

Exploring Cultural Capital in the College and Financial Aid Decision Process for the GEAR UP Federal Grant Program

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Abstract

This qualitative study investigates the relationship between cultural capital and financial aid in college decision-making through use of an updated model based on Perna's (2006) cultural capital model, focusing on decision-making influences within the habitus layer. Researchers conducted focus groups and interviews, yielding (N=15) GEAR UP scholarship recipient participants. Findings from this study evidence the importance of personal and social networks, individual intuition, and trust in college decision-making, with these components often cited more frequently than traditionally cited factors beyond the habitus layer. This study serves as a model for investigating student decision-making, highlighting the importance of uplifting student voice, and as an initial investigation into the ways in which college-going students' decision-making practices are changing.

Keywords: college decision-making, cultural capital, financial aid, social impact

1. Introduction

1.1 Introduce the Problem

College choice is widely discussed in the literature, yet explanations for disparities in college enrollment persist (Athreya et al., 2019; Goodman et al., 2020). Early studies of college choice found the influence of a high school college-going culture with high college-going expectations was predictive of college enrollment (Ahearn, 2021; Bryan et al., 2022; McDonough, 1997). Other studies focused on college and financial aid information resources provided to students and families (Bettinger et al., 2012; Cheng et al., 2019) pointing to the need to simplify the processes. Still, other studies examine college choice through Perna's (2006) conceptual college choice model of four contexts (habitus, community, school and community, and state policy) with each context weighing directly and indirectly on an individual's human capital decision. The studies noted represent a slice of the literature with most studies representing a majority White student population and neglecting minoritized students.

Though the college-going rate has increased over the past 30 years, racial and gender inequality persists (Carnevale et al., 2024). Gallup reports 83% of Gen Z (those between the ages of 12-26) students believe college is important, but only 53% believe college is affordable (Nicola, 2023). The Gallup report also notes that although Black and Hispanic students are underrepresented on most college campuses, Black (87%) and Hispanic (85%) Gen Z members have a higher belief than White Gen Z members (81%) that a college education is important. Studies document that rural and minoritized youth rely on their parents as the primary source of college information (Gonz & Canch é et al., 2014; Mitchall & Jaeger, 2018; Owen et al., 2020; Perna & Titus, 2005). Parents also believe college is important. A recent study of minoritized parent perceptions of what makes college possible found parents do not perceive teacher and school counselor expectations as important for making college possible (Cutler White & Chapman, 2024). Rather the parents viewed their own expectations and advice as the most important consideration for college-going. Outside of the immediate family, rural and minoritized youth rely on the trusted relationships of extended family and community members to gain college information (Gonz & Canch é et al., 2014; Tierney & Venegas, 2006) making outreach to parents and the community by college access programs more important than the programs may realize.

1.2 Explore Importance of the Problem

Despite the fact Black and Hispanic students and parents believe college is important, barriers to access are a reality fueling disparities in college enrollment. Federal U.S. Department of Education college access programs (known as TRIO, GEAR UP, and Student Support Services) can supplement and augment high school counselor services such as financial aid, career, and college advising, yet the programs are not available to all schools. These college access programs are funded by the federal government in the form of discretionary grants with an intent to level the playing field for low-income students.

The Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) grant from the U.S. Department of Education's Office of Postsecondary Education is designed to increase the number of low-income students who are prepared to enter and succeed in postsecondary education. The GEAR UP program has three objectives and performance measures (Higher Education Act Title 34 Subtitle B Chapter 6 Part 694—Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP), n.d.); (1) to increase the academic performance and preparation for postsecondary education of participating students; (2) to increase the rate of high school graduation and participation in postsecondary education of participating students; and (3) to increase education expectations for participating students and increase student and family knowledge of postsecondary education options, preparation, and financing.

What is missing in the broader literature is the role of the federal GEAR UP program in college decision-making. The purpose of this study was to probe the college decision-making process among GEAR UP high school graduates from two GEAR UP high schools in rural minoritized communities in a Southern state. All high school seniors in the study were eligible to receive a one-year \$3,500 GEAR UP scholarship for postsecondary enrollment. The study explored two research questions; 1) How did the availability of the GEAR UP scholarship influence GEAR UP student college decisions, and 2) In what ways do students leverage community cultural wealth in the decision to attend college? College decision-making is understudied in the context of the GEAR UP scholarship. This study fills the gap as an exploration of the role of both the GEAR UP scholarship and the student's cultural capital in college decision-making among rural minoritized students in a southern GEAR UP high school.

1.3 Describe Relevant Scholarship

1.3.1 The Federal GEAR UP Grant and Scholarship Program

The federal GEAR UP program is a competitive grant through the U.S. Department of Education Office of Postsecondary Education. GEAR UP was authorized in the Higher Education Act (Higher Education Act, 2008) with a premise that early interventions focused on academic preparation and college information could influence college-going by leveling the playing field between higher and lower wealth schools (Sanchez et al., 2018). There are two types of federal GEAR UP grants: a state grant and a partnership grant. Each of the 50 states is eligible to have one GEAR UP grant and the legislation directs that 50% of the grant funds be allocated to students as a scholarship (U.S. Department of Education Office of Postsecondary Education, n.d.). State grants are competitive six-year matching grants that must include both an early intervention component designed to increase college attendance and success and raise the expectations of low-income students and a scholarship component. Partnership grants are competitive six-year matching grants that must support an early intervention component and may support a scholarship component designed to increase college attendance and success and raise the expectation of low-income students and success and raise the expectation of Postsecondary Education, n.d.).

To be eligible for either a state or partnership grant, the program design must include at least one cohort of students beginning no later than the 7th grade. The grant program model studied here began with a 7th grade cohort in fall 2019. The cohort receives academic preparation and college access counseling throughout the life of the grant. In fall 2020, the program design began services to include all priority students in the associated high schools and continued to serve the cohort. The program design defines all students in the high school for grades 9-12 beginning in fall 2021 as priority students. All students in the cohort and priority grades are eligible to receive the GEAR UP scholarship. The program studied here offers a seventh year of services into the first year of postsecondary education. The GEAR UP scholarship began awards in fall 2021 to the first high school graduates. These graduates received college information and financial aid counseling.

GEAR UP legislation dictates that to be eligible for the GEAR UP scholarship students should: 1) have participated in a GEAR UP project; 2) be under 22 years of age; 3) possess a high school diploma or equivalent; and 4) be enrolled or accepted for enrollment at a program of undergraduate instruction at an IHE that is located in the State's boundaries, except that, at the grantee's option, a State grantee may offer scholarships to students who attend institutions of higher education outside the State. States cannot add additional criteria to this eligibility (Title 34 Subtitle B Chapter VI Part 694 Gaining Early Awareness and Readiness for Undergraduate Programs, n.d.). The state GEAR UP program model in use for this study defines all students who graduate from high school as eligible for the scholarship. The GEAR UP

scholarship funds are administered by the state's student financial aid agency and automatically awarded to the student as a graduate of the high school. The automatic award reduces administrative burden on the students and families which may create a barrier (Herd & Moynihan, 2018; Rosinger et al., 2021) The GEAR UP funded scholarship for this study is a one-year award of \$3,500 which can be combined with any other form of state and federal aid. The one-year award is intended to incentivize immediate enrollment in higher education.

1.3.2 Cultural Capital, Trust, and College Choice

Originating from Bourdieu's concepts of economic, social, and cultural capital, the concept of cultural capital and its connection to trust and college choice exists in current literature (Bourdieu & Coleman, 1991). Bridwell-Mitchell and colleagues (2023) illustrate the importance of partner relationships within school social structures and resources. Edgerton and Roberts (2014) evidence the importance of understanding both cultural capital and habitus and their connections to socioeconomic educational disparities. Gast (2022) provides compelling knowledge that reconceptualizes what we know about race and class inequities and their impact on college access. Finally, Boeck (2022) illustrates the importance of trusting relationships on student community-college decision-making. These studies provide an initial grounding for understanding cultural capital and trust within college choice; however, there is still much to be understood in terms of how these mechanisms interact, particularly for individuals in rural populations. This study adds to the initial research body of work by further elucidating the important roles of cultural capital and trust within college choice.

Research from Perna (2006) builds an initial model on which practitioners can begin to understand the college-going student decision-making context. In her model, Perna provides a high-level overview of all key factors related to college decision-making, nesting levels, and illustrating directional relationships. This study attempts to dig deeper into Perna's habitus layer, providing additional insights into the complexity within the layer and how community cultural wealth impacts decision-making.

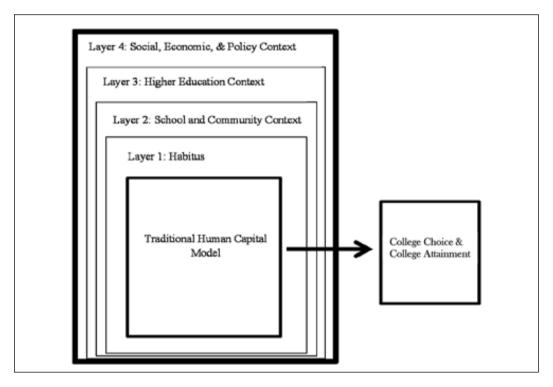


Figure 1. Perna's (2006) Conceptual Model of College Choice

Description: Perna's (2006) Conceptual Model of College Choice illustrating the 4 layers of college-going student context: social, economic, & policy; higher education; school and community; habitus.

1.4 Study Context and Overview

This study consisted of three high schools that received direct service college counseling from both school personnel and the state's college outreach provider contracted by GEAR UP to bolster in-school services. The contracted college access provider engages with the high school, students, and parents in the following ways specifically to promote the GEAR UP scholarship: posters and flyers are sent to the schools each year, schools receive large (fake) checks

indicating students are eligible for the scholarship for them to hang in the school, high school seniors receive a postcard at their home address informing them about the scholarship, each high school senior has an individualized college and financial aid counseling session to explain the scholarship and application deadlines, personnel attend school parent nights to inform parents of the scholarship opportunity, and students receive text messages reminding them of the scholarship and college application deadlines.

2. Methods

2.1 Participant Selection and Recruitment

The research team drew participants from a contact list of over 300 GEAR UP scholarship recipients for academic year 2022-2023 pulled from a state-based Institutions for Higher Learning (IHL) database. From this list, the team created an initial sample of 30 students varying key demographics: GEAR UP high school attended, type of institute of higher education (IHE) enrolled in Fall of 2022, race, gender, limited English proficiency (LEP), and Individualized Education Plan (IEP) status. Email recruitment spanned from January 2023 through April 2023. Low take-up resulted in a widened recruitment pool to include all students on the original IHL contact list. Convenience sampling methods and low participant uptake should be considered in terms of results generalizability. A total of 15 GEAR UP scholarship recipients participated in the data-collection efforts. Notable demographic breakdown is as follows: 9 graduates from GEAR UP high school 1, 6 graduates from GEAR UP high school 2, 0 graduates from GEAR UP high school 3. All other demographics aligned with their high school's broader trends, aside from experiencing higher take-up from females over males (12 female participants, 3 male participants). A broad range of in-state IHEs were represented within the sample (8 different institutions).

2.2 Data Collection and Analysis

Data-collection efforts consisted of virtual semi-structured focus groups and interviews. The original project scope only included virtual focus groups; however, student scheduling conflicts precipitated the necessitation of interview sessions, as well. Each session ranged from 1-4 participants and lasted between 20-60 minutes. The protocol was generated around the theoretical foundation of GEAR UP state-based middle and high school programming and the intended linkage to facilitating successful transition into IHEs. The protocol is provided in Appendix A. Participants were given a \$20 gift card of choice for participating.

The research team first generated a codebook structured around the protocol and current relevant literature to deductively code the interviews and focus groups. Coding was done by one rater who was assessed for intra-rater reliability (Saldana, 2016). This was then followed by a round of inductive thematic coding to capture emergent themes precipitated by the data as well as reflexive processing by the research team (Fereday & Muir-Cochraine, 2006; Ben-Ari & Enosh, 2011). Analyses were conducted in MaxQDA to quantify and sort the salience of topic areas and high-level themes (Maxwell, 2013). Findings and discussion were shared back with all participants in the form of a video newsletter as a form of member checking and to solicit further conversation and elaboration where needed (Saldana, 2016).

3. Results

This study began as an attempt to unpack the Who and the What factors of college decision-making for GEAR UP high school students in a southern state. Through qualitative analysis, the importance of How and Why also emerged. The following section is structured around these four macro-level questions.

3.1 Who: It Takes a Village

There is no shortage of individuals who play a role in each student's college decision-making. In fact, there is an entire ecosystem of individuals with influence on students' college decision-making processes that includes family, friends, teachers, counselors, Get2College and GEAR UP personnel, and coworkers. Participants directly referenced these individuals as influential in decision-making processes. When asked who they sought out for information, students responded: "Mainly my schools, my brother, and my counselors;" "My mother...she was telling me to apply for scholarships at the beginning of my senior year;" "I just had my mama with me just looking over everything;" "My cousin, she was going through the college process when I was in middle school, and I was at her house pretty often. So she would have these conversations with me or with just her parents and I was there listening." All participants referenced the importance of their family or educational community – parents, siblings, cousins, teachers, or counselors – in forming their college-going decisions, with family specifically referenced most frequently.

3.2 What and Who (continued): Competing Priorities, Accountability and Trust

There are also three broad types of prioritizations taking place in these students' college decision-making rationale: (1)

some students have to prioritize individual and family needs over college enrollment and degree attainment, (2) some students feel most strongly influenced through a mechanism of accountability (e.g., needing to prove to family, teachers, or others that they are making something of themselves), ultimately maintaining close relationships with these individuals and checking in over time, and (3) some students feel most strongly influenced by their trust in themselves or the people around them in college decision-making processes.

To further expand on these types of prioritizations that students face, the GEAR UP high schools are not located near four-year institutions. Some are in cities that have two-year colleges, but not all even have this advantage. Distance from home complicates the individual/family need consideration in college choice. For example, one student shared, "I really had my mind set on going to a university. But in reality, I had to look at the realization and the situation I was in. At the time, I was 17 years old, and I wanted to go to [a state school in a neighboring state]. I was a senior coming out of high school who wanted to go to another state where I didn't know anybody, had nobody to stay with, and then travel fees and everything. I just didn't want to put myself or my parents in that situation, so I just decided to go to a school that's close to home." Another student added, "I did look at the distance from home as well. I was considering my mother's point of view on my college decision because I didn't want to move that far away from her." Students are considering how their short-term academic decisions will impact their personal relationships and families' needs in the short- and long-term.

The accountability mechanism highlights the importance of relational capital in support networks. Sustained relationships are a testament to the work that counselors, educators, and parents pour into these students to support their college decision-making journeys. One student shared that a parent was discouraged by the cost and reputation of her college of interest, but she attended anyway and "proved her wrong" in the process. Students also expressed their desire to follow through with college plans built in community with educators at their schools.

The crux of the conversations revolved around trust as a mechanism in college decision-making. The latter section on How and Why unpacks this conceptualization of trust in more detail, but at a high-level, students spoke to the need to adapt their trusted sources as they navigated decision-making processes, deciding when and under what circumstances to trust external support networks or their own intuition.

3.3 What (continued): Broader Decision-Making Criteria

Some students make college decisions based on long-term aspirational goals. Some of these goals are less academic discipline-specific and more oriented toward general degree attainment. These aspirational goals are hinged on cultural capital (both cultural knowledge and value of college attainment) in looking forward to the value-add of advanced education in these students' futures (Perna, 2006). Some students' college decisions rely heavily on financial considerations. This study reinforces the salience of financial barriers and considerations in students' college decision-making processes with 60% of students endorsing this factor. In alignment with Perna's model (2006), a student's socioeconomic status and the potential supply of financial resources (i.e., financial aid) weigh heavily on students' college decision-making processes. One preliminary finding from this study was that students wanted to communicate their appreciation for the GEAR UP scholarship in alleviating some of their financial strain and that they hoped that additional scholarship funding could be provided in future years. One student stated, "It [the scholarship] had a lot of influence though because the help was just there. Everything was right. It just motivated me to keep going." Another student said, "It influenced it a lot because without the GEAR UP Scholarship, I wouldn't have been able to pay fully for school."

Some students consider distance from home to be a focal concern in deciding where to attend college. This goes two ways (wanting to stay closer to home and wanting to go further away from home). Sixty percent of participants also endorsed this factor in college decision-making. One student shared, "One [consideration] was scholarship amounts, and one was how far away I would be from family. And I did look at some colleges up north, and they were offering me a good amount, but it was just way too far away." In balancing their priorities, this student found distance from home to be more salient than scholarship award amount.

Some students (40%) evaluate the academic programs offered at different IHEs most heavily when deciding where to attend college. One student looking to pursue a nursing career shared, "Basically, [I picked] the school that teachers recommended and [the school] that had the best nursing schools overall. That's the only thing I was looking at." Some students' college decision-making process prioritizes social opportunities & networks (e.g., sports) at different IHEs (13%).

The Who? and the What? help to articulate the mental landscape of college decision-making for these students, but it quickly became apparent that the How and Why of the Who and What could produce a richer understanding of the complexity and nuance of these processes.

3.4 How and Why: Conceptualizing Trust

Many students (67%) trust in their own intuition and the information they have received to guide their own decision-making. It is interesting to try and unpack what constitutes one's intuition. One student shared, "I just feel like it's my race, and it's my time to finish when I want to finish." Another student, when asked about decision-making processes, responded, "I just went...basically off of intuition." A third student stated the college decision rested on a feeling of what "fitted me best."

Other students trust in the social networks (e.g., family, friends) or academic networks (e.g., counselors, teachers, GEAR UP and Get2College personnel) in helping guide college decision-making processes. This primarily happens in three ways: (1) trust in someone because of a modeled pathway (e.g., mother went to XX university for XX discipline and had XX result), (2) trust in someone maintaining levels of support regardless of the decision made, and (3) trust in someone's guidance because of the relationship formed with that person; knowing that the person "would not steer them in the wrong direction" and has their best interest at heart.

4. Discussion

College decision-making processes are complex and opaque, and understanding the importance of community cultural capital to college decision-making for rural students is imperative to continued and further success for local, state, and federal programs that aim to close the gap in who has access to college and who succeeds in college. This study is an important first step in understanding the context and mechanism through which potential college-going students make decisions about if and where to attend. These critical first decisions often lay the initial groundwork for college success or failure, so gathering data to understand this first phase of the college experience is critical.

From this study comes several key new pieces of information critical to both the K-12 and college admissions community. This study also helps understand and contextualize the development, structure, and functionality of decision-making within the educational and college-going environment. First, from the data, we understand the importance of connecting and building relationships with individuals within students' personal and educational networks. Parents, siblings, and school staff play a key role in influencing student decision-making.

Second, we now understand more of what students consider when going to college, with key elements being their individual goals, financial needs, proximity to home, and the university's academic and social offerings. More important, however, within the What is the important role intuition and trust play in decision making. Previous research has often pointed to economics or sociology in understanding how and why students make the choices they make; however, these models do not account for intuition and trust – key variables highlighted in this study and in need of continued investigation.

How and Why are the other two critical components within community cultural capital decision-making, and a sense of trust surfaces as the key to decision-making. Decisions are made by following a modeled pathway of a trusted individual, such as a parent or older sibling, and / or through guidance from a trusted individual toward a specific path or decision. This is similar to the importance of understanding who around the student may influence decisions but goes much deeper into the mechanisms of trust and trusted relationships.

The image below illustrates the relationships between these factors and also how they are situated within the larger context of Perna's (2006) conceptual model of student success, highlighting the critical components of family and internal contexts. This study adds to the understanding of cultural capital in higher education by further illustrating and expanding Perna's (2006) habitus layer. Key takeaways from this study illustrated through the image below are the understanding of the significant impact of trusted relationships and their proximity to decision-making over aspects of the institution and other somewhat more external factors that influence decision-making.

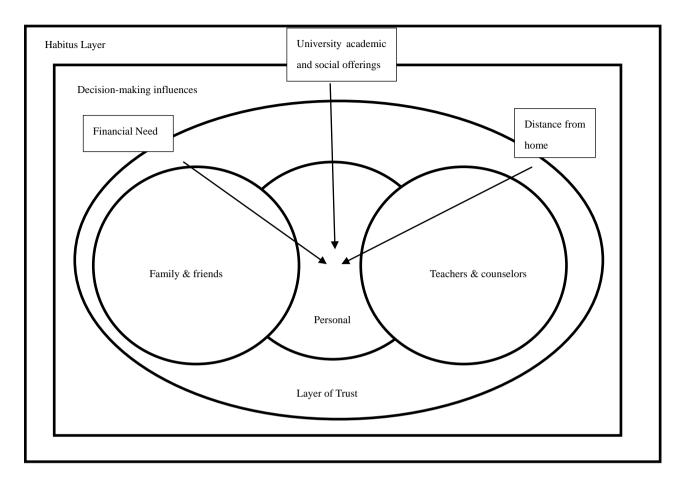


Figure 2. Answering College-Going Questions: The *Who, What, How, & Why* of College Decision Making Description: Illustration of college-going student decision-making based on the habitus layer of Perna's (2006) model

The final piece of the puzzle of college decision-making – when – is perhaps the most critical and most under-studied. This study suggests "the when" occurs much sooner – through the modeled pathways of others – and with much more complexity – based on when potential college students engage with trusted individuals, develop trusted relationships, and begin internalizing their own decision-making process. This suggests that for educational practitioners interested in understanding levels of college access and achievement, the true first step is in understanding those within the student's community – their parents / guardians, siblings, and their educational community. Depth of understanding of these relationships and how they function within the students' societal ecosystem will help the educational community better guide and support individuals to and through college.

Through this study, the impact and importance of the GEAR UP scholarship and programming to influence college decision-making is clear – the scholarship increased individual interest and access to education and promoted success in the first year. The study also provides additional insight into the significant role of community cultural wealth in college decision-making – students in this study were most influenced by their personal and educational community in deciding if and where to go to college. This suggests opportunities for policymakers and educators in expanding college-going program impact through practices that connect directly with student connections within the habitus layer.

4. Limitations and Conclusions

Understanding complex social problems often begins at the micro-level. To understand how college students make decisions, we must connect with individual college students, hear their voices, and understand their motivations, behaviors, and concerns. The federal GEAR UP program provides an excellent opportunity to connect with and learn from college-going students, particularly how and why they make decisions. Yet this is just the first step. Findings from this study need to be further investigated for transferability (Maxwell, 2013). Additional future research includes studies expanding sample size and geographic diversity to enhance external validity and studies examining the long-term impact of GEAR UP scholarship on retention and graduation. Still, this study is a promising first step in understanding the contexts and mechanisms of college decision-making among non-majority populations and rural students. From this

information, practitioners can better engage students and their family / extended networks to increase the likelihood of college-going and college success. This study was limited to one southern state and two high schools. Another setting may produce different results.

The findings suggest promising future research. It would be interesting to further explore how accurately students are able to predict expected aid prior to applications and scholarship announcements, given that many of their college decisions will begin iteration much earlier in their high school careers. An additional follow-up study might explore at what point students feel that they can trust their intuition over advice from external sources; is there a certain amount of information intake that prepares students to trust that their feelings of intuition are also informed?

Students within this study reported many positive impacts from their GEAR UP experience. One student stated, "When GEAR UP came... they showed us step by step, how to [apply for college]...it was great. It was very helpful. It took stress off everybody." Participants in the study were specifically impacted through the ways in which the program influenced their decision-making and their success once in college: "I just wanted to be ...the best version of myself...So it was like, "why not go to school when they want to pay for you to go to school;" "my financial aid did influence my college decision a lot. I was quite stressed out. I didn't want to pick a college that I knew my financial aid wouldn't cover;" "Without the GEAR UP Scholarship, I wouldn't have been able to pay fully for school." For almost all participants (77%), the alleviation of financial burden was cited as of critical importance to increasing their academic success, particularly in the form of motivation, stating "it motivated me to keep going," and "it encouraged me to continue." Another participant referenced the importance of support in their first year in college:

"I think the first year of college is the hardest year because this is where you understand how it flows and how it's not the same as high school. So I think this was the year that I needed help to get me to the next year and then I'm going to be on my feet and with understanding it. So I feel like they carried me a little bit and then they're just going to let me go slowly to next year, where I can grow my own."

The support from GEAR UP and similar programs is critical to college decision-making and to success in the early years of college. The funding provides a critical pathway to college access, and the support programs help students make informed decisions about their future. Further, these programs provide the opportunity for practitioners to better understand students and the connections between community cultural capital and the decision-making contexts through which students consider their collegiate futures.

In terms of GEAR UP policy priorities, the U. S. Department of Education may consider prioritizing the scholarship in making state and partnership grant awards. The population served by GEAR UP has high financial need and is largely first generation and minoritized students. The students and their families should be given all opportunities to achieve equitable outcomes the federal government can support. Further research is needed with a comparison of GEAR UP states offering the scholarship compared to state grantees that have a waiver of the scholarship requirement. The legislative intent of the scholarship funds may be expanded if the outcomes differ.

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Authors' contributions

Dr. Osborne and Ms. Melvin were responsible for study design, data collection, analysis and manuscript writing and editing. Dr. White was responsible for manuscript writing. All authors read and approved the final manuscript.

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Competing interests

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Obtained.

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Data sharing statement

No additional data are available.

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Ouestion Rationale Theory/Mode				
1			Theory/Model	
1.	To get us started, could each of you introduce yourselves and tell me a little about	Warm-up Question		
	yourselves? What high school did you go to?			
	What college do you go to now?			
2.	Could you please tell us a little bit about your	Probe: What was most important, specific	Community	
	college decision-making process?	considerations—social supports (e.g., close to	Cultural Wealth	
	·····8- ·····8-	home, friends attend) and college knowledge (e.g.,	Social Capital	
		degrees offered)	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	
3.	How much, if at all, did others help you to	Probe: Family support and involvement,	Social Capital	
	decide or influence your college plans?	peer/community support and involvement	Perna	
		Influence of school counselors, teachers,		
		Get2College representatives, etc.		
4.	How much, if at all, did your trust in others	Probe : How much trust they have in each, how	Community	
	(e.g., family, counselors, teachers,	much trust played a role in decision making	Cultural Wealth	
	Get2College) affect your college decisions?		Trust	
5.	I'd like to hear about your college and career	Probe: Degree (i.e., Associate, Bachelor's,	Community	
	goals. If there are no barriers, how far in	Master's, higher) & career plans/goals	Cultural Wealth	
	college do you want to go and how will	Influence of college on career plans/goals		
	college help you with career plans or goals?			
6.	How did you learn about money you might be	Probe: Sources explored (e.g., loans, grants that do	Community	
	able to get for college and how to get to it?	not have to be paid back), college knowledge	Cultural Wealth	
		Supports/help on FAFSA, financial aid	Perna	
7.	How did you learn about the GEAR UP	Probe: Who told students about GEAR UP	Community	
	scholarship and how to get it?	scholarship, what information they shared	Cultural Wealth	
		College knowledge – understanding of scholarship	Social Capital	

Appendix A