

The Financial Needs of Students in Community College Promise Programs

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Promise programs are a form of financial aid that cover tuition and fees for students to attend college. In this multiple case study of seven community colleges with localized promise programs that offered student support services, we conducted interviews with 32 student-facing practitioners, including six current, former, or interim promise program directors, about student financial needs and program resources, and analyzed 43 documents. We incorporated theoretical ideas from sense-making, policy implementation theory, and street-level bureaucrats. Through qualitative data analysis triangulated with documents, we found that, according to practitioners, basic needs such as housing and food insecurity were the most frequently experienced financial challenge among promise students. Practitioners counseled students to avoid student loans, identified a need for greater financial literacy, and recognized the varying stability and generosity of revenue sources for promise programs. One program changed from last- to first-dollar; we explored the rationale and strategies behind this policy change.

Keywords: Community colleges, higher education, postsecondary education, finance, policy, case studies, qualitative research, financial aid, free college, sensemaking, policy implementation

In recent years, college affordability continues to be a pressing issue, with students facing steady increases in published tuition prices, in part due to a downward trend among state appropriations allocated to public higher education. At public, 2-year colleges, the average in-district tuition and fees increased from \$2,780 in 1994–1995 to \$4,050 in 2024–2025, adjusted for inflation (Ma et al., 2024). Beyond tuition and fees, first-time, full-time students at public, 2-year colleges still need to cover about \$9,680 in housing and food after grant aid, plus \$6,130 for books and supplies, transportation, and other expenses (Ma et al., 2024). In 2024, student loan debt in the United States totaled over \$1.7 billion (Hanson, 2025), affecting over 46 million borrowers (Sorelle & Laws, 2023). As a result, policymakers have discussed, advocated for, and implemented “free-college” programs, also known as promise programs (Miller-Adams & Iriti, 2022). Promise programs offer a form of scholarship typically covering tuition and fees using a place-based approach—students are eligible based on where they attended high school and/or where they live (Miller-Adams, 2015). As of 2023, there were 425 Promise programs recorded at the local (sub-state) and statewide levels in the

United States (College Promise, 2023). The terminology of “free college” communicates a simple, powerful message to prospective students that college is possible and affordable if students work hard (Lowry & Li, 2022). The goal of promise programs is to address access challenges in higher education, and to communicate the affordability of college to increase enrollment and retention (see Miller-Adams & Iriti, 2022 for a comprehensive literature review).

While promise programs have a demonstrated ability to reduce college expenses, these programs only go so far as to promote college entry and degree attainment. Research suggests that promise programs make it easier for prospective students to understand the college application and financial aid process (Lowry & Li, 2022), increase students’ expectations of degree attainment (Odle, 2022), reduce student borrowing (Bueno et al., 2024; Odle et al., 2021), and increase community college enrollment and completion (Carruthers & Fox, 2016; Gurantz, 2020; Li & Gándara, 2020). However, most programs only cover tuition, and sometimes mandatory fees (Odle, 2022), but do not offer students any assistance with additional expenses such as housing, food, books and supplies, transportation, and healthcare (Miller-Adams & Iriti,



2022). These additional expenses can make up 80% of the total cost-of-attendance at community colleges for in-district, commuter students (Ma et al., 2024). Therefore, promise students may struggle with meeting their basic needs as 14%–29% of community college students reported being housing or food insecure in a survey conducted by the Center for Community College Student Engagement (CCCSE, 2022). More research is needed on how staff and students are dealing with financial hardships caused by such expenses, which are often ignored by promise programs. Research on the Tennessee Promise demonstrates that in response to program implementation, student affairs staff per full-time equivalent (FTE) decreased by approximately 0.05–0.07 positions while administrative positions per FTE increased by 0.47–0.75 (Odle & Monday, 2021), suggesting that programs might be marginally yet insufficiently responsive to staffing needs, emphasizing the importance of exploring staff perspectives.

Therefore, our study explores the financial challenges that students face at community colleges with promise programs, particularly beyond tuition costs, and how practitioners help students to articulate their financial needs and navigate college resources. We focus on community colleges because most promise programs affect this sector of higher education, which offers the most affordable tuition compared to 4-year universities (Miller-Adams et al., 2023).

Research Questions

Growing research on community college promise programs has examined how they are funded and how they allocate funds to students (Billings et al., 2023), their implications for stakeholders (Billings et al., 2021), and how program designs affect resource allocation, efficiency, and equity (Perna et al., 2020, 2021). Yet, few studies consider the perspectives of those working directly with promise students, and their understanding of whether funding structure and aid distribution are sufficient to meet students' financial needs. While studies suggest that promise programs trigger college entry into community colleges, a question remains about whether promise aid and other financial resources are sufficient for students to persist and graduate.

The purpose of our study was to explore the revenues and expenditures of promise programs and elucidate, from the perspective of student-facing employees, whether and how students' financial needs were met. We focused on localized programs at the sub-state level, employing the Upjohn Institute's definition of programs that are "geographically bounded, and often include an enrollment and/or residency requirement for length of attendance within a school district or eligible entity" (Miller-Adams et al., 2023, para. 6).

Community-based programs are those emanating from local leaders working together across sectors to expand college access for people in their communities and transform their local economies and/or school districts. Institution-based programs originate with

community colleges that have made attendance tuition free, building on preexisting federal and—in some cases—state aid. (Miller-Adams et al., 2023, para. 7)

Thus, our study excluded colleges affected exclusively by a statewide program (e.g., Tennessee Promise). We conducted a multi-site case study of seven community colleges (each considered its own case) that offered promise programs to investigate how student-facing practitioners understood their roles and implemented promise programs, focusing on the following questions:

- RQ1: From the perspective of student-facing staff and program administrators, what are students' financial needs and challenges, including the need to take out student loans while receiving promise scholarships?
- RQ2: How do features of the promise program, such as expenditures, aid distribution methods, and resources help to meet students' financial needs?

To preview some of our findings, we discovered that according to practitioners' sensemaking of students' financial needs, the most frequently experienced financial challenges were housing and food insecurity, especially for students attending college at higher cost of living locations (e.g., coastal cities). We found that students consistently displayed loan aversion, and practitioners validated and encouraged these beliefs by almost always counseling students against loans. Furthermore, there was a perception amongst practitioners that many students needed help with financial literacy. Finally, practitioners employed intentional strategies to change the aid distribution method of one promise program from last- to first-dollar.

Literature Review

In this literature review, we discuss several interrelated bodies of literature on promise programs and the financial considerations of promise students. First, we review the literature on the resource adequacy of promise programs and how funding affects design choices such as student eligibility requirements and aid disbursement (e.g., first-dollar vs. last-dollar programs). These design choices also determine the financial benefits provided to students and the adequacy of these benefits in reducing or eliminating students' financial barriers. We then examine the literature on borrowing behavior and the financial considerations of community college students (including promise students).

Eligibility Requirements and Resource Adequacy of Promise Programs

Promise program eligibility requirements determine the types of students who receive aid (Billings et al., 2021; Perna et al., 2020). In Perna et al. (2020), participants

interviewed at four single-institution community college promise programs explained how some eligibility requirements created barriers for students, such as full-time college enrollment, which, due to work obligations, was especially difficult for low-income students to fulfill. Nevertheless, participants recognized that full-time attendance was a purposeful design choice because research has shown that it increases the likelihood of postsecondary persistence and graduation.

Monaghan and Attewell (2023) studied a midwestern community college with a promise program that included multiple, stringent eligibility requirements including academic merit, financial need, community service, and full-time enrollment. While the program was presented as “free college,” it instead operated as a form of “symbolic politics” rather than meaningfully decreasing college expenses because very few students met the eligibility requirements (about 1% of applicants), and the program barely reduced out-of-pocket expenses for recipients (the median award was \$730 in the initial year). Monaghan and Attewell (2023) argued that “promise programs allow community colleges to perform ‘service to disadvantaged students’ while committing few resources” (p. 318).

In contrast, recipients of Achieve Atlanta (AATL), another promise program, expressed how helpful their promise award was to cover basic needs (food and housing) and school supplies (Bueno et al., 2024). The Achieve Atlanta scholars acknowledged that the scholarship enabled improved financial security and reduced the psychological burden of financial stress and allowed them to “not worry about financial struggles at college, resulting in [them] working better and focusing more” (Bueno et al., 2024, p. 5). This led to improved postsecondary outcomes compared to non-scholars in their first semester. Specifically, AATL scholars earned 0.75 more credits and had GPAs that were 0.11 points higher. One scholar explained that the promise scholarship “helps me out a lot; that’s why I make sure to do my best by keeping my grades up in school” (Bueno et al., 2024, p. 7).

Examining changes after the implementation of the last-dollar statewide Tennessee Promise and middle-dollar Oregon Promise, Odle et al. (2025) found significant increases in total grant aid per student, driven by large increases in state aid per student, suggesting heavy reliance on state support. Findings also showed declines in the average Pell amount, implying that promise students were disproportionately middle- and higher income, while declines in institutional aid per student suggest that colleges may have responded by holding onto their own aid dollars. The reliance on state aid may prove promise programs to be precarious given the unpredictability of state revenues (Billings et al., 2023).

Given differences in program eligibility requirements, financial adequacy, and financial implications of promise

awards, we examined what each program covered in our study, including expenses beyond tuition and fees. We also studied a different set of promise programs that were not analyzed by previous research, to determine their ability to meet students’ financial needs.

First-Dollar Approach Versus Last-Dollar Approach

Another difference in design choices among promise programs is how they allocate their funds. Promise programs usually choose between a first-dollar or last-dollar approach (Billings et al., 2021; Miller-Adams, 2015). Under the first-dollar model, students receive promise aid *first*, and then they can use institutional, state, and federal aid to cover tuition or other educational expenses. For example, Pell-eligible students can use promise aid to cover tuition and fees and use Pell Grants to cover expenses such as transportation, books, and housing (Billings et al., 2021; Carnevale et al., 2020). First-dollar allocation methods typically divert more aid dollars to low-income students. The last-dollar allocation method requires students to exhaust all other eligible aid sources (including Pell Grants), before receiving any promise aid. In these cases, tuition and fees are mostly subsidized by federal and state aid programs. Consequently, last-dollar programs divert more resources to middle-income and high-income students and provide lower aid amounts to low-income students, whose tuition expenses are financed by Pell Grants (Billings et al., 2023). Scott-Clayton et al. (2022) found that 68% of promise dollars from the Excelsior Scholarship, New York’s statewide last-dollar program, are spent on CUNY students with incomes above the city’s median (\$70,000 and more), as students with incomes below that amount typically receive enough Pell and state grants to cover their tuition. Billings et al. (2023) also discusses a “last-dollar plus” design (also called middle-dollar) that guarantees a minimum aid amount (usually \$1,000) to all eligible students regardless of students’ need-based eligibility for state and federal grant aid, a structure that can better promote socioeconomic equality and at least help a little towards covering basic needs for students, which is a common concern among community college students.

Due to limited budgets, colleges usually adopt last-dollar designs (Monaghan & Attewell, 2023). The four promise programs examined by Perna et al. (2020) were last-dollar, which helped reduce institutions’ costs of operating the programs. Participants studied stated that a first-dollar approach would be cost-prohibitive, even if it offered more aid to low-income students. One of the colleges studied offered a \$300 average promise award. Another college reported that their typical aid to students was \$1,000, which would have been \$6,000 under a first-dollar model. While last-dollar programs are more cost-effective, politically and financially feasible, and easier to initiate, first-dollar promise programs may lead to better outcomes as they provide higher amounts of aid to

students. In our study, all seven promise programs were last-dollar. However, one promise program decided to switch from a last-dollar to first-dollar approach to better address their students' financial needs.

Promise Programs and Loan Borrowing Behavior

While some last-dollar promise program are “symbolic politics,” there are other last-dollar programs that substantially reduce students' college expenses. Odle et al. (2021) found that the last-dollar Tennessee Promise decreased borrowing rates by 8–10 percentage points for first-time, full-time students, and reduced the average cohort loan by \$230–\$360 (a nearly 32% decline). Bueno et al. (2024) noted that AATL recipients (another last-dollar program) were less likely to take out loans by 11% or 5 percentage points. They were also less likely to use federal unsubsidized students' loans by 22% or 8 percentage points and borrowed lower loan amounts—40% lower or around \$580 less than non-AATL students during their first semester.

Compounding the challenge of affordability, the availability of federal loans can incentivize students to borrow more. Wiederspan (2016) examined 50 community colleges in a large Southern state where 15 community colleges had opted out of the federal Stafford loan program at some point during the 9 years of his study. The author found that Pell-eligible students who enrolled in a community college that still participated in the federal loan program were 7.6 percentage points more likely to borrow and increased their borrowing by \$368 per year. This was a large effect given that the average community college student within the state system borrowed about \$132 in their first year (Wiederspan, 2016). This also speaks to the fact that most full-time community college students cannot cover their expenses with grants alone and thus need to finance their education through other methods, such as increasing their work hours, reducing their course load, dropping out, or borrowing money to cover their costs (Cochrane & Szabo-Kubitz, 2016).

However, the student loan picture is complicated (for a recent review, see Dynarski et al., 2023). Prior researchers have shown positive outcomes for community college students who borrow, as they are more likely to enroll full-time, earn higher GPAs, increase their earned credits, and transfer to 4-year institutions (Dunlop, 2013; Marx & Turner, 2019; Wiederspan, 2016). However, McKinney and Burrige (2015) found a more nuanced perspective. Students who borrowed increased their persistence in Year 1 but had decreased persistence in Years 3 and 6. The researchers concluded that community college students eventually became dissatisfied with their borrowing and were more likely to drop out than continue to borrow to finish their degrees (McKinney & Burrige, 2015).

Black et al. (2023) examined 2- and 4-year students in Texas after an expansion of federal loan limits, and found more positive outcomes for 4-year students (compared to 2-year students) such as increased college enrollment, credits attempted, degree completion, postgraduation earnings, and student loan repayment. However, some of the estimates for 2-year students were imprecise or had significant pre-trends, which casts doubt on the internal validity of the estimates. They did find that there was no effect of borrowing on degree completion for 2-year students (Black et al., 2023).

Financial Barriers Faced by Community College Students

Despite reductions in college expenses by promise programs, some students face financial barriers to college persistence, especially community college students, among which a third have incomes less than \$20,000 per year (U.S. Department of Education, 2020). These students may need to work long hours while attending college; these commitments make it more challenging to stay enrolled (College Promise, 2023). In a survey, 85% of community college participants reported that they held one job, while 15% held two or more jobs (CCCSE, 2020). Many also struggled with basic needs. In another survey by CCCSE (2022), 29% of students reported experiencing food insecurity, while 14% of students were housing insecure. These percentages were even higher among respondents identifying as racially minoritized or student parents. Community college students who are housing insecure are less likely to graduate or be enrolled in college after 4 years of starting college, compared to community college students who have stable housing (Brotton, 2021). Experiencing financial stress is a strong predictor of student perceptions of longer time-to-degree, likelihood of stopping out, and lower grade point averages (GPAs; Andrews et al., 2024). In short, many students are pursuing their degrees under economic duress (CCCSE, 2020, 2022; Goldrick-Rab et al., 2019), which negatively affects their well-being and academic achievement.

Given these findings, we studied the financial considerations of promise students enrolled in community colleges to better understand barriers faced by students even after receiving promise support. We specifically interviewed administrators who implemented promise programs because they were more likely to encounter different student scenarios and explain how to guide students in navigating financial challenges.

Theoretical Framework

Sensemaking

We grounded our study in two main theoretical frameworks: sensemaking and policy implementation theory. Sensemaking is appropriate because of our interest in the

perceptions and imaginations of student service professionals. Weick (1995) defined sensemaking as individuals constructing meaning and making sense of their experiences. Because organizations are rife with disruptive ambiguity, individuals attempt to understand their experiences by identifying their roles within environments. The interpretation of ambiguous pieces of information depends on factors including the individual's own identity, and perceptions of what is feasible and legitimate (O'Meara et al., 2014).

"Sensemaking involves the ongoing retrospective development of plausible images that rationalize what people are doing" (Weick et al., 2005, p. 409). Sensemaking is often catalyzed by shocks to a system—when an individual's perception of reality differs from their expectations (O'Meara et al., 2014; Weick et al., 2005). Individuals use prior knowledge, presumptions, mental models acquired, and external cues to frame issues in order to further their understanding of an issue. Individuals often fall into constructing realities that are self-fulfilling prophecies, focusing on information that supports their preconceived notions. It is only when multiple constructions of reality emerge that individuals and organizations can obtain new learning that produces organizational change. Sensemaking involves organizing chaotic clusters of information—to label and categorize and to act in response to such information (Weick et al., 2005). The first question in sensemaking is "what's going on?" and the second, equally important question is "what do I do next?" (Weick et al., 2005, p. 412). Sensemaking is not equivalent to telling the truth or being accurate, but, rather, is grounded in individual perceptions, a "continued redrafting of an emerging story so that it becomes more comprehensive, incorporating more of the observed data, and is more resilient in the face of criticism" (Weick et al., 2005, p. 415).

Individual sensemaking forms the foundation for collective sensemaking, such as that among practitioners working at the same college. In framing staff perceptions of a developmental education reform, Schudde et al. (2024) relied on collective action frames that revealed how individuals interpret complex situations and policies to mobilize action. Actions are identified by diagnosing problems and pinpointing solutions to problems and ways that staff can respond.

Applied to our study, student-facing employees and promise program administrators interpreted the scope, function, and value of their professional roles, and interpreted the purposes of the promise program itself, which they understood from information provided by colleagues, supervisors, and students. Their sensemaking also clarified and defined how their responsibilities and approaches contributed to promise program goals of recruiting, retaining, and graduating students. For RQ 1, individuals used sensemaking to construct meaning out of their interactions with students, to decipher their financial needs and challenges. For RQ 2, individuals used descriptions and storytelling to further their

recognition of whether and how features of the promise program can improve students' financial circumstances.

Policy Implementation and Street-Level Bureaucrats

We also drew insights from policy implementation theory and the concept of street-level bureaucrats. When community colleges partnered with promise programs, college administrators and support staff were charged with implementing such programs. Implementation is the act of putting policies into practice, and successful implementation occurs when practices resemble intended policy designs and reach policy goals. Policy implementation describes how the interaction between *people*, *places*, and *policies* shapes how policies are enacted and explains whether policies lead to successful outcomes (Honig, 2006).

The *people* part of implementation theory are the individuals who implement policies, who are labeled as "street-level bureaucrats" (Lipsky, 1980)—front-line workers who directly interact with clients, who use their professional discretion to interpret rules of the policy (such as who is eligible) and allocate scarce resources to individuals (such as services or monetary rewards), and who enact policy through implementation (Lipsky, 1980; Meyers & Vorsanger, 2003). Bureaucrats often face resource constraints, such as chronically limited resources and excessive client demand, and respond by rationing services, rationalizing program objectives, and discriminating by providing better services to more cooperative clients. They are influenced by their own interests and outside professional norms, and can achieve policy goals through experimentation, learning, and adaptation (Meyers & Vorsanger, 2003).

Place is also critical. To comprehensively understand implementation, scholars must consider "how the espoused organizational mission, identity, culture, goals, and demographics of students served, all come together to enable or potentially hinder what the individual implementor can do to move policy reform forward" (Felix & Neinhusser, 2024, p. 22). It matters if numerous student service offices support the goals of the new promise program, and can provide material commitments such as personnel, space, and capacity.

The *policy* element considers the articulated goals of promise programs, funding distribution methods, eligibility and renewal criteria, revenues, and expenditures. Examining policies requires an understanding of design differences, for example, the difference between first- and last-dollar allocation and how that aligns with the program's stated objectives. How implementors (people) understand and interpret the policies—such as how the policies create barriers or opportunities for students—influences how they implement policies.

We combined the elements of people, places, and policies. We adhered to the culture and cognition school of thought, which posits that implementation is shaped by individual, institutional, and policy contexts. This line of work recognizes how cultural factors (e.g., shared values within colleges) and cognitive elements (e.g., implementors' prior experiences, beliefs, positionality) affect the interpretation and implementation of policy (Felix & Neinhusser, 2024). Sensemaking theory belongs to the culture-cognition approach, which emphasizes the complex social processes between policymakers, implementors, and policy beneficiaries, and the significance of individual beliefs and motivations. This differs from rational-scientific approaches, which view implementors as logical and implementing policies with fidelity. In cultural-cognition, implementors (campus actors) drew on their identities, experiences, and positionality to ensure implementation expanded educational opportunities (Nienhuser, 2018).

Although prior research has explored the perspectives of practitioners who implement promise programs (e.g., Monaghan & Attewell, 2023, Perna et al., 2020), no studies have focused on how practitioners employ sensemaking to examine students' financial needs, program resources, and individual and collective actions in response. Advantageously, our multi-campus design allowed opportunities to examine how different people (street-level bureaucrats), places (community colleges), and policies (promise program designs) shaped the provision of resources to students, and whether these resources were perceived as successfully meeting students' financial needs.

Data and Methods

We employed a qualitative multi-site case study because we were interested in multiple bounded systems of community colleges operating promise programs, with the goal of richly describing "(1) how people interpret their experiences, (2) how they construct their worlds, and (3) what meaning they attribute to their experiences" (Merriam, 2009, p. 23). In our study, each community college with a promise program is a case. Drawing on our seven cases, we collected and analyzed 32 interviews with community college administrators and 43 documents from multiple sources (Yin, 2018). Case study design was the best approach for our study because it allowed for an in-depth examination of the phenomenon of interest (Yin, 2018), and we could examine how different promise program design choices across our seven cases may have shaped the financial considerations of students.

Our purposive sampling process began by reviewing the publicly available Upjohn Institute dataset of 204 place-based promise programs that affected 295 colleges (October 2022 version) (Miller-Adams et al., 2023). Upjohn's criteria for inclusion in the database required programs to be

geographically bounded and required an enrollment and/or residency requirement for length of attendance within an area, typically a school district. Because we were interested in local programs only, the Upjohn source of community-based and institution-based programs was ideal since it also excluded state programs.

We identified programs that affected public, 2-year colleges—colleges that predominantly awarded associate degrees. Removing programs that affected only 4-year colleges and those that affected only private colleges produced 220 colleges. Next, we restricted programs to those that offered some type of student support services, given our larger interest in the delivery and sufficiency of services, and so that student-facing employees would have met with promise students and obtained an understanding of students' financial needs. Many colleges were simply recipients of the financial award offered through a promise program—they did not offer support services as part of students' participation in the program. To be included, the promise program and/or the receiving college had to advertise some type of promise-specific service (e.g., summer bridge, financial aid counseling, book stipend, at the very least, priority registration for promise recipients) beyond the financial aid award to cover tuition and fees. The Upjohn database indicated whether programs offered supports, and we verified this information by reviewing college/program websites. Our sampling criteria produced a total of 13 colleges, with supports ranging from lighter-touch (success coach, book stipend) to more involved higher-touch services (additional offerings such as cultural experiences and field trips). We reviewed publicly available data to gain a preliminary understanding of each program (e.g., eligibility requirements, funding source, aid distribution).

We invited participants using "cold" emails; there was no prior relationship between the researchers and prospective participants. We first contacted the promise program administrator at each college, and, if applicable, the foundation that funded the program. These individuals would have first-hand knowledge of program operations. Informed by our interest in student-facing employee perspectives of students' financial considerations, we contacted employees in areas such as financial aid, academic advising, career counseling, and student success, and so forth. Some support specialists also held faculty roles; they taught students in the classroom while also conducting advising. Individuals from seven of the colleges responded to our requests, while the remaining six either did not respond or declined to participate. To identify informants, we also employed snowball sampling—asking informants about whom else we should interview, and who can speak to students' financial challenges or promise program finances. Snowball sampling allows the researcher to gather new information-rich cases (Merriam, 2009).

Our seven colleges represented four states that were situated in different state contexts for promise programs. Two of

our states provided funding for either community colleges or local communities to start or expand their promise programs either through two state bills (California; AB 19, 2017 and AB 2, 2019) or maintain promise programs through tax-increment financing (Michigan; Billings, 2020, 2022). Our other two states (Florida, New York) did not offer these incentives. In the limitations section, we discuss how different state contexts influenced findings.

Data Sources

Our data source consisted of interviews with 32 participants conducted in 2023 and 2024. Table 1 lists the pseudonyms of each college, the state in which they were located, the funding sources of promise programs and associated support services, support services offered, the number of participants, and general job titles to maintain participants' confidentiality. We aimed to interview several participants from each college and wound up with a range of three to six participants at each site. Interviewees included six former, current, or interim promise program directors. A team of four researchers conducted highly structured, one-on-one interviews lasting approximately 60–90 minutes each. We asked questions about participants' professional responsibilities; knowledge of the promise program; students' financial considerations, including student loans; program operations, revenues, expenditures; staffing; and financial sustainability. The online Appendix contains our interview protocol. We also collected 43 publicly available documents, including website information, student guides, newspaper articles, program announcements, annual reports, foundation reports, and fact sheets.

Data Analysis

Four researchers conducted the data analyses using the qualitative analysis software Dedoose. Informed by our research questions and an initial read-through of the interview transcripts, we first individually conducted open coding of one interview transcript, identifying inductive codes that emerged from the data (Merriam, 2009). We then met to collaboratively develop a coding system in which each code captured data elements that arose from at least one interview. For example, when exploring “students' financial challenges,” we created deductive codes informed by previous literature and predicted by practitioners' sensemaking of student interactions—such as students facing housing insecurity and homelessness, food insecurity, and transportation difficulties. We further developed inductive codes based on hearing participants utilize sensemaking to interpret fears among students about the loss of promise aid if students did not meet GPA requirements, and students' frustration with the full-time enrollment requirement, one of the challenges that emerged from implementing policy (eligibility requirements) into practice.

For each interview, a researcher different from the person who conducted the interview served as the primary coder. A secondary coder reviewed the codes assigned and served as a reliability check and to increase trustworthiness. As a research team, we met regularly to engage in reflexive practices and peer debriefing; we discussed the coding process and added, removed, and revised our codes as new questions arose and clarifications were needed (Merriam, 2009). We used matrices in Dedoose to systematically organize our coding and develop themes from the coding structure. We further triangulated information from participants with the 43 publicly available documents by verifying what our participants shared during the interviews. We also used the documents to create case summaries for each community college and promise program pair and to contextualize our findings.

Findings

We describe five themes that guided our findings: basic needs are the most pressing financial challenges for students; most students do not need or are counseled against taking out loans; colleges require streamlining of financial aid and to improve financial literacy among students; varied and sometimes volatile funding sources; and switching aid distribution to respond to students' financial needs. At the end of each theme, we connect our findings to our theoretical framework to describe how community college administrators made sense of their roles or made decisions regarding program implementation.

Basic Needs are the Most Pressing Financial Challenges for Students

To address RQ1, 28 participants (87.5%) across the seven promise programs reported that basic needs such as housing, food, transportation, and childcare were among promise students' most pressing financial challenges, with housing as the most frequently mentioned challenge (24 participants or 75%). Even though promise students received benefits such as tuition and fee coverage, additional expenses were sometimes insurmountable. One participant, a Coordinator of First-Year Experience at Mesquite Community College, contextualized the need:

There's a lot of poverty and a lot of our students just really need every little bit they can get or, you know, the first time they get sick and miss work or something happens, then that's it for them. They're not going to continue in school anymore because they must focus on home life and helping raise their family.

Therefore, by specifically offering resources and services to address these basic needs, community colleges and promise programs can encourage students to stay in school. For the four participants who did not discuss basic needs, they

TABLE 1
Promise Program Funding Sources and Description of Participants Included in Study

College Pseudonym	State	Funding Sources of Promise Program or Associated Support Services	Student Supports Offered	<i>N</i> = 32	Job Titles of Participants Interviewed
Palm Community College	FL	State appropriations, local appropriations, philanthropy, grants, college itself	Priority registration, Academic advising, Speaker series, Student organizations	5	Interim Director, Director (2), Assistant Professor, Pre-College Advisor
Mulberry Community College	MI	State appropriations, local appropriations, philanthropy, endowment, grants, college itself	Success coach, Book stipend	6	Counselor, Academic Advisor (2), Director, Instructional Assistant, Foundation Employee
Maple Community College	NY	State appropriations, philanthropy, endowment, grants, college itself	Orientation, Success coach	4	Career Specialist, Coach/Advisor, Director, Admissions Specialist
Eucalyptus Community College	CA	State appropriations, local appropriations, philanthropy, grants, college itself	Orientation, Priority registration, Student support & success program, Dedicated counselor, Laptop loan	4	Advisor/Faculty, Counselor (2), Outreach Director
Juniper Community College	CA	State appropriations, local appropriations, philanthropy, grants, college itself	Orientation, Priority registration, Educational advisor, Counselors, Peer mentor, Academic support services, Faculty advising, Book stipend	5	Outreach Specialist, Advisor/Faculty (2), Educational Advisor, Outreach Supervisor
Mesquite Community College	CA	State appropriations, philanthropy, endowment, grants	Priority registration, Dedicated counselor, Programming (field trips, cultural experiences), Books and supplies covered	5	Director/Coordinator, Former Director , Financial Aid Advisor, Retention and Support Advisor, Engagement Specialist
Sycamore Community College	CA	State appropriations, philanthropy, grants, college itself	Summer bridge program, Student success staff, College success course, Career development and mentoring, Individualized transfer support, Student organizations	3	Academic Counselor, Interim Director , First-Year Experience Counselor

Notes. **Bolded** “Job Titles of Participants” indicates that the participant was the promise program director or the director of a unit that houses the promise program. All programs allocated promise aid using a last-dollar allocation method except for Mulberry CC that recently changed to first-dollar.

instead reported student concerns such as maintaining a minimum GPA or full-time enrollment to remain eligible, being required to pay back financial aid due to academic probation, or difficulties applying through FAFSA or understanding financial aid award letters. These participants collectively represented four promise programs (Mulberry, Sycamore, Maple, and Eucalyptus) and three functional areas: academic advising, student success, and admissions/outreach.

For housing, most participants explained how promise-eligible students struggled to find or keep housing due to rising rent or house prices, no availability of campus housing, or lack of affordable off-campus housing “within walkable distance to the community college.” This led some students to experience housing insecurity or homelessness. A Director of Student Support Services at Palm Community College reported how one of their students was “living out of his car” and they feared that more students will experience housing insecurity because the “economics here are getting worse” as rent prices are “ridiculous” and “the average home here is now over \$600,000.” Several participants at Palm and Mulberry Community Colleges echoed these concerns about unaffordable housing expenses and explained how students lived at home and/or with multi-generations of their families to save money.

The lack of stable and affordable housing had serious consequences for students. A Counselor (those with the title “Counselor” have the same job responsibilities as an Academic Advisor) for a Student Support Program at Eucalyptus Community College described how they supported students experiencing housing instability:

So there’s a lot of times where we advocate for the professors to, you know, grant them [students] some extra time, or don’t penalize them for dropping their class because they were in a shelter for all that time, you know, it’s really difficult to study, the Wi-Fi is spotty over there. . .

This counselor further explained how housing insecurity made it difficult for students—especially students who are parents—to remain enrolled until “their housing is secure, and their kids feel safe.” At another campus (Mesquite), a Coordinator of First Year Experience mentioned that the college was working on getting student housing on campus because it currently did not offer housing. Similarly, two other participants, at Sycamore and Juniper Community Colleges, discussed working with either local community partners or nearby universities to provide or develop more affordable housing options. Despite promise students having their tuition and fees covered, the stress of affording basic living expenses demonstrates the potential inadequacy of promise programs—as they are currently designed—to significantly move the needle on retention and completion rates, especially when colleges were located in high cost-of-living areas. One counselor utilized discretion by advocating on students’ behalf to faculty to be more lenient when

students were forced to live in a shelter. Yet, fundamentally, housing issues were beyond the purview of any street-level discretion that practitioners could exercise. While practitioners attempted to creatively search for housing resources, they could not offer services that did not exist (i.e., more affordable on-campus housing, a rare amenity at community colleges).

The concerns surrounding food as a basic need mainly focused on food insecurity—either not being able to afford nutritious food or living in areas that were essentially “food desert[s].” A Faculty Member and Advisor at Juniper Community College, explained how “the cost of food has gone up” and “our students are coming to class eating Cheetos as opposed to a well-balanced meal because they can’t afford it.” Most participants mentioned that they addressed food insecurity by connecting students to the on-campus or community food pantry, supplying their students with meal vouchers to use at the college cafeteria, and/or providing them with gift cards to local grocery stores. The Director of the Promise Program at Mesquite Community College explained how they would approach food insecurity with their students as a conversation, asking whether the students had eaten that day and providing access to food if they had not. They also discussed how they kept track of students’ use of services to decide whether students needed additional resources in a “case management” style of advising instead of gatekeeping or restricting access to services because the student had “met [their] cap” and “[they’re] done.” This represented discretion by street-level bureaucrats in implementing food pantry policies on a client-by-client basis. The shared values among participants (such as the importance of addressing students’ basic needs, since a lack of food or housing can hamper academic progress), mobilized the interpretation and implementation of resources provided.

For transportation, most participants described how the lack of adequate public transportation made it difficult for students to get to campus for in-person classes. For some students this meant that they needed to “get on two or three buses depending on where they live” or that bus routes did not service their area. Students needed to drive to campus, which caused additional complications such as paying for gas or an emergency car repair. All seven community colleges offered free or discounted bus passes to students, but this did not address all transportation needs for students who lived in non-serviceable areas.

For childcare, need seemed to vary depending on whether students had access to free or reduced childcare either through their college or through a local community partner. A Director of Student Engagement at Maple Community College explained how they have daycare and preschool on campus, and parents pay on a sliding scale. Employees used the service for their children and had to pay the “full amount,” but students paid “a fraction” or “almost next to nothing” for their children to attend. A Faculty Member and

Advisor at Eucalyptus Community College reported that they did not have childcare on campus which was a “huge source of frustration for a lot of students” because they could not afford the full price of childcare elsewhere to be able to take in-person classes. This meant that students either enrolled in online classes or dropped out/paused their enrollment if they could not access affordable childcare. A Counselor in a Student Support Program at the same college explained how parenting, while attending school, was complicated:

It's tough to balance school with the needs of different various ages of the kids that they have. I think that's the biggest [issue], because if anything comes up with them, it impacts whether they can even finish a class. . . . So I see a lot of that happening, where they had to drop out of class for one semester, because this happened to their child, or their child had surgery, all this other stuff, or they get pregnant, and they had to deliver in middle of the term. So, I think when you're a parent, the issues are very, very different.

Participants used sensemaking to contextualize their students' financial challenges by describing the local economy, housing market, or familial situations that led to these hardships. Often these external forces, such as rising rent prices or growing up in poverty, were beyond the control of their students. In trying to address their students' financial challenges, practitioners experienced negative emotions such as helplessness, “depression,” or “fear” when their students' needs far exceeded their ability to help. However, our participants moved towards asking “what do I do next?” (Weick et al., 2005, p. 412) about their students' financial needs by connecting them to resources and assistance, either at the college or the local community. There was only one participant who voiced that students' financial challenges may be of their own making—using financial aid money towards “all the things that [they] shouldn't go for. . . the things that they wish they could get” like “annual Disneyland passes.” This participant made sense of these interactions by suggesting that students needed financial literacy training to learn how to budget better and use aid wisely.

The extent of the students' financial needs and challenges also varied by what resources they had access to as promise students or within their college. All seven colleges had food pantries and offered free or discounted bus passes. Only one college, Maple Community College, offered on-campus housing. Another college, Juniper Community College, built on-campus housing to start operating in Fall 2025. All colleges except one—Eucalyptus Community College—offered on-campus childcare. However, the ability of services to meet student needs depended on practitioners' interpretation and implementation of procedures. A Promise Program Director explained how they did not limit the number of times students could visit the food pantry per week, which was different from the stated policy of once per week. Another participant discussed that their college (Juniper

Community College) had on-campus childcare but, it was limited to “maybe 100 students or 100 kids, so it's not terribly helpful.” These examples illustrate how street-level bureaucrats (people) were able to make sense of how useful the basic needs services were within their community college (place) depending on the (policies) for that service and their ability to change them.

Most Students Do Not Need or Are Counseled Against Student Loans

Multiple individuals interviewed stated that students usually did not take out loans, and one participant shared that, “93% of their students graduate debt-free.” The community college sector makes a conscious effort to keep tuition prices low. Typically, participants would explain that low tuition was the main reason why student loans were not necessary at their community college. In addition, students who were recipients of promise scholarships were also often receiving support from other scholarships and grants. For instance, students on the promise scholarship at Palm Community College were sometimes part of the Honors College (which provided generous financial support) or received a merit-based state scholarship.

A Director of Student Success at Mulberry Community College indicated that, “Students, particularly the younger generation, are avoiding loans like the plague. Loan debt is scary, and these students are responsible in applying for other grants and scholarships to avoid taking on loans.” Another participant, a Faculty Member and Advisor at Juniper Community College stated, “In my 17 years of working with students, I have hardly ever heard about students taking out loans.” A third participant, a Counselor/Academic Advisor at Eucalyptus Community College, explained:

For several years, there was not even an option [in the student's financial aid system] to click on to ‘take out a loan.’ The college has recently started allowing loans. For the past year and a half, I've noticed that now the student can click on the loan, and we tell them not to. Ok, don't do that, apply for grants and apply for scholarships, but do not take out a loan, if you can help it.

Finally, a Director of the Honors College from Palm Community College said:

Students are very scared of loans. I advise students to take out loans if they will attend a prestigious college—for example, we had a student transfer from [Palm] to Yale, and this was a scenario where I advised the student to consider loans, but we don't recommend it for students attending [Palm]. We do a lot of work in helping students understand their award letters [to prevent taking out more loans than necessary].

There were some exceptions on advising students to avoid loans. An Advisor in a Student Support Program at Juniper Community College encouraged students—especially promise

students—to take out loans and save the money in a high-interest bank account. They said:

Our promise students can still get additional aid. So we try to tell them, take that money and save it, put it in a savings account, high interest account, if you can open it, if your parents or guardians have it, do not touch it, unless you are in an emergency. When you transfer to a 4-year university, you can use your financial aid that you get there, on top of the money that you saved while on promise.

The participant discussed how they did not want students to “walk away from education just because of loans” so when loans were “unavoidable”—especially when students transferred to 4-year universities—they counseled them on how to “minimize” loans by choosing more “affordable” 4-year options instead of “big-name schools.” An Academic Advisor at Mulberry Community College shared a similar experience that students sought out loans once “they get past the associate’s degree, then it’s more likely they’re going to be looking at student loans” to pay for their bachelor’s degrees. A Financial Aid Coordinator at Mesquite Community College discussed how loans were not “always a bad word” and “they’re needed, especially for students who are coming from low-income or, you know, fixed-income backgrounds.” However, they also stated that “if you’re my student . . . I will maybe talk you out of taking out a loan.” This statement expresses the conflict that some participants felt: even though loans might be unavoidable given their students’ financial circumstances, they still advised students not to take out loans.

Participants utilized their own sensemaking to interpret that community college students had lower financial need for loans than their 4-year counterparts because of lower tuition prices and the availability of promise scholarships and/or other financial aid to cover college expenses. Almost all participants expressed negative feelings about student loans or their students taking on loans because debt could create “bigger problem[s]” for students if they were unable to pay back the loans, especially if they did not finish their degrees. These views were part of cognitive elements of policy implementation, such as individuals’ beliefs and values. Participants put these views into practice as street-level bureaucrats by advising students to avoid loans—even when students might need them—or just avoiding the conversation altogether by not mentioning loans. Practitioners’ sensemaking about the dangers of loans influenced their interactions with students, since “no-loan” guidance was not an official institutional policy.

Streamline Financial Aid Services and Financial Literacy Training

As described earlier, participants indicated that students expressed various challenges about paying for living expenses. According to the student-facing employees, some

of these challenges were related to difficulties navigating FAFSA and understanding financial aid award letters. Participants employed sensemaking to assign meaning to student narratives: qualifying for promise aid often required FAFSA completion. Participants also implemented changes, using their discretion as street-level bureaucrats, to meet student preferences for online versus paper procedures. By being aware of the external policy environment, such as federal changes to the FAFSA, street-level bureaucrats responded to such changes by implementing them on campus. A Financial Aid Advisor at Mesquite Community College, who had worked in financial aid at different types of institutions (including a research university and proprietary university), said the following:

Moving to electronic and paperless forms of processing and communicating with students has been a godsend. It’s really helped for both students and families and for us. There’s a big change right now—the federal government move to simplify the FAFSA, it’s not fun for financial aid offices because we’re constantly following suit. And nothing is ever truly simplified. But movements being made to simplify the process and make it more accessible to students.

Along with this financial aid advisor, multiple participants acknowledged that it was not simply the provision of aid, but educating students on how to understand procedures for obtaining and renewing aid.

Not only were student support specialists asked to go over the details about financial aid awards, but they also facilitated students’ knowledge of basic personal finance. When asked about financial literacy—including students’ understanding of their financial aid letters—the Financial Aid Advisor from Mesquite stated:

It’s a big topic. There are times I’ve had 18-year-old students who don’t know their social security number or don’t know what a checking account is. . . . We are guiding students on how to sign up for direct deposit. Guiding them when they take out a student loan, especially federal loans, there is a lot of entrance and exit counseling that’s required.

This sentiment was echoed by participants at other colleges, even for employees working outside of the financial aid office. These participants emphasized the uniqueness of the people—the first-time college students eligible for promise programs. At such a young age, they may not be armed with the skillsets needed to navigate college, especially if they are first-generation college students. This concern for financial literacy among community colleges students is not unusual. Menges and Leonhard (2016) surveyed community colleges students in the Midwest and reported low financial literacy scores for all but one of their 141 respondents.

Participants constructed the meaning of their roles as guiding students through financial aid literacy and financial literacy in general. Based on prior knowledge, observed data, and decision-making models, participants constructed

realities that supported the notion that students lacked financial literacy skills, and that programs lacked transparency. Therefore, a frequently voiced suggestion was to have student service staff dedicated to helping students navigate the complexities of financial aid and overall financial literacy. A Student Success Coach at Maple Community College shared the idea of having “social workers” who could guide students to overcome financial challenges. These mental constructs addressed the first question in sensemaking (“what’s going on”), and advanced towards the second question (“what do I do next?”; Weick et al., 2005).

Promise Program Resources and Design Elements

Varied and sometimes volatile funding sources. To address RQ2, we first summarize the funding sources for the programs studied, since this broader context could influence the adequacy of funding and spending decisions. According to participant narratives, triangulated using document analysis, all seven programs (and their associated support services) were funded in part by state appropriations, which internally allocated funding towards promise operations, except for one program (Mesquite Promise) that did not receive funding from the college (see Table 1). All seven programs were also funded in part by grants, and by philanthropy/philanthropic donations. Grants and philanthropic donations could vary significantly from year to year, and we would consider these sources as less consistent than state appropriations. Four programs (Palm, Mulberry, Juniper, and Eucalyptus) also received funding from local appropriations, and three programs (Mulberry, Maple, and Mesquite) also received funding from an endowment. Our findings of different funding sources for promise programs and volatility amongst sources were consistent with prior research (Billings et al., 2023). Framed within the policy implementation lens, all programs had the benefit of annual state support—general operating funds from the state were disbursed by the college internally to fund either the tuition waiver portion of the promise program or the support services offered to promise students (i.e., paid salaries of staff). The annual state funds allowed program administrators continuous and somewhat reliable funds to operate promise programs. However, state appropriations still needed to be approved by state legislators, which may involve political considerations when making funding decisions. In New Mexico, Republican state legislators brought up inadequate and unstable funding for their state promise program as a main reason to not support the bill when they were considering the adoption of the program (Billings et al., 2025).

Switching aid distribution to respond to students’ financial needs. Across our seven colleges, only one (Mulberry Community College) allocated funding using a first-dollar method. In fact, the Mulberry program began as last-dollar

and changed its design to first-dollar. Program administrators employed sensemaking to identify an expressed student need for additional funding, coupled with the administrators’ own values of improving affordability, especially for low-income students. We describe the process that allowed greater resources to be allocated to promise students. When Mulberry’s program was initiated in 2005, the program was created and funded by a community foundation. One initial choice was to design the program as last-dollar, meaning that students had to expend all other institutional, state, and federal aid before receiving Mulberry promise funds. The program was designated as a promise zone in 2009 and started operating as a promise zone in 2012, which meant that they could participate in tax-increment financing from the state to fund their promise scholarships. Starting in 2022–2023, the program changed to first-dollar, and students could stack promise aid on top of state and federal grant aid. If tuition was covered by another source, students could spend promise aid on living and other expenses. The promise program’s foundation stated that it covered tuition, fees, and books, enabling students to use other need-based financial aid for essentials like food, transportation, and childcare. One informant, a Director of Student Success, at Mulberry Community College stated:

A lot of foundations [including our partner foundation] like to tout how many thousands of dollars they have awarded and how many students have been awarded scholarships, but previously, these were all last-dollar. Before, the Mulberry Promise benefitted middle income students—those who weren’t eligible for Pell Grants. Now, students on Pell Grants qualify. . . . They aren’t being penalized for receiving Pell, they’re able to tap into both Pell and Mulberry funds. This took years of progress, years of conversations between the college and the foundation. Pell recipients now receive refunds from the program, which they can use to buy laptops and other supplies.

This change in the design of Mulberry Promise shifted award money towards low-income students who needed the most support. Based on our interviews, the design change was catalyzed by students expressing their financial needs. Student-facing professionals employed sensemaking to communicate the urgency of student needs and categorize such information into actionable steps (Weick et al., 2005). College employees (people) banded together to initiate and sustain conversations with the local foundation (place)—the sole endowment-based funder of the program—to revise the eligibility requirements and benefits allocated (policies). This represented discretion amongst street-level bureaucrats in how they interpreted client needs, and policy implementation in how they aimed to put policy goals into practice. There was feedback gathered from students that last-dollar allocations were insufficient, so employees strategically advocated for policy change that better aligned their goals with students’ needs. The change to first-dollar is a rare occurrence in studies of promise programs, and our findings showcase the power of implementors in enacting policy.

The last-dollar design was more pervasive, and respondents recognized that the beneficiaries of promise were middle-income students. A Director at Palm Community College offered a representative quote, stating that “there is a pocket of individuals, middle ground students, middle-income students, not rich, not poor. I think the promise is perfect for them. They may have an outside merit-based scholarship. If they qualify for the Pell Grant, it’s very minimal, so the promise makes a huge difference [in covering the remainder of tuition and fees].” Practitioners working with last-dollar promise programs collectively understood that Pell recipients rarely benefited from promise aid, and, through sense-making, fully acknowledged that middle-income students had the most to gain. A few respondents expressed concerns that last-dollar was “penalizing students for receiving Pell” yet accepted that this was simply the program’s design structure.

While Mulberry’s design shift from last- to first-dollar was beneficial for low-income students, it did instigate concerns amongst college employees about the program’s financial sustainability. Operating a first-dollar program was significantly more expensive, and the foundation drew heavily from its endowment. One participant mentioned:

The endowment has slowly been dwindling. But at this point, we don’t have to go out and ask for donations that other [promise programs] must do. The change to first-dollar draws down the endowment more quickly, so we’ve started conversations with our funder about how to be sustainable. Additionally, I am optimistic about the lessening of the financial burden for students, making it a more seamless, easier process. We hope our numbers will grow, and it’s important that students are retained from fall to spring and continue into their second year.

In short, while the increase in financial benefits to students was a noteworthy impact of the Mulberry Promise, the greater expense created a need to consider alternative revenue streams for the future. This need will require individual sensemaking and coordination among numerous street-level bureaucrats as they assess ongoing policy implementation and seek to ensure the program’s future success.

Limitations

Before delving into our Discussion section, we draw attention to several limitations of our study. A first limitation was that our programs were in different state contexts. Only two states (California, Michigan) had policy levers to incentivize either local community colleges or communities to establish their own promise programs. This broader context might have influenced the buy-in stakeholders had for college-level programs and the stability of the resources they received. Given the differences in the state policy environment for our seven community colleges, students’ financial challenges may have been affected by the amount, type, and stability of resources allocated by the state. California and

Michigan both offered state-funded resources to their community colleges, which were not offered in Florida or New York. In addition, several participants we interviewed in California discussed additional resources allocated to colleges by the state, such as the Extended Opportunity Programs and Services (EOPS). EOPS aimed at ensuring that students who were disadvantaged by social, economic, educational, and linguistic barriers had access to services, such as comprehensive academic support counseling and financial aid (California Community Colleges, n.d.). Therefore, colleges located in California were situated in a unique context that valued promise aid and support services. We did not find this level of state support for the other community colleges within our sample.

While every participant interviewed worked with promise students and were asked specifically about promise students, some employees did not work exclusively with promise students, and their interactions with students more broadly may have influenced their beliefs. For example, the First-Year Experience Counselor at Sycamore recruited and advised all entering promise students, but they also ran programming for all first-year students. This was reflective of the nature of promise programs in our sample because very few had dedicated resources to hire promise-only support specialists. Relatedly, some promise students also received support services from campus offices that targeted the same type of population that promise programs did. Thus, we faced the limitation that participant answers may not have distinguished explicitly between promise and non-promise students. However, we posed interview questions specific to promise students in efforts to address this limitation.

Discussion

Community college administrators voiced the main financial concerns of their students: basic needs such as housing, food, transportation, and childcare. Some promise students (even with their educational expenses covered) experienced financial difficulties in securing basic needs, which had repercussions for their educational experiences. In some cases, students had to drop out or pause their enrollment due to these financial challenges. Even given students’ difficult financial situations, most participants discussed how they advised their students not to take out loans because of the participants’ negative perceptions about student debt and their fear of the consequences if their students were unable to repay loans.

Students’ financial concerns were also influenced by how the promise program was funded, the stability of those funds, and whether the funding sources were adequate to cover the expenses of the program. Most participants explained that the funding sources changed from year to year, and that sometimes this lack of stable or consistent funding resulted in reduced or inadequate services for their students and/or

inability to meet their students' financial needs. This concern motivated one promise program in our sample to change how they allocated their scholarship from a last-dollar to a first-dollar design. This permitted Pell-eligible and other need-based aid recipients to receive promise dollars for the first time—better addressing their financial needs. However, some community college staff at this promise program expressed that the first-dollar design was more expensive and led the program to consider alternative funding sources, and to question the financial sustainability of existing sources. Based on our findings, we offer several recommendations for policy.

Policy Recommendations and Implications

Address basic needs insecurity. Considering that basic needs insecurity was the most commonly voiced financial concern that practitioners perceived among promise students, we recommend additional policymaker investment in programs and services to help cover college expenses beyond tuition and fees. While programs we studied provided a plethora of academic supports, these supports to enhance learning and belongingness to campus are more impactful when students' foundational needs, such as housing and nutrition, are met. It was encouraging to see that promise students were advised to take advantage of campus resources such as food pantries, emergency grant funds, and temporary housing assistance. While these services offer a stop-gap for a student's immediate need, securing long-term stable and safe housing, along with nutritious food options, ultimately improve students' academic success (Broton, 2021; Goldrick-Rab et al., 2024). Even if promise programs allow aid coverage up to the cost-of-attendance, students are still likely to struggle with necessities such as childcare and transportation. Promise programs advertise as fulfilling a “promise” to students that if students work hard in high school, they can attend community college for “free.” However, this promise remains unfulfilled because of the myriad of other expenses that come with attending college and simply surviving—expenses ignored by the vast majority of last-dollar programs.

While understanding different institutional priorities, physical spaces, and resources, we recommend that community colleges as a sector consider the utility of offering on-campus housing. Only one college we studied had on-campus student housing and was located in a lower cost-of-living location compared to median living costs in the United States, while another college located in a high cost-of-living location was implementing new housing. Several of our colleges were located in very high cost-of-living locations, and any type of subsidized housing offered by the campus would significantly benefit students. In a quasi-experimental study, Turk and González Canché (2019) found that community college students who lived on campus were more likely to transfer to 4-year institutions and complete their bachelor's

degrees compared to their counterparts who lived off campus. However, there was no effect of living on campus on completing their associate degrees which the researchers attributed to these students being more likely to use community college as a “stepping stone” and transferring or entering the workforce early, before earning their associate degrees (p. 247).

We suggest that local and state policymakers can work alongside community college practitioners to invest public or private funds to specifically target college students' basic needs insecurity. Using taxpayer revenues to subsidize college expenses beyond tuition and fees can improve degree attainment, leading to increases in graduates' earnings (Jepsen et al., 2014). This creates a stock of educated labor which adds to the local economy through greater income and sales tax revenue, which may be recaptured by localities that funded the promise program. Promise program administrators could also encourage students to utilize federal programs that address basic needs, such as Temporary Assistance for Needy Families (TANF) or Supplemental Nutrition Assistance Program (SNAP; Policy Leadership Trust, 2019). Goldrick et al. (2019) found a gap between students needing and students accessing assistance; only 20% of food insecure students accessed SNAP and 7% of homeless students received housing assistance.

While our next recommendation about aid distribution is specific to promise programs, we do want to differentiate between promise-specific and broader institutional dynamics. Promise programs are not implemented in a silo, and, according to the seven cases studied, there is integration between the program and the college. We suggest community colleges, independent of promise, explore options for building and offering student housing at lower-than-market rental rates, made available for all students. If promise students are struggling with living costs, certainly those students without tuition and fees covered are facing similar, possibly more extenuating, circumstances.

Reform the aid distribution method towards first- or middle-dollar. Our next recommendation is informed by the need to address promise students' living expenses—underscored by our findings on basic needs insecurity and by one program's decision to shift from last-dollar to first-dollar, which greatly improved prospects for low-income students. This was demonstrated as politically and practically feasible, and while concerns were raised about the long-term financial sustainability of funding a first-dollar program, the program had been exploring opportunities with funders to maintain the more costly first-dollar design. Since the program only recently started distributing funds as first-dollar, we encourage researchers to revisit the sustainability of programs after such a pivotal design change.

While recognizing financial constraints, we recommend that promise programs explore opportunities to change to

first- or at a minimum middle-dollar allocations to target funds towards financially needy students. While the last-dollar model is the dominant form of funding distribution among existing promise programs, it does not account for total expenses students incur to pursue college, and does not cover basic needs or other educational expenses such as books or laptops (Perna et al., 2020). Interview participants in our study communicated their sensemaking of the beneficiaries of last-dollar programs (“middle-income, not wealthy, and not poor”) in ways that were consistent with the literature (Billings et al., 2023). Middle-dollar programs, such as the Oregon Promise, guarantee a minimum award amount to students whose tuition is covered by other aid (Carruthers & Iriti, 2022). Perhaps through seeking more philanthropic revenue streams, policymakers can democratize the first-dollar approach as suggested by our findings and by previous studies (e.g., Monaghan & Attewell, 2023).

Balance student loan borrowing with graduation prospects. Our findings reflect the practitioner viewpoint that students—particularly promise students—should not take out loans when they are attending community college. This universal aversion towards loans is complicated by existing literature. Research on community college borrowers found that taking out a federal loan positively impacted enrollment status at the end of Year 1; non-borrowers had twice the likelihood of dropping out, perhaps represented by students who did not intend to obtain a credential and would not incur debt for a few skills-enhancing courses (McKinney & Burrige, 2015). However, by the third year, borrowers experienced more than double the likelihood of dropping out compared to non-borrowers. This is possibly explained by borrowers being more likely to become dissatisfied when making a cost-benefit analysis of college attendance and thus choosing to drop out (Dowd & Coury, 2006). Conversely, if a student must choose between continuous enrollment and debt, versus dropping out and no debt, it is more advantageous long-term for students to take on debt because obtaining an associate degree is a strong predictor of higher future earnings (Jepsen et al., 2014), improving ability to repay loans. These individual outcomes are consistent with institution-level findings that graduation rates positively predict cohort loan repayment rates (Li & Kelchen, 2021). Therefore, the practical advice to avoid student loans “like the plague” needs more nuance.

Instead, we recommend for practitioners to advise students to take out moderate amounts of debt if it would enable students to work fewer hours, attend full-time, and spend more time studying, potentially increasing their GPAs. Students who borrow moderate amounts may experience higher persistence and graduation rates as well as shorter time-to-degree, which can reduce college expenses. Whether to borrow and how much to borrow are not a one-size-fits-all decision as Avery and Turner (2012) explain the differences in individuals’ return on investment for college

and how this should shape their borrowing decisions. Prior research has shown that some students under borrow, which leads to negative outcomes such as reduced educational attainment, lower wages, and negative financial well-being (Black et al., 2023). Therefore, we suggest that practitioners balance the unique needs and situations of their students as well as consider their future earnings potential (based on major and career choices) before recommending that students never borrow or only borrow when they transfer to a 4-year institution. This recommendation applies to those advising promise students and all community college students.

Adequately fund promise programs. One of our overarching themes focused on whether funding for promise programs was adequate to provide the necessary supports for students. Funding adequacy helps to ensure that staff are serving students at proper capacity to genuinely deliver on their “promises.” We suggest that programs diversify their funding sources, where possible, to lobby local and state policymakers, and seek out philanthropy for more stable sources of funds such as endowments, trusts, private gifts, and tax-increment funding (Billings, 2022). It is also important to note that the one promise program in our sample that participated in tax-increment financing was able to switch from a last-dollar to first-dollar design. Better-funded programs could offer more comprehensive wrap-around services like the CUNY-ASAP program, which has increased postsecondary degree completion in two states (Miller & Weiss, 2022). Along with free tuition and fees, the CUNY-ASAP program offers textbook stipends, personalized advisors, academic and career support, free public transportation, and priority registration (CUNY, 2024).

However, there is a tradeoff between sustainable funding and student equity. Rauner et al. (2024) examined four promise program budget models in California and found that the budget model that offered the most robust student supports beyond tuition and fees was the least sustainable (i.e., had the lowest share of its budget from the state’s guaranteed promise funding—32% compared to 88%–96%) and included fewer low-income students served by the promise program (12% compared to 31%–65%). Therefore, promise programs need to balance adequately funding their aid money and their corresponding student support services, while making sure that they attend to students with the most need. We applaud the promise programs in our sample for developing and maintaining a diverse suite of academic support services (advising, success coaching, career development, transfer support, etc.) to enhance their students’ experiences.

Future Research Directions

Based on our findings, one area of future research is to track across time the ways that practitioners respond to

students' stated financial needs. Although we provided a snapshot of students' commonly voiced financial challenges, and practitioners' interpretation of how to address those challenges, it would be informative to conduct follow-up research to see how policy implementation evolves over time. Since we found that many practitioners voiced student concerns about housing and food insecurity, it may be useful to interview practitioners several years later to decipher if any institutional responses are made to accommodate these expressed needs (e.g., subsidizing on-campus housing, providing food vouchers) and how well these efforts, if any, mitigate student concerns. We discovered a politically feasible way that one promise program changed from last- to first-dollar, with plans to improve future financial sustainability. A cost-benefit analysis of the last-dollar programs we examined could determine whether the added costs of such a policy design change are justified, and if they can produce meaningful improvements in retention and completion rates. Future research can also include interviews of students themselves to further expand knowledge of whether student and practitioner perspectives align.

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