever began or attended* college (Gipson et al., 2017). Within the same class of 2,491 first-year students last fall, the Office of Student Financial Services (SFS)

identified 568 (22.8%) as high-need or very high-need. My colleagues explained that *high-need* students are those who receive grants-based financial aid packages covering at least 70% of the cost of attendance. *Very high-need* refers to a student who receives aid equal to at least 90% of the cost of attendance (Gipson et al., 2017).

Through Admissions and Student Financial Services data, Institutional Research quantified that 650 (26.1%) of 2,491 matriculating first-year students at Penn could be defined as high need/very high need *or* first generation. Within this group of 650 students, 230 (35%) are high need/very high need *and* first generation. Another 338 (52%) of those students are high need/very high need but *not* first generation, while 82 (13%) of the 650 are first generation but *not* low income (Gipson et al., 2017). The graphic on the next page demonstrates this statistical intersection (Gipson et al., 2017):

Figure 1: Relationship between need and 1st generation status at Penn



Source: Trustee Student Life meeting presentation, February 2017

For the Trustees meeting, and for this capstone, I aimed to estimate an overall undergraduate FGLI population count based on institutional data. Reaching this number

is itself an exercise in careful calculation. One option, for instance, would be to tally the number of Pell Grant recipients at Penn, using the previously mentioned figure (1,636 in 2015) as a statistically sound measure of high financial need among the undergraduate student body. Pell Grant recipients are demonstrably low income and, thus, whether first generation or not, may struggle at college without insight into social and cultural capital.

As previously stated, the incoming class of 2020 had 650 students who identify as high-need/very high-need or first-generation students. Thus, we could surmise that Penn has *approximately* 2,600 students – slightly more than a fourth of the total undergraduate student body – who embody a socioeconomic or class demographic historically outside the norm of Penn and the Ivy League. These 2,600 students represent a larger undergraduate population that *could* benefit from enhanced financial and student supports. However, again, to be clear, not all of the low-income students are first generation, and some first-generation students are not high-need.

Another way to calculate the overall undergraduate FGLI total is the most literal option: Focusing on students who identify as *both* first generation and low income. Multiplying the 230 figure from the Trustee data, we can surmise that Penn has *approximately* 920 *undergraduates* who are both first generation *and* high need/very high need. The Office of Student Financial Services refers to this cohort when reporting that FGLI students receive an average financial aid package of \$68,105 (Gipson et al., 2017).

In thinking of how best to construct a comprehensive program to ensure the success of the most vulnerable students at Penn, it is critical that we think holistically and realistically. Thus, it is my belief that, for now, Penn should think of the approximately

920 traditional-age undergraduate FGLI students, or an estimated 1,000 total undergraduates, when contemplating expanded fundraising, programming, and aid.

Socioeconomic Demographics at Penn

A recent national intergenerational mobility report laid bare the socioeconomic extremes of student experiences on elite campuses. Researchers studied the tax filings of more than 30 million college students between 1999 and 2013 to demonstrate how income determines access to higher education and professional trajectory (Chetty et al., 2017). The news for Penn is both unsurprising and concerning: The University's \$195,000 median family income ranked among the highest in the Ivy League. Indeed, at Penn, the report shows the stark difference between the 18.7% of students coming from families earning more than \$630,000 (the "1 percent") and the 16.5% of students coming from families earning \$65,000 or less ("the bottom 60%"). A broader and more startling data point: While more than 70% of Penn students represent the top 20% of family incomes, just three percent represent the bottom 20% (Chetty et al., 2017).

Admissions officers and college counselors promote the networking power and brand of Ivy League institutions. Going to an elite school, FGLI students learn, will catapult them through the middle class and into affluence. That mobility study confirms those expectations, demonstrating that Penn alumni command comparable substantial salaries by age 34. However, just two percent of the students who came to Penn from the lowest economic backgrounds manage to break into the realm of top earners as adults ("College Mobility," 2017). These data could be indicative of FGLI students' career choices. Anecdotally, these students seek work that offers meaning *and* money, so they

may not be as focused on wealth as some of their non-FGLI peers (IvyG Conference Attendees, personal communication, February 24-26, 2017).

FGLI Student Experiences at Penn

As previously noted, Penn's 1967 Admission Policy compelled the university to increase the "recruitment, retention, and promotion of a diverse group of students, faculty, administrators, and Trustees" ("Diversity timeline at Penn," n.d.). In 1968, the University elected its first African American trustee. In 1978, the University won the first (of many) federally TRIO and Student Support Services grants to create pre-college access and retention programs serving low-income and first-generation students the West Philadelphia community. In 1984, the Albert M. Greenfield Intercultural Center opened as a hub of academic and co-curricular exploration around race and identity. Student activism led to the 1999-2000 creation of three community-specific resource centers: Makuu: Black Cultural Center, The Center for Hispanic Excellence: La Casa Latina, and the Pan-Asian American Community House (PAACH).

A walk through campus, or an hour on Netflix, demonstrates the culture shock awaiting FGLI students in the Ivy League. At Penn, homeless students study alongside the offspring of the rich and famous. Wealth and poverty exist simultaneously if inharmoniously. Affluent students wear \$1,100 Canada Goose winter parkas and carry \$3,000 MacBook Pro laptops to class, while FGLI students tell the campus newspaper (Ohnouana, 2017) what it feels like not to have housing or food during university breaks. President Donald Trump is a 1968 alumnus, as are three of his four adult children (Donald Trump Jr., Class of 2000; Ivanka Trump, Class of 2004; Tiffany Trump, Class of

2016). In the 2003 documentary *Born Rich*, Ivanka Trump shows off her childhood bedroom on the 68th floor of Trump Tower overlooking Central Park – “not a bad view to wake up to” – and laments about “the way people treated me because I have money, because my parents have money” (Johnson, Wittenborn, Gubelmann, & Kurzon, 2003).

Poverty can be difficult to hide, especially since the university is so intent on celebrating its generous financial aid. Each year, for instance, Development and Alumni Relations staff host “Named Scholarship Receptions” in New York. These catered parties are well-intentioned affairs designed to introduce, and facilitate relationships between, generous donors and their appreciative undergraduate beneficiaries. The University charters buses and staff personally call scholarship recipients urging them to attend. Students say they appreciate the opportunity to mingle with successful alumni, but some feel uncomfortable before, during, and after the reception (Penn First Students, personal communication, 2016-2017).

FGLI Supports at Penn

Penn has recruited, admitted, enrolled, and supported FGLI students for decades. Examples of relevant Penn programming follows below, and in a table on the next page, with individual initiatives listed by school, division, and population served:

The Pre-Freshman Program is Penn’s long-standing summer-bridge program. This month-long academically-focused initiative is an invitation-only experience for 110 incoming first-year students – typically underrepresented minorities, FGLI, athletes, and/or students who may face challenges at Penn based on the high school they attended. Participants must pay their way to and from campus, but the program is otherwise free.

(The program costs Penn more than \$5,000 a student to administer given the food, lodging, and staffing requirements.) Students live in campus housing and receive a college credit for the course they take. Participants get a jump-start in deciphering the rigors of college life and in navigating the complexities of Penn’s campus. Importantly, they develop a close social cohort that provides a support network for the years to come. According to the program’s longtime director, demand for PFP greatly exceeds available staffing and budget.

Table 7: Relevant FGLI programming at Penn

Service/Support	Division/School	Students Served Annually	Population
Pre-Freshman Program (PFP)	VPUL	110	Underrepresented and other identified incoming 1 st year undergraduates
Successful Transition & Empowerment Program (STEP)	Wharton	40-80	Incoming 1 st year Wharton undergraduates
Pennsylvania College Achievement Program (PENNCAP)	VPUL	450	Underrepresented and other identified undergraduates
Penn KIPP Program	VPUL	60	Undergraduates from KIPP high schools
FGLI Program	VPUL	Unlimited	Any interested undergraduate

Source: University of Pennsylvania

The Successful Transition & Empowerment Program (STEP) is a four-day summer bridge program offered for the first time in 2016 by the Wharton School for

incoming first-year undergraduate business majors who are underrepresented minorities, such as FGLI students. Like the Pre-Freshman Program, this is a free program except for transport to campus. Participants develop a “Board of Mentors” and a “Wharton Toolkit” (Successful Transition & Empowerment Program, n.d.) designed to guide them throughout their undergraduate studies. The program takes place immediately before New Student Orientation.

The Pennsylvania College Achievement Program (PENNCAP) is the four-year continuation of the support begun during the Pre-Freshman Program. PENNCAP offers personalized academic advising, life skills coaching, career exploration, and cultural enrichment to a diverse group of 450 undergraduates, most notably FGLI students, other underrepresented minorities, and scholar-athletes. PENNCAP files performance results with the federal Department of Education, which demonstrate participants’ grades, retention, and graduation rates. The program offers continuous interaction with peer counselors, tutoring, textbook and laptop loans, summer tuition grants, and financial assistance to study abroad. PENNCAP’s \$1.3 million annual budget comes from Department of Education Student Support Services (SSS) funding and with institutional resources. Demand to participate greatly exceeds current available resources.

The Penn KIPP Partnership provides four-year undergraduate support, coaching, and counseling tailored for approximately 60 students admitted from Knowledge is Power Program (KIPP) high schools around the U. S. Funded by donors, PennKIPP has one dedicated staff member based in the Greenfield Intercultural Center (GIC). PennKIPP students are often, but not always, first generation and low income.

On May 24, 2016, more than 100 administrators, faculty, and staff held an all-day **Summit on First-Generation, Low-Income Students**. Breakout topics included academic experiences and advising; communication of costs and aid; food, shelter, and security; cultural sensitivity and community building; pre-professional opportunities; database and information.

The First-Generation, Low-Income (FGLI) Program was founded in 2016 with a three-year, \$90,000 commitment from the Provost's Office. The FGLI Program is based at the Greenfield Intercultural Center. Key initiatives include library research liaisons, a textbook lending library, a community kitchen and food pantry, and summer storage. Alumni, faculty, and university staff volunteers play a vital role as volunteers, allies, and mentors. Members of the FGLI Program include, but are not limited to, students involved in Penn First and those who matriculated via nonprofit partners such as QuestBridge and KIPP schools.

Penn administrators and faculty also work behind the scenes to support first-generation and/or low-income students academically, socially, pre-professionally, and financially. Examples of key collaborations include:

Penn Pathways, founded in 2009, commits to improving the experiences of poor and underrepresented minority students in each of the four undergraduate schools (College of Arts and Sciences, Engineering and Applied Science, Nursing, Wharton School of Business). This multidisciplinary team of school representatives and staff from University Life, Admissions, and College Houses & Academic Services focuses on curricular matters and encouraging FGLI students to utilize academic advising. Penn

Pathways works closely with the **Faculty Committee on Access and Achievement** to advocate for underrepresented students inside, and outside of, the classroom.

The Weingarten Learning Resources Center (WLRC) and Greenfield Intercultural Center (GIC) collaborated to create facilitated study groups for first-generation, low-income students. This pilot program, funded by a donor gift, models the self-help group concept by pairing a trained learning instructor with FGLI students seeking academic and social support.

Career Services and Civic House offer personal assistance and financial stipends for high-need students pursuing research opportunities and unpaid/underpaid internships. Demand for internship funding greatly exceeds available resources. In Fiscal Year 2015, for instance, more than 200 students vied for 26 Career Services grants and 48 applicants sought summer funding from Civic House, which could only support 13 students (University Life, 2016). As an outgrowth of this work, Career Services in 2017 launched the Quaker Career Wardrobe event to collect and distribute gently used professional attire. More than 150 undergraduate, graduate, and professional students. On-site surveys at the event revealed that at 60% of attendees were first generation and/or low income and 34% said they had previously given up an opportunity due to not having appropriate attire (Career Services, 2017).

University Life, Student Financial Services (SFS), and Alumni Relations work collaboratively to evaluate FGLI student requests for emergency personal assistance and opportunity grants. Students with demonstrated need can receive grants from SFS, the University Life Access & Retention Fund, and/or Alumni Relations gift funds.

Penn FGLI Student Persistence, Completion, and Career Plans

Data about FGLI students' persistence and graduation rates appear in *Assessing Undergraduate Education at Penn*, the 2014 comprehensive self-study report for the Middle States Commission on Higher Education. In this public report, Penn details six-year graduation rates for students who entered in 2006 and four-year graduation rates for student entering in 2008. The table below summarizes the key findings for all students, those with no financial need, those who are high need, and those who identified as underrepresented minorities:

Table 8: University of Pennsylvania graduation rates

Data point	Total Students	No Need	High Need	Underrepresented minority
2006 cohort 6-yr. graduation rate	95.8%	96.2%	91.8%	93%
2008 cohort 4-year graduation rate	86.7%	88.7%	79.7%	84.6%

Source: *Assessing Undergraduate Education at Penn: A Selected Topics Self-Study Report*, prepared for the Middle States Commission on Higher Accreditation, February 7, 2014

The Penn report's Access & Equity chapter devotes considerable space to examining outcomes along socioeconomic, racial, and ethnic lines. To highlight the institutional imperative, I quote a long section of this report verbatim below:

Students admitted to Penn have a very high probability of completing a degree program regardless of gender, race/ethnicity, and/or financial need. Graduation rates for Penn undergraduates are among the highest in the nation. The University's six-year graduation rate (Figures 2.14 and 2.16) has shown significant improvement over time, increasing from 89 percent for the 1991 cohort to 95.8 percent for the 2006 cohort. In particular, there have been dramatic gains for URM (under-represented minorities) students, whose graduation rates

are now close to the average for the University (96%). We are proud of these improvements and vigilant in our efforts to improve. For example, the drop in the number of URM students from 95 percent in the 2005 cohort to 93 percent for the 2006 cohort could reflect a statistical fluctuation for the smaller URM group or it could represent an area for concern, such as economic stress or student support issues. The rapid dissemination of these data to schools, departments, faculty, advisors and student support centers allows the University to address potential problems and concerns more quickly than had previously been the case. This notion is further supported by examination of the 4-year graduation rate (Figures 2.15 and 2.17). These data show that the gap between URM and majority student graduation rates is clearly decreasing but not yet completely closed...

...Examination of graduation rates by financial need provides another perspective. First-year retention rates do not vary by need level (Figure 2.13) and, over time, the six-year graduation rate (Figure 2.16) has improved dramatically. With the exception of the 1998 and 2006 cohorts, the most significant improvements have been observed among students with the highest levels of financial need. There are by comparison considerable differences in four-year graduation rates by need level (Figure 2.17), and while there has again been some decrease in the gaps across need levels since the 1990s, they have remained largely stable throughout the past decade. For the 2008 entering cohort, the four-year graduation rate for students without financial need was 90.6 percent compared to 79.1 percent for high-need students—an 11.5 percent difference. The difference between high-need and medium-need students is 5.6 percent. The implications for aided students—including increased time to degree, increased risk of not completing their degrees in 4 (or 6) years, and potential income disparities—merit additional study.

Despite Penn's strong financial aid packages, many students must also find employment on or off campus, often in addition to any work-study job they hold. This factor could contribute to the somewhat lower 4-year graduation rates of high-need students. While there is no way of tracking precisely the numbers of

students who work off-campus or the reasons students do so, survey data and anecdotal information suggest that students seek work to subsidize expenses or lifestyle choices. In the 2012 Senior Survey, students who self-identified as growing up in a poor or working class household were much more likely than their peers to report working all four years of college (52.1% as compared to 24.6%). This group also identified spending nearly twice as many hours on average as their peers working for pay (10.85 hours/week as compared to 5.45 hours/week).

Reports from academic advisors suggest that, in some cases, this kind of employment has interfered with academic success and students' ability to participate fully in the intellectual life of the University. Also, some students report feeling compelled to help with the family contribution component of their financial aid awards. Other reports suggest that a number of highly aided students from very low socioeconomic backgrounds work to send money home to provide additional support for their families. Penn should continue its efforts to identify these students and provide appropriate mentoring and support to help ensure that work does not significantly interfere with their academic progress (University of Pennsylvania, 2014, p. 18-22).

Penn's annual Career Plans Survey demonstrates only marginal differences between FGLI and non-FGLI graduates in their first year of work. Nearly 1,500 recent graduates responded, but fewer than 200 of them were FGLI. Nearly three-fourths (72%) of the non-FGLI graduates were employed by November, compared to 69% of the first-generation alumni.

Within the class of 2016, the average self-reported salary of the 198 FGLI graduates working full-time was \$60,221, compared to \$67,312 for the 1,255 non-FGLI graduates. Signing bonus data suggest that companies value FGLI students graduating from Ivy League schools. The Penn FGLI alumni received slightly more (\$10,266 to

\$9,885) in signing bonuses than did their non-FGLI students (University of Pennsylvania Career Services, 2016).

FGLI Student Focus Group

The FGLI Student Focus Group I convened April 3, 2017 provides an apt bookend to the research from literature and institutional data. This wide-ranging conversation yielded fresh insight into students' contemporary challenges and dreams. For consistency, I address each overall theme in the context of the main categories of challenges previously presented (Lack of/low Academic Readiness, Social/Cultural Alienation, Inability to Participate Fully in Campus Life, Family/Financial Pressure), where appropriate, noting the correlation to established FGLI programming models (Summer Bridge Programs, Living-Learning Programs, FGLI Advisors, Self-Help/Peer Groups, Emergency Aid/Opportunity Grants).

Lack of/Low Academic Readiness: Four of the focus group members participated in the Pre-Freshman Program. All of them want Penn to expand this **Summer Bridge Program** to serve more, optimally, all incoming FGLI students. That said, the FGLI classmates reminded me that summer is a time for low-income students to work and save money to contribute to their education. (Highly aided students, in fact, are required to provide summer earnings to their financial aid package.) The focus group participants urge Penn to suspend the rule (providing a waiver for up to two summers) to allow FGLI students the option of participating in a summer bridge program and, later, to attend summer school.

FGLI Advisors: First-generation students talk candidly about the loneliness they can feel on a campus like Penn's:

When you have to figure it out for yourself, it's a dangerous game. PENNCAP helped me learn resources and how to speak up in class, but I think that took me too long and my GPA suffered. And, if you have a low GPA, that can impact scholarships which depend on a high GPA. In some cases, a FGLI student might have to leave Penn because they don't have the basic skills of networking (Penn First Focus Group, personal communication, April 3, 2017).

"I wish I had an advisor who knew my position and how to help me best," added another student hoping Penn hires **advisors to work with FGLI students**. "When there are things you need to know but you don't know you need to know, advisors should play a key role...The first semester is the roughest, and that's when you make the most mistakes." While some students seek an **all-encompassing FGLI advisor**, others desire for all of the adults they deal with across campus to have a far deeper understanding of FGLI student issues and concerns. Consider the student who shared that she has never had health insurance before coming to Penn:

I struggle with going to Student Health Service even for a check-up, because I've never been to a doctor when it's not an emergency. I don't know how to refill a prescription. They signed me up for labs, and I didn't go back, because I didn't know what to do. I have a health issue and I'm ignoring it. It's really embarrassing to have to say, I don't understand how to do this. It's awkward to ask. But if I'm having issues with this, chances are other low-income students also don't know how to navigate this, so who do I ask without being judged? (Penn First Focus Group, personal communication, April 3, 2017).

Some participants know they struggle academically in ways affluent peers do not. These students would like **tutors and/or facilitated study groups** (especially for writing, math, and science classes) and training to help all tutors understand that FGLI students may not have demonstrated critical thinking or concept application skills in high school. “It’s hard to get a tutor in the sciences if you don’t make an appointment a week before,” one student shared. “In the beginning of the semester, it can take three weeks. So you pretty much bomb your first exam and only after that you get help.”

“The writing centers don’t know how to help people from public schools,” added a student who had never written more than a five-paragraph essay before coming to Penn. “I told them, ‘I don’t know a lot of grammar, structure. I don’t know how to start a paper. Where do I go?’ They said, ‘We don’t have time for that.’”

Social/Cultural Alienation: FGLI students acknowledge that, because they are not a monolithic group, it can be difficult to define and serve their community. They work hard to present the FGLI Program and Penn First as open and welcoming to all. They value strong **peer networks and self-help groups**. “At our summit, we offered a more holistic, broad definition of first generation and low income,” one student explained. “We want to be inclusive, not exclusive.” This leads to a broader conversation about FGLI awareness, pride, and shame. “The issue is, there’s no visibility of this community,” one student says. “There needs to be institutionalization of our existence.”

Inability to Participate Fully in Campus Life: Much of the Penn student social life revolves around annual traditions, such as Hey Day or Spring Fling, which cost money FGLI students may not have. Student government has occasionally subsidized or reduced costs, but in general, FGLI students are loathe to complain about not being able

to go to parties or concerts. “There’s a huge disconnect in the social scene,” one explained. “You are automatically left out of things you didn’t ask to be left out of. It can be really isolating.” Some students want the general fee – \$6,118 in 2017 – to cover more experiences that they cannot afford. “It’s embarrassing to always have to explain your situation,” one participant admitted. “It’s weird.”

Some FGLI students seek additional funds through Student Financial Services that increase the cost of attendance. At peer institutions, these “**start-up grants**” or “**opportunity grants**” provide students with extra discretionary money for personal expenses and enrichment opportunities or personal expenses that exceed their budgets. Other FGLI students point to **emergency funding** as a necessity, given the erratic nature of their personal finances and their limited means to tap any additional resources.

Family/Financial Pressure: Highly aided FGLI students who move off campus receive twice-annual lump sum housing refunds of up to \$11,000 from Student Financial Services. Students should budget these funds to cover room, board, and incidentals. I have read about, and known, FGLI students pressured to use their financial aid to help family members at home. Surprisingly, this subject did not come up at our focus group. I suspect that may be because some stories are too personal. These students simply may not want to disrespect their parents, even anonymously, from afar.

The focus group participants do not agree on whether they are more, or less, adept at managing large sums than are their more affluent peers. One student argued against typecasting FGLI students as financially unwise. “Just because we come from a low-income background doesn’t mean we will use [financial aid funds] on partying,” she said. “Most people in the (FGLI) community know how to manage their money, because

they've had to their whole lives. They won't use it for willy-nilly. They'll save it. I want to go abroad, so I'm saving it. We are very conscious of our money.”

Still, other participants crave **financial literacy education** to help them make decisions that are more informed. “We don't know too much about credit,” one student explained. “Financial literacy should be part of this program,” another student shared, “because it's not being taught and these are long-lasting lessons that can help ourselves, our families, and our communities.”

In conclusion, the FGLI students in my focus group agree that the FGLI Program at Penn can and must grow in stature and reach beyond its infant state.

“I would like to see much more institutionalization of this entire program,” one participant said. “I would see more designation of Penn resources, moving this small center from a very off-campus space and moving it directly on campus, and making sure every single initiative Penn sends an email about includes information for low-income and first-generation students” (Penn First Focus Group, personal communication, April 3, 2017).

The students agree that geography dictates relevancy. They note that five of Penn's six cultural resource centers are located on, or close to, Locust Walk, the main campus artery. Typically, those student affairs offices have three-person staffs, with a director, an associate director, and a program coordinator. “A big dream,” one student noted, “would be a full-time person with a (director) title.”

Data Interpretation

Writing about what you know, in this case, the subject of my professional work, can be both exhilarating and exasperating. I knew more, and less, than I thought. I was surprised by topics that did not arise in the student focus group. For instance, not one student discussed the unique set of fears and anxieties experienced by undocumented FGLI students. Not one student advocated for Penn to institute FGLI living-learning programs. My analysis: Some issues are too personal to discuss even with a familiar staff member. And, perhaps FGLI students prefer to be integrated in on-campus housing to avoid the spotlight of their comparative poverty.

At the Quaker Career Wardrobe event to give away gently used professional attire to students in need, the top two racial/ethnic demographic groups represented were Asian/Asian Pacific Islander (50%) and white/Caucasian (35%). This turnout challenges assumptions about what FGLI students “look like” on an elite college campus.

I was surprised by how difficult it is to quantify the exact population of first-generation, low-income students among the undergraduate population. Penn has long focused on publicizing a few key admissions demographic indicators instead of building a comprehensive data set for each class and cohort. My analysis: Penn has been an institution affiliated with wealth for more than 200 years, and the focus on first-generation students is relatively new. We haven’t crunched the numbers until now because we haven’t decided which criteria to use consistently.

A point of concern regarding my focus group was the over-representation of students from the College of Arts and Letters (six of 10) and absence of participants from

the School of Engineering and Applied Science. Another observation of note was the overrepresentation of participants from the West Coast and Southwest (six of 10).

Finally, I was surprised by the lack of specificity I encountered when I asked anyone in my travels – students, faculty, staff, and alumni – what they would build at Penn for FGLI students if money were no object. Given how prominent this topic has become, I expected these stakeholders to have a clear image in their mind of the size and scope of the ideal program.

CHAPTER 5

PROPOSED: THE PENN PLUS PROGRAM

In her 2017 Commencement Address, University of Pennsylvania President Amy Gutmann personally congratulated FGLI graduates saying:

Essential to our freedom is opportunity. Too many in our world are without it. We know that high-quality education is one of the most powerful ways to obtain it. Your class bears special witness to this fact. Many of you join me in being the very first in your families to graduate. With all the opportunities that a Penn education today makes possible, let's hear it for our first gen students (Gutmann, 2017).

In the same speech, Gutmann recalled her personal and professional awakening as an undergraduate scholarship student earning extra money teaching FGLI high school students just a few years younger than she was at the time:

My mom never had the opportunity to go to college. Yet all her life, she felt the calling to educate. In college, I found out how to make her passion my own. I was a work-study student and a substitute teacher. I worked at a local public high school serving first-gen, low-income students not unlike myself. In my head, and by my college major, I was to be a mathematician. But, in that classroom, and in my heart, I reimagined my mother's cause: Commitment to providing exceptional education equality for *everybody*. Real opportunity for education that makes opportunity in life possible has guided my choices ever since. Worthy causes are all around. We make the most of our lives when we serve a calling which we take to heart, to heal, to invent, to teach, to protect, to defend...When we serve a great cause, when we have a calling, we grow great ourselves (Gutmann, 2017).

President Gutmann has long been committed to diversifying Penn and making an Ivy League education accessible and affordable for low-income scholars. Her first dedicated fundraising campaign, “Making History,” brought in more than \$4.3 billion from 325,000 donors over seven years, well exceeding its initial goal of \$3.5 billion (MacCarthy, 2013). Donors focused on financial aid, innovation, and faculty hiring.

Increasing access and equalizing the undergraduate experience will be major focal points for the next fundraising campaign. In my role overseeing development operations for the student services division, I have helped prepare proposals – called “gift opportunities” or “case statements” – for a number of FGLI-related initiatives. We have written gift opportunities for as little as \$10,000 and as much as \$10 million. For the past two years, we have fine-tuned an ambitious \$100 million “transformative” opportunity for first-generation scholars which would pump \$85 million into financial aid and \$15 million into program creation.

The \$100 million figure is bold, but not far-fetched, given President Gutmann’s passion for FGLI students and the generosity of Penn donors. As such, I end this capstone with a detailed proposal for how to meaningfully expand and reimagine our services and supports for first-generation, low-income students: **The Penn Plus Program**.

The Penn Plus Program will be a multidisciplinary initiative marrying the best of current work and future ambitions within Student Financial Services (SFS), College Housing, academic advising, and University Life departments such as the Pre-Freshman Program, PENNCAP, Weingarten Learning Resources, Student Intervention Services, and Career Services. This new initiative will challenge Penn’s traditional decentralized system of departmental silos. Organizationally, I believe it will best succeed either by

applying a quasi-matrix model (in which Student Financial Services or academic advisors physically sit inside Penn Plus, reporting to a supervisor there as well as a manager in the home department) or by allowing Penn Plus to directly hire staff to function in those capacities exclusively for FGLI students.

Penn Plus Funding

Universities seek donor gifts to create and sustain programs beyond the core curriculum. *Term Gifts* provide funds that can be spent immediately, in full. *Endowment Gifts* provide a sizable, income-generating principal to finance programs in perpetuity.

Two financial guidelines govern most gifts greater than \$25,000. First, universities generally apply “indirect cost recovery” policies whereby 20% of the principal of term gifts, and/or 20% of the annual income generated by an endowment gift, must be set aside to cover the inevitable administrative costs (facilities, utilities, finance, and staffing) related to carrying out the donor’s intent. Second, only annual interest income (approximately five percent) generated by the endowment fund can be spent.

Thus, an \$85 million *endowment* gift to financial aid, when invested, generates approximately \$3.99 million income in the first year. After 20% indirect cost recovery, that gift will produce approximately \$3.19 million in spendable income. Similarly, a \$15 million *term* gift for program creation becomes \$12 million in immediately spendable funding once the 20% indirect cost recovery is applied.

We must take care to maximize these resources and create sustainability. To do so, I propose clearly defining the service population. Here, I return to my belief that the Penn Plus Program should support the approximately 920 undergraduates who self-

identify as *both* first generation and low income until such a time as funds allow us reach all 2,600 undergraduate students who are *either* high-need or first generation.

A Case for Organizational Change

In Organizational Dynamics, we spent considerable time discussing organizational size, structure, strategy, and efficacy. We studied workplaces that create dysfunction and crush employee morale. We read about environments that reward adaptability and innovation. We evaluated companies that embrace change and read post mortems on organizations that failed to spot demise as it was happening in real-time.

In DYNM501, we learned that “when we are most certain and sure of ourselves is exactly when we must challenge that certainty,” pushing ourselves to become “multi-minded” (J. Greco, personal communication, January 14, 2016). In class, I began to see Penn as competing metaphors – political, family, and even occasionally, a “psychic prison” trapped in doing things the same way (Morgan, 2006, p. 208).

Leadership, John Eldred explained paraphrasing Warren Bennis in DYNM612, involves managing oneself, trust, and vision. (J. Eldred, personal communication, January 28, 2016). I came to realize that at Penn, the poorest students with the least exposure to social and cultural capital are often the most successful at mastering these essential political navigation skills.

Indeed, as the FGLI students in my focus group explained, they learn to be shrewd at budgeting because they must guard every penny. They advocate for themselves because no one else can or will. FGLI students’ reticence to talk about pressures from

home confirmed a central tenet of conflict management discussed in DYNM653: Family of origin issues dictate how (or if) we confront conflict and confrontation.

In DYNM617, I learned to evaluate human and organizational decisions as a micro economist, weighing concepts like scarcity, choice, opportunity costs, and externalities. Sometimes, Penn makes rational choices, and other times, such as in crises, the institution may act irrationally and emotionally. Resources are limited, even with a \$10 billion endowment. Could the University's ambitious financial aid promises create a *tragedy of the commons* if we prioritize FGLI student needs before others'?

My final two courses, DYNM635 and DYNM551, explored the related topics of institutional financial management and divergent thinking. In DYNM635, we learned that finance drives all significant organizational decisions. In DYNM551, we discussed institutions that embrace intentionally resistant "Devil's Advocates." It takes courage to challenge tradition, strength to endure the discomfort, and integrity to advocate for what is both right and different. FGLI students do this every day, and administrators must do more of it to improve in our service to these students, and to all students.

As I have previously noted, the organization that employs me is highly complex and extremely successful. Penn directly employs a staggering 37,000 people (20,000 at the University of Pennsylvania Health System and 17,000 faculty and staff), making it the largest private employer in the nation's sixth largest city and the second largest in the state. Penn contributes \$14.3 billion in economic impact to the state, \$10.8 billion of that in Philadelphia (Econsult Solutions, Inc., 2015).

This rich history can bedevil organizational change, but still I must begin my programmatic recommendations by stating the obvious: To best position FGLI students for success, Penn should merge, expand, and streamline some services and functions.

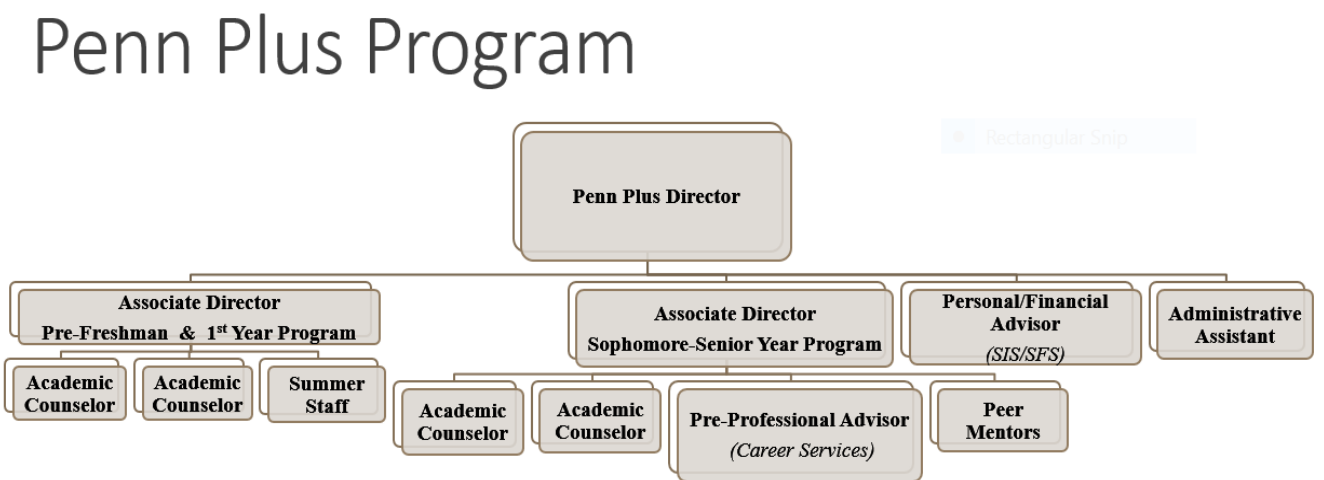
Given the almost 40-year track record of the PENNCAP program, and the proven success of its immersive Pre-Freshman Program (PFP), it is imperative that both programs be central to any long-term commitment to FGLI students. The comparatively newer FGLI Program – opened in 2016 with two dedicated rooms inside the Greenfield Intercultural Center – is still in its infancy and does not yet have permanent staff.

I propose merging these departments (PENNCAP/PFP current staff: director, two academic counselors (each with 200-student caseloads), one academic coordinator, and one administrative assistant) with the new FGLI Program (current staff: one 20-hour a week junior program coordinator) to form a centralized Penn Plus Program. I realize this merger will create logistical challenges, especially related to physical space. Students have been clear that the FGLI community is deserving of a high-profile campus address, a recommendation the administration should strongly consider in spite of the difficulty of finding large, centralized locations on this densely packed urban campus.

Organizationally, we owe it to FGLI students to offer one departmental hub for this work, since the last thing Penn should do is create more confusion or anxiety. (By this same logic, individual schools, such as Wharton, should fold their summer bridge programs into this effort.) Resources allowing, all 230+ incoming first-year FGLI students should participate in the same pre-orientation experience in the weeks leading up to New Student Orientation.

While I am wary of adding more layers of bureaucracy to the Penn payroll, the Penn Plus Program will require strategic hiring, reassignments, and retraining of existing staff. The illustration that follows offers one potential organizational structure for the Penn Plus Program:

Figure 2: (Proposed) Penn Plus Program Organizational Chart



Penn Plus Program Organizational Chart

I envision a Penn Plus Program Director responsible for operational oversight and assessing outcomes, paying close attention to participants' academic persistence, graduation rates, graduate school applications and acceptances, internships and full-time job offers. The Director also would manage key relationships with Admissions, Development and Alumni Relations, Student Financial Services, and faculty/advising staff in the four undergraduate schools. Optimally, this Director will be a FGLI graduate

of an elite institution with a background that spans academic advising and student affairs. The ideal candidate marries personal insight and expertise inspiring a diverse staff.

I imagine two Associate Directors, each overseeing Academic Advisors and seasonal staff who guide FGLI students to higher rates of retention and graduation. A Pre-Professional Advisor, such as a member of the Career Services staff, would serve the sophomore, junior, and senior portion of the program. A Personal/Financial Advisor from Student Financial Services and/or Student Intervention Services would provide overarching assistance and troubleshooting for the entire program population.

The merged departments will require organizational change to accommodate new staff and more ambitious program offerings. Indeed, the Penn Plus Program may represent an opportunity to experiment in matrix organizational structure with employees from Academic Advising, Student Financial Services, Career Services, and Student Intervention Services physically residing within the Penn Plus Program offices, but also continuing to report to a second manager in their home departments. My proposal works off an existing \$100 million transformational gift opportunity that earmarks \$85 million for Student Financial Services and \$15 million for the creation of Penn Plus, which will grow from existing programs. I follow the tentative 85/15 ratio guidelines set by Development and Alumni Relations.

Penn Plus Program Budget and Services

As previously noted, an \$85 million endowment gift for financial aid will spin off approximately \$3 million in annual income to spend achieving the donor's intent. Within Student Financial Services, an investment in customer relations training is essential if the department is to grow into a more relationship-based operation that offers financial literacy education and personalized guidance to aided students and families. As Carlson (2016) demonstrates, sometimes a deficit of only a few hundred dollars leads these vulnerable students to drop out or downshift goals. Retraining and reassignments may be necessary to help SFS improve its customer relations. Collaborations will be key.

Merging PENNCAP's \$1.3 million annual budget with the FGLI Program's \$30,000 temporary budget (and \$200,000 in recent donations) will generate a consolidated resource pool to complement the \$12 million in term income for the Penn Plus Program. Facilities costs will be significant, as Penn Plus Program will need a space for hundreds of students to congregate and with offices for 10 (or more) full-time staff members, conference space, and study/advising rooms. Human capital costs alone could run well over \$1 million a year.

Below, I outline suggestions for how to allocate the Penn Plus Program budget:

Expanded Pre-Freshman Program: As stated above, the free, four-week summer bridge program must be offered to all incoming FGLI students, as well as non-FGLI students – such as scholar athletes – who currently participate. This critical introduction to a for-credit classroom experience includes faculty mentoring and workshops addressing academic, social, financial, and pre-professional needs.

Currently, three-fourths (82) of the 110 Pre-Freshman Program participants are FGLI. With 230 FGLI students in each incoming first-year class, that means nearly 150 are not benefitting. A Pre-Freshman Program that serves approximately 250 students annually should be sufficient to ensure all FGLI students, and more than two dozen other students, such as scholar-athletes, can be served. The current Pre-Freshman Program budget is approximately \$5,000 per student, driven by housing, dining, and staff expenses. Expanding the program to 250 students will necessitate programmatic changes and the hiring of more staff, costing upwards of \$2 million a year.

Expanding the SFS Summer Waiver Program: Incoming Penn first-year FGLI students typically have a summer earnings requirement obligating them to earn up to \$3,000 to contribute toward their education. As a result, many eligible FGLI students turn down the opportunity to participate in the Pre-Freshman Program, because they simply cannot afford to leave home and stop working.

Having established that it is essential for FGLI students to participate in a summer bridge program, Penn must incentivize their involvement by reducing the summer work obligation these students have during the months after high school graduation but before arriving on campus.

SFS currently offers a waiver to this requirement (“Summer waiver,” 2017), but incoming first-year students are not eligible. I propose that the waiver program expand to include the approximately 230 incoming first-year FGLI students. By shaving off half of the expected summer earnings requirement (to a more manageable \$900 to \$1,800), FGLI students would be free to come to campus early for the Pre-Freshman Program. SFS would make up the other half of the earnings contribution with a Penn grant.

Similarly, the Summer Waiver program does not currently provide earnings requirement relief for matriculated students who want/need to remain on campus to take summer courses. I propose changing the waiver program to incentivize rising FGLI sophomores to take courses (covered by Penn grants) and work part-time. This assistance will help bolster grade point averages and reduce academic stress.

The cost to administer these changes could run close to \$1 million annually, depending on how many of the 230 incoming first-year students and 230 rising sophomores chose to avail themselves of the benefits. This is a small price to pay to ensure that a) all incoming FGLI students participate in a summer program that prepares them for rigors of university life and college coursework and b) FGLI students can take summer courses to stabilize their academic standing.

Expanded Four-Year Program: Modeling the success of the PENNCAP four-year program, I propose greatly expanding the freshman-through-senior year supports for 920 FGLI undergraduates. Participants will benefit from personal and academic advising, financial pre-professional workshops, and mentoring by faculty and alumni. All first-year students will receive a paid peer mentor. All first-year and sophomore participants will be placed in self-help study groups facilitated by trained learning resource instructors. FGLI retention and graduation rates will improve positively because of this investment.

The current PENNCAP budget of \$1.3 million serves 450 students, and I am proposing to more than double the size and scope of what we offer these students from the moment classes start until the week they graduate. Conservatively, an expanded four-year program could cost more than \$2.5 million a year.

Opportunity Grants: My final financial recommendation concerns packaging incoming FGLI students, and others who are high need, with an additional, one-time-only \$3,000 “Opportunity Grant” at the start of their four years at Penn. This additional financial aid would be available to students at any time. This money, also known as “wraparound” assistance, could be used to address personal emergencies, pay first or last month’s rent for off-campus housing, or to purchase a laptop. Students wishing to study abroad, do research, take an unpaid internship, or participate in global co-curricular programs could tap this fund for those experiences. Recipients would be educated about how to spend wisely, as these grants would be the only source of additional funding students would receive beyond their financial aid packages. This grant would replace the myriad emergency assistance pools in my division and across campus.

Here, I propose expanding the pool of recipients to the approximately 568 incoming high-need/very high-need students, including but not limited to those who are first generation. At \$3,000 a piece, the annual cost would be \$1.7 million.

In summary, the Penn Plus Program will collapse, centralize, and expand services and supports for nearly 1,000 undergraduate FGLI students, increasing retention and graduation rates. Fueled by a \$100 million transformational gift, the Penn Plus Program will incentivize participation in a crucial summer bridge program and in summer courses to address academic challenges. Participants will receive financial literacy training to help them better manage their aid packages.

CHAPTER 6

CONCLUSION

I conclude this capstone with questions and reflection. Areas of potential future research are plentiful amid the literature about first-generation, low-income students. It would be beneficial, for instance, for an in-depth analysis of the efficacy of Summer Bridge Programs (SBP) on participants' academic success in college. Do SBPs conclusively and positively influence major selection, grade point averages, and graduation rates when participants are compared to similar students who did not participate in an SBP? Does having a jump-start on college life inspire SBP participants to embark on research or apply to graduate schools in greater numbers than their peers?

Similarly, a study could be done on FGLI students who matriculate at elite institutions after participating in federal TRIO pre-college programs, attending competitive charter schools, and/or working with college access nonprofit organizations. Do these students fare better, worse, or the same as other FGLI peers and non-FGLI students? What about the "privileged poor" (Jack, 2015) who came to the Ivy League after winning prep school scholarships?

Further research into start-up grants, opportunity grants, or other emergency wraparound assistance would help universities better understand the unmet needs of vulnerable students. An academic study of highly aided students who quietly send financial aid funds home would be illuminating and help us learn more about these complex family dynamics.

Internally, Penn could adjust annual student surveys to include more demographically specific questions about whether students felt integrated, or isolated, during their time at Penn. Parents and family members may have perspectives to add if we reached out to ask.

Alumni Relations and Career Services could incorporate fields on family background and income in their queries into the life choices Penn graduates make. Knowing where people come from often helps explain the turns they take.

Alumni giving and engagement fuels university governance. Mature, wealthy alumni comprise the trustee and overseer ranks at Penn and most institutions. Penn could disrupt this tradition, in the name of socioeconomic diversity.

Beyond suggesting areas of further research, I conclude this capstone with an admission: I do not know if my answers are *the* answers. I cannot be certain that the Penn Plus Program will level the playing field for first-generation, low-income students on this campus, or any campus. The socioeconomic class divide remains an intractable challenge for our nation, and for the world. I am not so naïve to think we can solve it at Penn merely by fundraising and advising.

I do not presume that every FGLI student at Penn needs or wants all of the above-mentioned services and supports. I have known FGLI students who thrive without ever thinking to ask for a single accommodation or extra dollar. What the FGLI community lacks in personal income, it makes up for in pride and resilience.

To “do” the Penn Plus Program correctly, we need a sizable investment in undergraduate financial aid and wraparound supports. How much is enough? Is \$100 million a realistic goal?

In thinking of these recommendations, and the potential impact of our actions, I imagine a 25th reunion program featuring FGLI alumni leading a panel discussion. The speakers include:

- A corporate executive who credits a \$3,000 opportunity grant with propelling her into the business world, since she used it to fund a Wall Street internship.
- A nonprofit director who cites a sophomore year summer work waiver that allowed her to take summer courses to bolster her GPA and volunteer at a local charity.
- An entrepreneur who, before coming to Penn, had never balanced a checking account, taken a loan, or applied for a credit card. Life skills and financial planning workshops in the Penn Plus program inspired the alumna to launch a social impact company.
- A community college faculty member who discovered a love for research and teaching in facilitated FGLI self-help groups.

Themes emerge as they speak. They became who they are because the university that recruited them, admitted them, and educated them also cared enough to help them find their way.

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