

A Perception of Needs for Act 101 Students Regarding Resources to Ensure a Successful Transition Out of College

Jade Dallam, BSW

Dr. Shiloh Erdley-Kass, Sociology, Social Work and Criminal Justice, Bloomsburg University
Dr. Melissa Cheese, Academic Enrichment, Bloomsburg University
Bloomsburg University of Pennsylvania

ABSTRACT

Act 101 is a Pennsylvania state-funded program designed to support underrepresented college students impacted by risk factors that limit their chances of attaining a post-secondary degree. Act 101 programs have an institutional commitment for annual evaluations of their programs regarding proposal development, recruitment, admissions, counseling, tutoring, courses, student personnel services, retention, degree completion, and postgraduate plans (22. Pa. Code § 44.5). While many Act 101 students are prepared and supported academically through the program, this research presents a need for more extensive focus on postgraduation planning assistance. Qualitative analysis from Act 101 undergraduates within the PASSHE school system provide a more comprehensive understanding of the needs of students regarding their transition out of college. Themes of security, insecurity, and social capital suggest a program including financial literacy education, access to resources regarding the *adult world*, and alumni mentorship will positively impact the confidence and success for students.

Keywords: Graduation; Support; Underrepresented Students; Mentors

At risk, low-income and first generation students are less likely to attend college than their peers, remaining behind high-income students regarding college admission and retention (Adams, Meyers, and Beidas 2016; Engle and Tinto 2008; Hébert 2018; National Association of Education Progress 2015; Williams, Greenleaf, Barnes, and Scott 2019). Despite these existing educational disparities among college-aged youth, programs like Act 101 exist to reduce barriers, help students attend college, and increase the likelihood of academic success prior to and during college (Pennsylvania Higher Education Assistance Agency Act 101 Program Report 2021). Similar state funded programs also present hope for future first generation college students by providing opportunities to break generational cycles of poverty among underrepresented groups. College provides students with opportunities to increase earning potential, achieve economic stability, and experience personal growth, higher self-esteem, and job satisfaction. Effective programming efforts have potential to further expand and promote successful outcomes for

students upon graduation (Adams, Meyers, and Beidas 2016).

Understanding perceived student risk and protective factors that impact student success while students are enrolled and when they transition to life after graduation is vital for creating Act 101 best practices in colleges nationwide. The purpose of this exploratory study was to understand the perceptions of Act 101 students, attending Bloomsburg University of Pennsylvania, regarding perceived resources needed to ensure security and successful transitions out of college. Bloomsburg University is a public, four-year institution in rural Pennsylvania with one of the largest Act 101 programs in the state. The findings from this study identify current gaps in literature regarding resources needed for Act 101 students to experience positive transitions out of college, ensure financial sustainability, and maintain physical and emotional wellness upon and beyond graduation.

The Pennsylvania Act 101 Program (Act 101) is a state-funded initiative designed to allow Pennsylvania residents to pursue higher

education despite prevailing social conditions. It was developed as a result of advocacy and policy action from stakeholders across Pennsylvania in 1971 and is historically known for college-wide interventions promoting faculty and staff investments in underprepared and under-resourced low SES college-aged youth to ensure college readiness and achievement at levels equivalent to their peers (Pennsylvania Higher Education Assistance Agency Act 101 Program Report 2021). Of the 2,560 Act 101 students enrolled in four-year institutions during the 2020-2021 academic year, nearly 33% were served by the Pennsylvania State System of Higher Education (PASSHE) across seven universities. Of the seven institutions, Bloomsburg University served the highest number of students with 304 students receiving Act 101 support.

During the 2020 – 2021 academic year, Act 101 programs received over two million dollars in state appropriations for services and five million dollars in federal stimulus relief effort funding (PHEAA Agency Act 101 Program Report 2021). Although schools who receive Act 101 funding can develop programs unique to their student population, all programs must include elements of orientation, advisement, counseling, and tutoring. Summer bridge and mentoring programs, tutoring, and counseling focused on equipping and supporting students for higher expectations are successful for retention, efficacy, and GPA (Homel 2013). Many programs across the state include additional supportive programming through cultural activities, campus events, and academic workshops that “match” 24% of their budget after their first year of participation. The minimum budget “match” requirement exists to promote high impact practices beyond state requirements to remain eligible for funding. Despite this push for innovation and high impact work, programming remains primarily focused on admission and retention efforts.

Additional work is needed to develop best practices focusing on Act 101 students as they transition out of college. This is particularly important when acknowledging that Act 101 programs are predominantly comprised of low-income, first generation, underrepresented, and nontraditional students. Understanding the

needs of economically disadvantaged students is vital for ensuring academic resilience and continued success and stability after college. Student retention rates for this group are on average 50 to 60%, emphasizing the importance of programs working to improve academic resilience and social and emotional wellbeing for positive outcomes during and beyond college (PHEAA Act 101 2020 – 21 Annual Report 2020).

Most first-year Act 101 transitioning initiatives focus on helping students navigate their shift into college; however, leading up to graduation, many still feel unprepared. Although there are various contributing factors to explain a perceived lack of preparation for graduation, financial insecurity is likely a significant risk factor. The mean family income for Act 101 students during the 2020 – 2021 academic year was \$21,823, which falls below the poverty line by almost \$6,000 (PHEAA Act 101 2020 – 2021 Annual Report). Students entering college at a higher risk for poor education outcomes are also at risk for poor post-graduation outcomes, especially when comparing low and high-income students (Engle and Tinto 2008; Hébert 2018; National Association of Education Progress 2015; Williams, Greenleaf, Barnes, and Scott 2019). With individual and societal stakes so high, it is vital for higher education initiatives to target programming to ensure readiness for graduation and beyond. Furthermore, higher education initiatives should focus on student resources and perceptions of needs during their senior year and shortly before graduation to ensure best practices. While graduation is a significant accomplishment, the transitioning period can also bring heightened uncertainty and anxiety for students with limited resources and financial and social capital security.

Continued research is needed to understand how innovative practices can improve student transitions out of college. The research presents five areas of significant change and challenges for college seniors that should be considered in the development of a transitioning platform: changing roles and identities, managing practicalities such as relocation and finances, dealing with demands on time and attention, establishing an action plan for job hunting, and reflecting on self and assessing personal

achievement (Maietta 2016). A transitioning platform that includes resources covering the five areas can benefit all students, especially Act 101 students. Furthermore, the addition of an alumni mentoring program is a crucial part of the platform. Research findings from alumni mentoring programs suggest significant benefits for students, including academic resilience, life satisfaction, and retention (Larsson, Marshall, and Ritchie 2022; Priest and Donley 2014; Skrzypek et al. 2020).

METHODS

This IRB-approved study used a mixed-methods approach to understand perceptions of Act 101 students on the process of transitioning out of college. A survey developed by researchers was distributed to approximately 300 Act 101 students, age 18 and older, enrolled in undergraduate education programs. Outcomes reported include both quantitative and qualitative survey results from 63 participants. Additional future outcomes will be reported following the collection of ongoing surveys, focus groups, and interviews throughout the spring and fall 2022 semesters.

The study survey was completed after the research team conducted an exhaustive literature review on factors that can impede and promote successful life transitions post-college graduation for underserved and at-risk students. Survey questions were aimed to uncover students' perceptions regarding protective and risk factors contributing to feelings of security upon graduation. The surveys were completed through an online program developed by the Qualtrics software company based out of Provo, Utah. The research team's goal was to develop questions that would increase awareness of factors that help at-risk students feel prepared for life events, including employment, housing, and access to resources like health care, mental health support, transportation, and other social support systems. The analysis included descriptive statistics and thematic analysis of qualitative data.

The thematic analysis involved data familiarization, data coding, theme identification, and continuous revising of

themes and codes as ideas developed (Aronson 1994; Braun and Clark 2006). Upon finalizing the themes and literature reviews, the researchers formulated statements to build conclusions and possible implications for further and future investigation. The thematic analysis provided opportunities to connect the themes surrounding student perceptions of security and existing resources needed to successfully transition from college to life after graduation to the literature. This step ensured that the researchers were being responsive to the identified goal of developing a better understanding of the needs of at-risk college students before and post-graduation. Returning to the literature also aided in identifying current barriers and gaps with undergraduate level post-graduation transitioning for Act 101 and economically and educationally disadvantaged college students. The Bloomsburg University of Pennsylvania IRB approved the study and study survey.

RESULTS

A total of 63 participants completed the initial survey administration. Barriers resulting from the COVID pandemic limited access to students and face-to-face promotion of the study. An analysis of 63 students was completed using Qualtrics survey outcome analysis. Qualitative data was gathered from open-ended survey questions and further analyzed for categories and themes.

The participants who completed the survey represented a diverse cohort of students (Table 1), with less than half of the participants identifying as Caucasian (48%). Nine participants identified as male, while most of those completing the survey identified as females (85%). Over half of the survey respondents were between 21 and 23 years of age (57%). Almost half of the survey respondents reported being enrolled in a liberal art major, and these degree programs included social work, criminal justice, psychology, communications, media, journalism, and theater (47%). Other participants reported enrollment in varying majors, including childhood education, special education, business education, nursing, speech pathology,

and interdisciplinary practice (41%), while 11% reported that their major was undeclared.

Table 1. *Participant Characteristics*

Characteristic	N	%
Subjects (n=62)		
Male	9	15
Female	53	85
Race (n=62)		
White or Caucasian	30	48
Hispanic or Latino	13	21
Black or African American	11	18
Multiracial or Biracial	5	8
Other	3	5
Age (n=61)		
18	2	3
19-20	21	34
21-23	35	57
24-26	3	5
Area of Study (n=62)		
Liberal Arts	29	47
Science and Technology	12	19
Business	7	11
Education	5	8
Undeclared	7	11
Interdisciplinary	2	3
Graduation Plans (n=62)		
Employment	8	11
Graduate School	37	49
Uncertain	6	8
Other	24	32

*Participants could provide more than one answer for graduation plans

Less than a quarter of participating students believed they would be financially secure (20%) or find comfort in their available housing options (23%) after graduation (Table 2). Despite the low percentages of financial and

housing security, more than half of the respondents reported confidence in stable healthcare coverage (56%), with an even higher number knowing how and where to access adequate healthcare services (60%). Many students (71%) were comfortable locating and accessing mental health services even after leaving their campus.

Table 2. *Post-graduation Resources and Security*

Characteristic	N	%
Perceived financial security upon graduation (n=62)	13	20%
Perceived comfort regarding housing upon graduation (n=62)	14	23%
Reported adequate health care coverage upon graduation (n=62)	35	56%
Perceived comfort accessing mental health services upon graduation (n=62)	44	71%
Perceived comfort accessing health care coverage after graduation (n=62)	37	60%
Confidence in the ability to manage the following situations after graduation:		
Graduate school	24	16%
Gap Year	8	6%
Securing a job	36	25%
Finances	19	13%
Housing	23	16%
Securing health care	10	7%
Networking	22	715%
Perceived awareness of programs available to ensure a successful transition out of college (n=62)	15	24%
Perceived benefit of having a college transition platform to provide financial, academic, and professional resources (n=62)	61	98%

The survey also identified several situations commonly encountered after graduation, each of which the participants were able to select which they were prepared to manage (Table 2). Less than half of the survey participants reported feeling prepared to handle graduate school (16%), a gap year (6%), securing a job

(25%), finances (13%), housing (16%), securing healthcare (7%), and networking (15%). Only 15 of the surveyed participants (24%) were aware of available programming designed to assist in their transition out of college, leaving room for an overwhelming number of students (98%) reporting that a transitioning platform would benefit their success and confidence.

Participants reported that family support (68.2%), employment (57.1%), and secure housing (49.2%) were perceived to be the main factors contributing to their financial security (Table 3).

Table 3. *Perceived factors contributing to financial security*

Characteristic	N	%
Employment	36	57.1%
Family support	43	68.2%
Friend support	21	33.3%
Limited low debt	13	20.6%
Secure housing	31	49.2%

College Transition Themes

The following themes uncovered from qualitative survey answers and support the need for continued efforts of university staff, faculty, and administration to recognize gaps that might exist with student perceptions of and access to resources and interventions promoting self-actualization and success in and out of the college setting. To assess their readiness for graduation and beyond, the survey participants were asked various questions about protective and risk factors that could contribute to success in college and upon graduation.

Security vs. Insecurity

Study participants identified student loan debt, living expenses, the risk of unemployment, and secure housing as factors that contribute to post-graduation insecurity and security. Financial insecurity appeared to be a significant concern among the students because it impacts many aspects of life after college. Quotes supporting the theme of Security vs. Insecurity are listed below.

Insecurity

- “I do not feel financially secure”*
- “I do not have it [healthcare] now and it is expensive to afford on my own”*
- “I am not sure about the next step”*
- “I am struggling with money but need housing”*
- “Scared to find housing”*
- “I just don’t know where I am going to be living and if I’d have enough money”*
- “I’m not sure where I will go with little money”*
- “I won’t have financial aid”*
- “I do not have health insurance now, and I can’t afford it myself”*

Security

- “I am on my parents’ plan until I graduate”*
- “Covered on my parents’ plan”*
- “I am currently covered by my mother, but I think insurance will drop me once out of college”*
- “My loans have gotten me through the year and all of college”*
- “For security I feel like I can only rely on myself and no one else”*

Social Capital

Survey participants were asked questions to shed light upon the role of social capital as a mediating factor for professional and personal preparedness and success after graduation. Quotes supporting this theme are listed below:

- “I do not talk about it a lot or ask for help. When I tried talking to a faculty, no one was able to help me”*
- “I have yet to have a conversation with anyone from the university about my plans”*
- “It is the personal connection with faculty members that will give me support once I graduate”* *“I am my support system when I graduate”*
- “Myself”*

“I can stay with my mother until I get on my feet”

“I know that I do not want to live with my parents again but I also don’t know if I will have the means to live on my own if I can’t find a well-paying job”

“I may just live with my parents, but I’d like to get my own place”

When asked about the benefits of connecting with Act 101 Alumni, students reported the following:

“Being able to talk to more relatable people and the help they can provide”

“Connections in my field”

“Talking to someone who has been through the same things, anxiety-reducing”

“Just walking through the same process they have already done”

“Just hearing how they did things for themselves after graduation”

“Connections in my field. But I did not even know this was a thing”

“Budgeting money and paying off my debts. Getting all my coverage I need”

“Finding a job, attending grad school, handling finances”

“How to be an adult”

“Just their story. Where they are working currently. What got them there? How did they feel after graduating?”

DISCUSSION

Higher education has the potential to result in life-changing outcomes for college age youth and substantially at higher rates for low-income, first generation and educationally disadvantaged youth (Hébert 2018; Williams, Greenleaf, Barnes, and Scott 2019). Our findings demonstrate that although initiatives are established to help Act 101 students, there are remaining factors that should be considered to promote successful

transitions upon graduation for at-risk students. Underrepresented students will have better chances for academic success, employment, and sustainable life satisfaction when they perceive that support is consistent and they can envision a future out of poverty.

Furthermore, shifting the economic demographic for low-income students and their families results in positive contributions to their lives and has the potential to raise state tax revenue, lower poverty, unemployment, and crime rates, and improve mental and physical health in disproportionately represented communities (Engle and Tinto 2008; Williams, Bryan, Morrison, and Scott 2017). Although the Pennsylvania Higher Education Assistance Agency (PHEAA) provides annual reports outlining student retention and graduation rates and performance data, little is known about how prepared students are to transition to life after college or how successful students are in the future. This information is vital given the potential for Act 101 programming to reduce educational disparities that exist within educationally disadvantaged communities. The results from this study shed light on the value of understanding more about student perceptions regarding their readiness to transition out of college. Awareness of graduation readiness and knowledge of skills needed to be independent and successful after college are essential for all students but particularly for Act 101 students.

The preliminary data from this study suggest that students are better equipped to transition out of college with support and security. More than 75% of the surveyed students were unaware of programs and services designed by their university to help them transition out of college. This finding is important to note given that social capital can provide unlimited benefits to students during and after graduation, particularly for students who may be at risk for poor outcomes (Antler 2012). During pre-college years, access to community resources and support from peers and teachers are shown to be significant predictors of academic resilience (Cheese, Vines 2017; Sturtevant 2014). The role of social capital during post college years is additionally vital regarding the relationship between social support and life satisfaction

and lower levels of perceived stress (McKibbin et al 2016; Singh and Singh 2020). This is further supported by the themes of security, insecurity, and social capital pulled from the qualitative survey results. Maslow's hierarchy of needs suggest that before an individual can achieve their highest form of self-actualization and fulfillment, their basic and psychological needs must be met. Many young adults can fulfill targeted developmental milestones through their university education while discovering and presenting their potential through their journey to self-actualization (Sarici Bulut 2018). When working with college students, it's essential to consider the various factors that may contribute to or impede the achievement of developmental milestones such as self-actualization and how these milestones can impact happiness and success during and after college.

A lack of social capital was identified as a factor that may contribute to uncertainty about life after graduation and perceptions of experiencing insecurity upon graduation for some students. Students also identified parents and Act 101 students, staff, and alumni as social capital that could provide support and resources during and after college to ensure better outcomes. This coincides with the misconception that transitioning out of college needs to be an independent process but also suggests that gaps in awareness of student needs exist in higher education. These factors are particularly concerning for students from underrepresented and economically disadvantaged groups. Results from this study suggest students recognize the value of being independent and the consequences of being dependent but do not have adequate information to begin effectively transitioning to life after college. Participants from this study consistently reported a desire to learn essential life skills beyond the education they receive in the classroom. Specifically, financial literacy, housing, healthcare coverage, and insurance plans are unfamiliar territories for many graduating students. The survey outcomes regarding preparation for a successful transition out of college and the resources needed to do so indicate a lack of confidence among participants. This could be attributed

to the support they are currently receiving through guardian insurance plans or the availability of mental and medical services on campus.

The survey results also suggest that financial security is a critical factor impacting students' preparation to graduate from college. This gap in "real world knowledge" is further supported by the feedback from participants in this study. The antecedents of this potential gap in "real world" knowledge are likely further softened by the illusion of protection in the educational setting. The resource abundant college community context provides protective factors that likely shield students, even students at higher risk for poor outcomes, from the realities they may face upon graduation. Participants in this study reported that feelings of security in college often result from college loans, continued family support, and on-campus housing and medical benefits.

Financial aid, work-study jobs, scholarships, grants, and many other initiatives provide financial support to students who need assistance while pursuing their education. Many students rely on this money to pay for housing, food, educational supplies such as textbooks and class materials, and other living expenses to make ends meet while in school. Still, it is crucial to consider that experiencing security while in college may not predict happiness, success, or stability after college. This is likely because many protective factors are often temporary, especially for at-risk students. Protective factors uncovered in this study, such as food, housing, medical and mental health care, and social capital, are not guaranteed for any student upon graduation. However, for many Act 101 students, decreased access to basic needs could be life-altering upon graduation. Even with secure employment, students with financial limitations often face numerous barriers to accessing secure housing, transportation, and medical and mental health coverage.

For many students, losing the support they once received while under the umbrella of their university could be devastating. Life after graduation immediately leaves many to figure out how to navigate things independently. Postgraduation, some students

return to their family homes and can lean on their support systems as they transition into the next phase of their life. Other students may not have that luxury. Some students do not have family or friends to return to and view their university as their only place of support. Some students wish to continue their education and receive additional degrees or certifications, but their financial insecurity and lack of knowledge cause them to feel stuck. For an Act 101 student, with limited resources and perception on how to attain resources, future transitions can feel unpredictable and scary. This fear can be amplified by the loss of housing, social networks, and pressure to assimilate to adulthood with limited resources and protective factors or the knowledge of how to develop effective strategies for future success (Lane 2013; Maietta 2016).

College transitioning can further become complicated by unpredictable contextual factors like the COVID-19 pandemic, and rising rates of decreased student mental health. Life events outside of college should also be considered as essential factors that could have a negative impact on student success initiatives, especially for disadvantaged students. Recent studies suggest that students of color and low-income students are disproportionately at risk for food insecurity, financial hardship, isolation, and housing security due to COVID-19 (Lederer et al. 2021). Furthermore, the rising mental health needs, particularly for first-generation and economically and educationally disadvantaged students, is particularly alarming given that the demand for mental health services among college students far exceeds the resources available on most college campuses, predominantly state-funded higher education systems experiencing financial challenges (LeViness et al. 2019; Mitchell, Palacios, and Leachman 2015). These disproportionate risks for Act 101 students should not be overlooked and should in fact should be considered in the development of future academic graduation policy changes.

Understanding the needs of Act 101 students while they are on campus and transitioning to life outside of college is a valuable initiative that could result in improved academic and long-term individual

outcomes. A viable solution to addressing current gaps in educational support for Act 101 students should involve the development of a transitional program. The purpose is to address student needs while attending college and anticipated needs after college. The guiding ethical component for an effective transitional platform would be founded upon equity and inclusion to disclose a “one size fits all” approach. It would include awareness of the importance of relationship and collaboration. The development of such a platform would consist of collaboration with Act 101 departments, students, alumni, faculty, and staff committed to addressing social injustice and economic barriers for Act 101 students on their campuses. University faculty and staff with mental health and case management training will be vital to the success of the development and sustainability of the program. Furthermore, involving Act 101 alumni will be essential to ensure that resource development reflects the actual needs of students and the spirit of collaboration and community building.

LIMITATIONS AND IMPLICATIONS

This study is ongoing. Limitations include that the sample size is small and not generalizable. Although the percentage of participants responding to the survey represent a diverse group of students, the participants were surveyed from one school in Pennsylvania, limiting the generalizability of the sample. Future research should include a larger sample size taken from multiple higher education programs and include interviews and focus groups with Act 101 students. Focus groups and interviews will allow for a better understanding of the perception of Act 101 students regarding protective and risk factors that could impact success and happiness after college. The preliminary research findings suggest that a transitional platform for undergraduate Act 101 students will provide students with a beneficial and easily accessible resource to improve short and long-term individual outcomes, but more information is needed to identify effective program design and implementation steps. Addressing the needs of at-risk students as they transition to life after college can have

profound implications for individuals, higher education institutions, families, communities, and society. A transitioning program identifies the needs of students while they are in college while considering the importance of preparedness for post-college success. Helping at-risk students remain in school is critical for retention initiatives, but champions of retention initiatives must also consider how students sustain themselves in their prospective fields. Well-designed transitioning platforms will aim to increase retention while ensuring students are prepared for many life events that potentially create barriers to long-term employment success and individual health and wellness.

The next step of our research includes interviewing current Act 101 students and surveying and interviewing Act 101 alumni to gather qualitative data supporting the platform and an alumni mentorship program. Collaborating with administrators, professional development centers within the PASSHE system, and alumni will produce the needed information to submit a proposal for this platform for future Act 101 students.

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