

The Last Dollars: An Exploration of the Spartans Will Completion Grant Experiment at Michigan State University

REPORT AUTHORS

Brandon R. G. Smith, MEd, UIA Doctoral Research Fellow

Kristen A. Renn, PhD

Renata Opoczynski, PhD

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OVERVIEW

How does a student's financial situation in their last year of college influence their overall college experience? These expenses—ranging from essential costs like tuition and books, to discretionary spending, like eating out with friends—may affect students' choices and their overall college experience.

To understand ways in which additional financial support can have an impact on a student's last year in college, we interviewed 23 students who qualified to receive the Spartans Will Completion Grant. This financial support covers small debts (\$100 to \$1,000) owed by low-income students nearing graduation. Of the 23 students, all but six received a grant.

Through generous funding from the Bill & Melinda Gates Foundation and Great Lakes Higher Education Corporation, and project management by the University Innovation Alliance (UIA), Michigan State University (MSU) has a new understanding of the ways financial barriers influence a student's ability to persist to graduation. Persistence to graduation is a key marker in student success research (Renn & Reason, 2021).

Our findings can inform policy development and leadership decisions in postsecondary education (PSE). Researchers, policy makers, administrative leaders, and student-facing staff can consider where their decisions can increase or decrease student financial stress. Our research affirms that whether through financial aid policy, campus engagement programs, or administrative procedures, access to just-in-time financial aid and student success interact.

Background

Students of any financial background may find themselves owing balances on their university account. These balances may accrue late payment fees, further compounding the problem. While some wealthier students may consider the situation an inconvenience, for low-income students these balances and fees constitute an obstacle to persistence in college. The Spartans Will Completion Grant program was designed to remove this obstacle. We implemented it as a randomized control trial, which allowed us to compare experiences of similar groups of students who did and did not get the grants. The debt in question is on students' university account, so it can be connected to anything from tuition and fee costs to library fines to unpaid parking tickets. Regardless of how this debt was incurred, these obligations can be a barrier for many students to succeed. Considering the student's academic standing and advancement towards their degree, the Spartans Will Completion Grants focus on helping eliminate additional barriers associated with their minimal debt—ranging from additional fees (e.g., late payment),

interference with academic progress, and emotional stress. Students who received the grant have described how it was beneficial in different ways, including how it has alleviated financial stress, allowed more discretion with spending, and was the means to pay of final debts owed to the university.

Through interviews with low-income students—with ranging identities, involvement, and experiences—we have been able to understand different perspectives about what these barriers are and what they mean for students.

Our Approach

Students eligible to receive grants were those who were currently enrolled, in good academic standing and nearing graduation, had an Expected Family Contribution to PSE of \$7000 or less, were not varsity athletes, and had an unpaid balance of \$100 to \$1000 on a date we designated each academic term (fall, spring, summer). Of this group, about two-thirds received the grants and the remaining were considered a control group. Recipients got a phone call from an academic advisor notifying them of the grant. All eligible students (treatment and control) were invited to participate in an interview. Twenty-three did, and six of the 23 students did not receive the grant. The grants received by the other 17 ranged from \$92.90 to \$984.92.

The interview protocol was rooted in the question: How do low-income students experience and navigate their last year of college? Guiding questions explored:

- When comparing those who did and did not receive the Spartans Will completion grant, what are the similarities and differences in how students describe their last year of college?
- How do low-income students spend their time in and outside of the classroom?
- In what ways, after receiving financial support and debt is cleared, do student success-related attitudes and/or behaviors change for students who receive the completion grant?
- Are there are patterns among the reasons students end up owing funds to MSU?



Students shared their personal journeys at MSU—from matriculation to graduation—for us to better understand how money helps or impedes a student’s ability to succeed. Interviews focused on key areas of the student experience:

1. Academics: changes in grades, course load, enrollment patterns like continuing year-to-year, or those who ‘stop out’ and take a term or more away;
2. Out of class experiences: work, volunteer, leadership, involvement, family responsibilities;
3. Home and life responsibilities: living, dependents, travel/commute, story of their balance owing, needs for summer work;
4. Well-being, health, and mental health: influences of stress/relief; health medical issues, insurance factors and co-pays; and,
5. Identity-related stress: for example, stereotypes, coping.

Who are these students?

To start, we offered each participant opportunity to self-identify race and/or ethnicity and sex. Participants also named characteristics, such as first generation identity (i.e., first in the family to attend college) and an estimate of the number of hours they work a week during the academic year. Descriptions of MSU involvement stem from the interviews, with participants answering a specific question about if or how they engage on campus. Aspects of these students’ stories and experiences are noted on the table, and are later discussed related to themes from our findings.

In sum, interviews include individuals who qualified in Spring 2019 and received a grant (n=1), students who qualified in Spring 2020 (n=6) but did not receive a grant, and those who received a grant in Fall 2020 (n=16). Student characteristics are summarized in Table 1. One third of interviews were conducted in July 2020, with the remaining occurring late October through November 2020.

Research affirms student success is very individual, which is evident from our interviews. In this view, while PSE institutions have a stake in student success and also influence it through campus retention strategies, ultimately, students choose if and how they persist. However, there are unintentional barriers that can influence persistence, some of which are related to a student’s context and their financial situation. Stories participants shared affirm this conclusion. Here we summarize what we learned about how the participants spend their time outside of the classroom and how they identify:

- All participants have worked at some point, with many working consistently through their degree,
- Most are contributing and engaging with campus in meaningful ways,
- Just under half are the first in their family to attend college as first generation college students,
- Nearly one third of the participants self-identify as being part of an underrepresented race or ethnicity, and,
- Two completed degrees in community colleges and later transferred to MSU.

It is important to note that research affirms that racially minoritized students face additional barriers regarding their own persistence through college (Dynarski, 2002; Goldrick-Rab, 2015; Miller et al., 2019; NCES, 2019; Perna & Ruiz, 2017), and other scholarship discusses the additional financial barriers minoritized students may experience (Black & Bimper, 2020; Serna, 2020; Tierney et al., 2007; Zurate & Burciaga, 2010). Last, and particularly related to students who are graduating in December 2020, all but one had to take an extra semester due to financial reasons such as exceeding Pell Grant eligibility, no longer qualifying for other financial aid, or—the most extreme reason—needing to contribute financially at home due to a family property foreclosure (one participant). In spite of the financial obstacles, each of these students persisted and graduated December 2020.

Table 1. Overview of Students Participating in Interviews

Pseudonym	Self-ID race and/or ethnicity	Sex	FG+	Spartans Will Completion Grant amount received	Graduation	Approx. work hours/wk	MSU involvement/engagement throughout duration of degree
COMPLETION GRANT CYCLE SPRING 2019 (n=1)							
April	Black	F	Y	\$136.00	Apr 2020	20	peer mentorship programming; working on campus
COMPLETION GRANT CYCLE SPRING 2020 (n=6)							
Ali	Arab	M		\$0 [^]	Apr 2020	35	volunteering within college; off campus youth reading programs
Jack	White	M	Y	\$0 [^]	Apr 2020	20	campus club recreation
John	White	M		\$0 [^]	Apr 2020	25	nothing described
Katie	White	F	Y	\$0 [^]	Apr 2020	20	campus club recreation; orientation
Kylie	White	F		\$0 [^]	Apr 2020	20	undergraduate research assistant; study abroad; clubs and groups
Marko	Latinx	M		\$0 [^]	Apr 2020	25	college society; student association
COMPLETION GRANT CYCLE FALL 2020 (n=16)							
Alex	White	T	Y	\$738.10	Apr 2021*	20	MSU food bank volunteer
Clara	White	F		\$696.11	Apr 2021*	20	residence hall; cheerleading
Colin	White	M		\$706.80	Dec 2020	20	orientation; college society
David	White	M		\$323.47	Apr 2021*	10	Veterans Services peer support
Dillon	White	M	Y	\$218.75	Apr 2021*	20	band; peer programs
Emma	White	F		\$92.90	Apr 2021*	25	college society
Erika	Black	F	Y	\$308.50	Dec 2020	20	residence life
Jenn	White	F	Y	\$984.82	Dec 2020	40+	MSU youth rehabilitation volunteer
Josie	White	F	Y	\$407.05	Dec 2020	20	nothing described
Kam	Black	M	Y	\$482.85	Apr 2021*	30	student government, student advocacy
Mohammad	Asian	M		\$125.00	Apr 2021*	30	college society; summer program internships (4)
Nancy	Asian	F		\$849.71	Dec 2020	20	theatre; working on and off campus; residence life
Ronnie	White	F	Y	\$342.44	Dec 2020	30	varsity athletics (former); recreation
Ross	White	M		\$904.00	Dec 2020	30	college society; recreation
Sam	White	M	Y	\$252.75	Apr 2021*	15	nothing described
Sierra	Black	F		\$330.21	Apr 2021*	20	residence life; sorority

+Students who identify as being first-generation students, meaning they are the first in their family to attend college.

*Students who are expected to graduate in Spring 2021 depending on successful completion of courses and degree requirements.

[^]Students who qualified for but did not receive a completion grant.

What We Learned

Overall, we learned how these grants have helped individuals through the final stages of their degree and how students who did not receive the grant might have benefitted if they had. Most of these findings relates to financial needs, prioritizing out-of-class job responsibilities, managing competing commitments related to personal and future academic success (i.e., volunteerism to augment medical school applications), and limitations of support from family. Students who received and did not receive the grant described similar pressures and stress regarding finances and financial planning. Consistently, interviews suggest participants' lack of knowledge regarding financial aid and resources on campus, or knowledge of resources that are available for undergraduates, but which are confusing to navigate or difficult to access. Our findings are described below.

1) The Need to Work While in College

"I didn't want to bug [grandparents] for money again . . . I was planning to just keep [debt] on my account and show up to class and use Christmas money so I could continue the progress I had been making . . . I've tapped out loans and grants." – David (received \$323.47)

Recent NCES data shows that nearly 85% of students who attend college rely on financial aid in some regard, and eight out of ten students have a paid job in some capacity on or off campus, which was consistent with our participants (Hussar et al., 2020; Kena, et al., 2014).

Though it was not a requirement for participants in this study to have worked, every student we spoke to has worked a paying job within the academic year, and four students described working multiple jobs simultaneously in order to make ends meet. More than half of the participants have always worked a paying job in-year while studying since beginning college.

David was one of many students sharing the pressing need to balance work and school expectations, which compound with other life needs. As shown in table 1, some students are working over 20 hours a week during the academic year, and some financially support other people (e.g., sibling, parent). While these individuals work part-to-full time to persist through school, and in many cases engage on campus and/or volunteer, there is an added layer of obligation as they help others who are also in financial need. This commitment illuminates the multiple priorities that low-income students navigate.

2) Compromising Time and Making Sacrifice

"The difference between missing a dinner out, or [buying] a cheaper SD card for class, or doing something with friends that costs money . . . and like, making a rent payment is negligible to some. That [completion grant] helped me make rent and I didn't miss the hayride with my friends. I told [the academic advisor notifying me about the grant] thank you, but I hope she knows I'm really, really thankful." – Colin (received \$706.80)

Students described many times when they felt they needed to compromise and make sacrifices for 'needs' over 'wants,' with time and money ultimately influencing the decision. Participants reflected on the meaning of money and the weight it had on their in and out of classroom experiences—whether it was making sacrifices on required textbooks or technology—or perhaps even missing those 'college experiences' that Colin touches on.

Colin is like many of the students we interviewed: he works, is quite involved in extracurricular activities outside of his studies, and reflects on how much weight there is on what someone may deem their 'essential needs.' Ultimately, these students are left with the choice to continue to pay down their balance due to MSU or to prioritize some "non-essential" aspects of college life like social times with friends on a hayride. As a result of a grant, Colin was able to not only make rent but also take part in these important social experiences. Many other students experienced similar stress regarding the choices, sacrifices, and financial trade-offs they made as money influenced their overall college experience.

3) How Financial Need and Time Interact

"You know, I don't want to be working doubles and studying for midterms on breaks . . . so if I got [the completion grant] a week earlier, I probably would have cancelled some shifts this week . . . I'm really tired." – Jenn (received \$984.82)

MSU awarded completion grants two weeks after quarter term, which is after fee deadlines in the fall and spring terms, allowing university staff to reasonably conclude which students qualify as being low-income and are also in need of this just-in-time aid. Out of 17 recipients interviewed, eight participants used the term lottery when asked how they felt when receiving the call about receiving the award. Of these eight, the lowest grant issued was \$92.90 and the highest was \$984.82. Many students expressed relief and gratitude for this award but also quietly critiqued the timing. Students shared experiences about balancing their needs with competing work requirements in order to pay for their time, resulting in compromises.

Ross shared "You know, I felt like I won the lottery . . . Each year I'm picking up extra shifts or working under the table right now to pay off what I know is coming . . . this [extra work] didn't happen this year because of losing my job because of [the pandemic]." The completion grant filled this gap. In a different light, Kam joked, I don't mean to be greedy, but if I knew I could have won this earlier I don't know if I would have taken the chance on late fees to see if I'd get the call to save the time and gas. I'm working so much at two jobs . . . and at the craziest time of my term.

A number of students referred to 'getting that phone call' and not believing they were receiving a grant—the lowest awarded being just over \$100—and how it felt like winning the lottery. Some students were direct in saying that had wished they had more debt forgiven.

4) Accessing Campus Resources

We investigated each personal journey from matriculation to graduation—or the final semester, for some—to better understand how money helps or impedes a student’s ability to succeed. Many students reflected on achievement or described pride, others considered how important the support they received in their first year was to their success.

However, some students described being aware of but not accessing important resources on campus in their later college years. For some, they had accessed these resources in years one and two. Many participants attributed their decisions to not access resources to poor time management, self-reported stress, and/or confusion with navigating campus resources in their upper years.

Implications for Supporting Student Success

As a conclusion, to aid leaders, policy makers, scholars, and practitioners, we present the following implications regarding low-income student success and financial aid policy.

1. Completion grants seem to be an affordable strategy to help advanced students get through and continue to degree completion. Especially considering the students we spoke to who required an extra term due to financial situations such as maxing out on Pell eligibility, campuses should explore and compare costs of finishing earlier than later. After reviewing campus needs and policies, completion grants could be a meaningful addition to policy. Understanding what thresholds and benchmarks a campus would consider is important to ensure sustainability for such grants. This analysis could include timing of delivery, academic standing, and work requirements, among others. Consequently, understanding intersections between stakeholder offices and departments (i.e., enrollment, financial aid, student affairs) and assessing efficiency (i.e., gap analysis, focus groups) could be beneficial for the institution.
2. Institutions should clearly communicate resources to all students, especially those navigating their final years at the college. Considering the compounded responsibilities low-income senior students have, colleges can help students better navigate their last semesters by ensuring policy, programs, and services for low-income students are aligned with student success goals. We suggest reviewing campus-wide financial aid policies to understand if there is room for revisions or alternatives that meet broad student needs. In response to the problems identified above, particularly those shared by students, we feel financial aid policies require an institutional response and mandates within a college that connects policy, programs, and services—all with the intention to meet the needs of all students.
3. Institutions should identify a campus lead to develop and implement strategies that will keep low-income students connected to resources throughout their time in school. The seniors we interviewed had stopped using campus resources that were available to them, instead relying on working more hours and hoping holiday/birthday gifts might help cover the balance they owed. Understanding how to communicate effectively with upper-division students and how to put resources in their way should be a priority.
4. Institutions should prioritize well-paid on-campus jobs for low-income students. Reducing the number of places students have to go in a day or a week – and cutting down on travel time between – provides more time for academic, co-curricular, and social engagement.
5. Institutions should exam the role of late fees on unpaid balances to see if they have any effect as deterrents or punishments. Students we interviewed described budgeting for the late fees they knew were coming, not because they were trying to flout payment deadlines but because they could not make the payment on time. Late fees thus penalize these students who can least afford to compound their balance due. Campuses might consider amnesty programs, fee waivers, and a careful examination of the intent of late fees for various kinds of balances due (e.g., tuition, library materials, repayment of emergency loans).



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