# MORE THAN MONEY? THE STOP OUT STUDENT EXPERIENCE

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A Dissertation
Submitted to
the Temple University Graduate Board

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In Partial Fulfillment
of the Requirements for the Degree
DOCTOR OF EDUCATION

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December 2025

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**ABSTRACT**

The purpose of this qualitative study was to further understand the decision-making by students who chose to stop out and how they came to resolve the circumstance that allows for a successful return to college. Additionally, this study aimed to capture how students perceive their ability to complete college or return after withdrawing, including surrounding behaviors and strategies used to return to college. This study captured the narratives of nine purposefully selected participants, who were either currently enrolled in or graduated with a general studies bachelor's degree, from a large 4-year university in the greater Northeast. The program was specifically designed for returning students who have had a disruption in their enrollment and have later returned to complete their degree. I collected and analyzed data through emergent themes and open coding to describe the essence of each participant's experiences. These findings were congruent with similar research and led to additional recommendations for enrollment strategies, supporting the need for higher education to adopt a comprehensive systems approach that recognizes stop out behavior as strategic life navigation rather than an institutional or student failure.

*Keywords:* stop out, post-secondary departure, attrition, financial literacy, persistence

## ACKNOWLEDGEMENTS

I would like to begin by thanking my committee chair and advisor, Dr. Jodi Levine-Laufgraben, who supported me from the beginning and provided guidance, encouragement, and thoughtful reflection to my research. Additionally, the other members of my committee, Dr. Wanda Brooks, and Dr. Tim Fukawa-Connelly, I am grateful to have content area experts, who provided thoughtful and intentional questions along the way. Through their recommendations, I was able reflect on nuances that I had not previously considered.

I would also like to thank my coworkers and colleagues across campus. Your encouraging words and enthusiasm for the work that we do has helped me tremendously. It has not always been easy, but it is through your friendship that has allowed me to persevere.

To my wife, I can’t express how grateful I am for all the encouraging words, patience, and flexibility. I know it wasn’t always easy, and at times my work and schedule took priority. I am truly and forever grateful that at each step, you were there to keep me motivated.

Lastly, I am profoundly grateful to the participants in this study and for your willingness to share personal memories with me, recognizing how much courage it took to revisit experiences you may not have thought about in a while and the emotions they brought up. Your trust and perseverance in telling these important stories is a gift I don't take lightly, and I'm honored you chose to share them with me.

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# CHAPTER 1

# INTRODUCTION

Recent improvements in student access to higher education through public policies and programs have been no small feat. With legislative reform designed to remove discriminatory barriers for racial and ethnic groups of students and matching need-based aid, there has been a tremendous improvement in access. However, systems to support and promote students throughout the stages of their academic career may not be keeping pace and though institutions of higher education have done well to boost enrollments and participation rates, research has shown that discrepant forces remain, as persistence rates vary across evolving student demographics (Cox, 2016; Labi, 2015). As of 2018, the number of college dropouts exceeded that of high school, with roughly thirty-six million Americans with some post-secondary education, but without a degree, or no longer enrolled (Becker et al., 2021). As promising as it is to see current higher education attainment rates increase for traditionally underrepresented groups, such as females, black, and Hispanic students (Ma et al., 2016), the perpetuation of inequality and variance among completion for these students will continue if administrators and scholars do not address factors contributing to these discrepancies.

## Statement of the Problem

Specifically, for students coming from low socio-economic status backgrounds, financial access and decisions surrounding which institution to attend are strongly tied to considerations about successfully paying for and managing debt during their college years and are at more risk, with the most prevalent contributing factor explaining unenrollment, being the inability to finance their education (Ortagus et al., 2021).

Students typically rely on a combination of institutional, state, and federal grant aid, and federal and private loans to make their education more affordable, and even then, there are often remaining unmet financial needs (Ahlman, 2019). Many students also rely on family support to assist in paying for college; however, family incomes are remaining flat while the cost of tuition is rising (Baum, et al., 2018). Using the in-state net price calculator for the university used in this study, an average student admitted in Fall 2024, who takes four years to complete their degree, would pay an estimated net price of over $105,000. An adult student making $30,000 per year, over 10 years, would only be able to contribute $6,460 towards the full cost of their education and for a single parent with one child, making around $35,000, may only be able to save $3,400 over 10 years (A Benchmark for Making College Affordable, 2015). If family resources are insufficient to cover the net costs of tuition, students rely on two other options: working or taking on more debt. With no end in sight as tuition continues to rise, we can assume so will levels of debt, default, and attrition.

Additionally, even if students can secure enough money to finance their education, their ability to afford and pay off student loans after graduation is disproportionate across demographics (Gonzalez et al., 2019), further adding to the question of whether to persist, pause, or stop altogether. This issue is not due to a lack of motivation or ambition. Students facing financial obstacles are hardworking and proud of their accomplishments and though need-based financial aid is one way that the federal government, states, and institutions support students in overcoming affordability challenges and maintaining enrollment, low-income and working-class students still struggle with balancing education expenses with other financial obligations, potentially forcing students to make the hard choice to pause their education (Peters, et al., 2019).

Furthermore, issues related to understanding how and what services are available at enrollment are disproportionate across demographics (Gonzalez et al., 2019). This barrier is not likely to simply disappear once enrolled, continuing to serve as another potential disruptive force throughout the student's academic lifespan. One way that institutions have attempted to mediate interruptions and assist students in returning is through financial literacy and wellness programming. Though the idea of financial literacy education and campaigns to bring students back are not a new idea in higher education, continued research and evaluation of specific risk factors is required to create best practices to prepare students for financial obligations, day-to-day budgeting, debt reduction, and thinking about the future and any potential enrollment threats.

Though there are some similarities with dropping out, current research has shown enrollment patterns are changing, as many students consider planned, short breaks in their education as a specific strategy to eventual completion (Schulte, 2015). These planned breaks are often to address concerns and risks including financial, medical, academic, and personal reasons. However, even once a student returns, there remains some risk that whatever factors were of concern, may eventually show themselves again.

Though it is promising to see larger and more diverse enrollment, we are also seeing increased noncompletion. Through this study, this researcher's goal was to better understand the decision-making of students who have departed from their academic program, returned, and how they weigh the benefits of college with costs with risks.

## Significance of this Study

There is little denying the benefits of obtaining a degree with potential to increase lifetime earnings, health, and social and economic mobility (Coker & Glynn, 2017; Garcia, 2018). Unfortunately, with increased net costs to attend 4-year institutions, there is an accompanying increase in borrowing (Akers et al., 2019) by students, with borrowing practices varying across incomes. On average, list tuition prices for public, 4-year institutions are 84 percent of median family income for families in the lowest quintile (Association of American Colleges and Universities, 2015). Additionally, though there is an assumption that the college choice model is based on a step-by-step process where prospective students are evaluating all financial alternatives and have access to transparent information, this is not true for many low-income students (Cox, 2016). Many students must also factor in family dynamics and responsibilities, commuting to campus, and subsidy or aid packages throughout their time in college, which ultimately leads to choosing to attend, not attend, or take a break (Alvarado, et al., 2020).

This is further complicated, as previous research has focused on typical choice and navigation strategies, which are based on students with more resources, resulting in skewed results that create a deficit narrative, depicting low-income students as poor decision-makers and lacking motivation (Cox, 2016; Trent et al., 2006). Students may be entering into their college years with strained budgets, financial worries, and stress. Though there is state, federal, and institutional aid that can significantly lower costs and burden, low-income students are often unaware of how to access these resources (Coker & Glynn, 2017). If students do not have access to the right information and services at the onset, it is likely their financial stress will only worsen. Additionally, many students report that the primary reason they chose to pause was due to financial concerns (Eichelberger et al., 2019) but previous research has not explored the decision-making process of students who decide to return, and whether financial concerns were alleviated, or if other factors were considered, offsetting risks to returning. Furthermore, findings could help administrators and institutional leadership in developing interventions to prevent students from departing early and in expediting their return to college.

## Purpose of Study

The purpose of this study was to explore what, if any, changes in life circumstances prompted the decision to re-enroll and what similar strategies or resources students who stopped out considered in making the decision to return. Specifically, the decision-making and perception of circumstances of students who depart, and return have guided the research questions. Additionally, with institutions seeing increased pressure to keep enrollment rates up as they rely increasingly more on tuition revenue with state appropriations shrinking over time, administrators want to avert student attrition, increase graduation rates, and reputation, by decreasing early departures, and improving pathways for students to return smoothly. This study explored the factors leading to the decision to leave college and the reasons leading to the decision to return among students who left and ultimately returned to complete a degree. The study was guided by the following research questions:

## Research Questions

Research Question 1 (RQ1): Why did the students leave?

Research Question 2 (RQ2): Why did students who have stopped out decide to re-enroll?

Research Question 3 (RQ3): How have students who have stopped out come to understand their circumstances differently to arrive at the decision to re-enroll?

## Theoretical Framework

As a metric for student success, attrition and persistence have seen widespread attention in educational research over the last 40 years (Burke 2019) and as critical issue facing higher education, a growing body of research that aims to better understand the process and impact finances and institutional relationships have on student enrollment decision making has emerged. Additionally, with the increase in enrollment rates for traditionally underrepresented groups, theorists and researchers have been forced to re-evaluate past theories and models to prevent early departures.

Historically, Vincent Tinto's (1975, 1993) Retention Model has seen general adoption and application in persistence research due to its interactionist approach and encompassing view of the departure process, blending psychological, social, and organizational factors (Chen, 2008; Metz, 2005; Miller, 1991). Though Tinto's work laid an enduring contribution of examining the relationship between the institution, classroom, and student social integration, recent research has evolved in two distinct directions, either advancing theory founded on Tinto's model, or developing new and unique theories to explain student departure. Those researchers that have advanced the proposition of social and academic integration have taken a closer look at student sense of belonging (Logan, 2017), student motivation (Johnson, 2021), and student-institution fit (Bowman & Denson, 2014). Though these are important predictive factors in student departure, I aim to understand the stop out phenomenon through student decision-making, specifically, cost analysis, rationalization and whether and how knowledge about resources can mediate or impact persistence and retention rates. Through Human Capital Theory (Becker, 1967 & 1993) I will be able to capture an explanation of whether students who stop out place an economic value of higher education, and if perceptions or predictions of a return on investment affected their decision-making.

## Human Capital Theory

Over the last twenty years, human capital and many other economic growth theories have been used in higher education conversations as a framework to better understand and explore the public and personal benefits of receiving a post-secondary degree and in highlighting access and equality-related policies and corresponding levers such as federal grants, loans, need and merit-based grants, and state and local appropriations. (Paulsen & Toutkoushian, 2008).

Understanding the inequality gaps for persistence and how socioeconomic and racial differences impact those gaps is one area that human capital has recently been used (Chen, 2008). Unlike psychological theories that examine responses to environment and internal factors, and sociological theories (Bourdieu, 1977) that describe social forces in a student's life (Tinto, 1993), economic theories look to students as rational consumers engaged in a market of supply and demand (Becker, 1993). Human Capital Theory suggests that students can obtain economic benefits or wages by investing in their own capital and production through education or training (Becker, 1993). In this regard, Human Capital Theory helps explain some of the decision-making students, as consumers, undergo while considering perceived future returns, such as wages, and intent to persist. Researchers are using Human Capital Theory to understand how financial aid types and lending options can influence inequalities in dropout and persistence amongst students of varying socioeconomic status (Chen, 2008).

Additionally, human capital theorists would argue that students' decision-making is a rational process, where tangible and intangible factors are being considered as well as deciding if a college education is worthwhile by comparing expected benefits and costs throughout the lifespan of their education (Paulsen, 2001). Initially, students choose whether to attend, where to attend, and then whether to continue attending until graduation. With a continued shift and decline in investment to higher education by states, who see the value of a degree as a private endeavor, (Nuckols et al., 2020) it is ever more important to attempt to understand goal setting and how students rationalize financial risks, borrowing money, other factors influencing their borrowing, and how borrowing impacts completion.

### *Assumption and Limitations*

Unsurprisingly, Human Capital Theory has received wide praise in its ability to explain monetary benefits and predicting whether a student will choose to attend college, which college to attend, and whether they will continue to persist throughout their time in higher education (Paulsen, 2001). Society benefits due to having more highly skilled workers, with less unemployment, and the foundation for a strong economy and individuals earn more (Martinez et al., 2015).

Unfortunately, one weakness is that human capital struggles to explain variance across socioeconomic status, opportunity, discrimination, and home environments. Though human capital can examine access, choice, and persistence, through a lens of economic investment and expected returns, non-tangible factors such well-being, social capital or access to information, and academic ability are not as clearly explored (Paulsen, 2001). Becker, himself, when pressed on the issue to address the influence of race and gender on difference between the wages of men and women, remarked, for whatever reason, employers may have a “taste” of being prejudiced (Brown et al., 2020). This does little to explain why, though women who have surpassed men in obtaining four or more years of college education, continue to lose out on wages (Brown et al., 2020). This is one obvious problem with the assumption of human capital; that education will always lead to increased levels of production, and therefore wages. Other researchers have also argued (Dobbins & Plows 2017; Marginson, 2019) that human capital is too heterogeneous, too linear, in explaining complex interdependent variables, such as the role of status.

In President Obama’s 2013 State of the Union Address, he championed the idea that educational policies would equip Americans with the skills and training to fill manufacturing, energy, infrastructure, and housing jobs (Slaughter et al., 2015). This emphasis on specific fields of education and skills has an indirect consequence of sending a message that liberal arts and humanities are not as valuable or needed, creating a demand side vacuum (Dobbins & Plows, 2017). In addition to potentially devaluing certain skills and degrees, human capital assumes that students are rational decision-makers, engaged in a capitalist market, however this does not mean that they are estimating accurately the rate of return from their investment into human capital (Dominitz & Manski, 1996). This also assumes that students can predict in economic returns what employers are willing to pay for a higher price, of college trained individuals (Brown et al., 2020).

Another counter to human capital is credentialism. In human capital, the assumption is that through education, knowledge, skills, and the ability to analyze problems, productivity is increased. Credentialism, however, posits that there is symbolism behind a degree, that it conveys information about positive traits. For example, college graduates have higher earnings than high school graduates, not because their education raised their productivity, but because more productive students apply to and attend college. When employers are reviewing applicants, the degree symbolizes an assumed or predicted amount of production they can expect to receive. Additionally, research is supporting that while students are in competition for the supply of credentials and typically less unemployed, it does not mean they are finding good, quality jobs, and encountering underemployment (Mok & Wu, 2007). Even in 1993, Becker had identified the possibility of credentialism as an alternative view, stressing that education conveys information about underlying abilities and valuable traits of individuals. Becker's argument was that when employers are looking at performance in the context of working life, not success in schoolwork and that if credentialism was true, the cheapest and easiest way for teenagers to prove to employers their productivity, is to enter directly into the labor force (Becker, 1993). He argued that through higher education, students gain access to specific information and technologies needed in a fast-paced, knowledge economy.

### *Rationale for Selected Theory*

Affordability is reflected in not only how students choose institutions, but also in their ability to successfully pay for and persist in their academic program. Many students rely on their own income and on family support to assist in paying for college; however, income remains flat while the cost of tuition is rising. Due to this widening gap between contributable income and net tuition, we are seeing an increase in student debt and students are looking to federal and private loans to pay for college. This in turn forces college students to make difficult choices, such as forgoing textbooks or materials, rationing meals, taking fewer courses, or delaying or postponing academic goals (Ahlman, L., & Institute for College Access & Success, 2019).

In this researcher's own research interests, there is a concern with the goal setting and financial information gathering practices of students who stop out as they pursue higher education. This researcher's interests align with how these students begin planning and engaging with services and support prior to and during their college years. Within the stop out phenomenon, students may not have all the necessary information to make informed decisions about options of colleges and majors, and resources available during economic hardship. As more prospective students recognize the importance of obtaining a degree to increase their human capital, there will continue to be an increase in diverse student populations, who may have unique challenges and needs institutions of higher education will have to consider in ensuring that students can persist through their academic journey and are prepared for life after college.

Managing stress, being financially responsible to others, work obligations, and ability to pay back loans are all considered risk factors and barriers to persistence. Human Capital Theory (HCT) is a potential framework to assess the economic value of higher education and whether relationships between motivations, access to information, and thus Social and Cultural Capital, and persistence exist. One could speculate that a perceived, soon, return on investment through higher wages, even during financially difficult circumstances, may be enough motivation to prevent students from dropping out of their program. Though Human Capital Theory has many challenges in explaining inequality amongst gender, race, and socioeconomic status. Recent research (Hai & Heckman 2017; Christou & Haliassos, 2006) does provide some insight into developing models of estimating human capital risks as students consider investing into their futures and balance borrowing and working. These researchers do not argue that inequality does not exist, to the contrary, that credit constraints are a large barrier, however through empirical, quantitative evidence that tuition subsidies and enhanced loan limits may be one way to address this inequality (Hai & Heckman, 2017) and that by targeting specific groups, such as older students, who are statistically more inclined to work versus taking out loans, policies can match more appropriately (Christou & Haliassos, 2006). This data will be used as a foundation for this qualitative research, that will more precisely examine how an institution can better improve persistence outcomes through better financial education about human capital risks.

## Definition of Key Terms

*Attrition* – Leaving an institution before the completion of earning a degree.

*Financial Literacy* – Financial literacy describes the skills, knowledge and tools that equip people to make individual financial decisions and actions to attain their goals.

*Persistence* – The National Student Clearinghouse makes the distinction that persistence is the measured rate of students who return to any institution after their first year, while retention represents students who return to the original institution. For this study, retention will be used when describing the specific participants and institution, whereas persistence will be used broadly to describe trends and patterns of successfully completing a degree.

*Re-enrollment* – The process of re-applying to an institution as a previously admitted student who chose to withdraw, were dismissed, or voluntarily changed enrollment status to nondegree.

*Retention* – The maintained and continuous enrollment at a single institution.

*Stop out* – A student with a long-term academic goal of completing their degree at a single institution, with intermittent stops and returns before graduating.

# CHAPTER 2

# LITERATURE REVIEW AND RATIONALE

## Introduction

Attrition and persistence have received a lot of attention in educational research over the past few decades as a measure of student and institutional performance, particularly at a time when institutions of higher education are under more scrutiny than ever due to rising expenses and the student debt crisis (Burke 2019; Koch, 2019; Perna & Jones, 2013). Unfortunately, there is also a completion crisis with 36 million adults with some college education but no postsecondary credential (Gaul et al., 2022), over one million students dropping out annually (Pelman & Watson, 2018) and only 48% of first-time, full-time students graduating within six years at public universities. Additionally, as more students aspire to invest in their human capital and potential earnings by advancing their academic and professional development, the landscape of student enrolment has changed along with the growth of higher education; the idea of a "traditional" student being a concept of the past (Krsmanovic et al., 2020).

Though it is encouraging to see that students from historically underrepresented groups in higher education are increasingly represented, studies reveal that there is still a gap in the completion rates of students from different demographic groups (Cox, 2016), with Black, Latinx, Indigenous, and AAPI students being 30% more likely than White students to stop out before completing their degree (Davis et al., 2022). Additionally, given that students who are low-income members of racial minorities or who are from first-generation families are also more disproportionately likely to stop out or drop out of postsecondary education, higher education may no longer be the equalizing force it once was (Ajayi, et al., 2021; Gopalan & Brady, 2020; Krsmanovic, et al., 2020) for these students. Due to the evolving study of body demographic and continued discrepancies in those who stop out, or drop out, researchers and theorists will need to reevaluate previous hypotheses and models (Jackson, Harvey & Sherman, 2023).

Although the field of study into enrollment and persistence trends is expanding, there is little literature that focuses on the experience of departure and return, and more specifically how the stop out experience differentiates from other types of attrition such as dropping out, and the decision-making students undergo throughout the enrollment process. The traditional image of how students begin and reach the finish line has evolved as students utilize varying enrollment patterns (Crisp, et al., 2021). The goal of this literature review is to evaluate current and related scholarly work in the fields of student stop out experience, persistence patterns, differences between stop out and dropout behavior, and whether safety nets, such as financial literacy and institutional strategies, can mitigate early departures or hasten returns. Through synthesis and identification of causes, impacts, and if financial literacy has proven any effect on this phenomenological event, this literature review will also investigate and compare stop out experiences to other types of attrition.

## Stop Out Behavior

One challenge to current persistence research is the varying degree and increasingly complex enrollment behavior of students. Students may take time off and then re-enroll later, enroll at two or more institutions at the same time, or stay enrolled with reduced course loads. This is a problem if researchers are treating all non-returning or “paused” student populations as a similar group, potentially leading to inaccurate predictions and findings (Hoyt & Winn, 2004). Generally, the stop out experience has been expressed in the literature as students who do not complete their plan of study within the normal time schedule, take a break for one or several terms, and have returned to the initial institution (Hoyt & Bradley; Johnson, 2018; Schulte, 2015). Another challenge to defining stop out behavior is that there is no consistent agreement on what duration of break constitutes stopping out, with any student who unenrolls potentially being a stop out. For this study, stop out behavior will be defined by any temporary leave from college and re-enrollment as a planned strategy for successful degree completion. Lastly, though persistence research has been evolving, there continues to be missing pieces to the puzzle. Specifically, surrounding the complex balancing and decision-making students undergo to navigate financial constraints and desire to complete their degree.

## History of Persistence Research

Previous persistence research from the 1970s to the early 2000s examined student background traits such as the relationship between family income, prior academic performance, academic and career goals, and social capital to enrollment trends (Bean, 1980; Pascarella & Terenzini, 1983; Tinto, 1975, 1993). However there has been recent interest in recognizing the significance of the relationship between the student and the institution, and more importantly, how the institution approaches the diverse needs of current and prospective students (Perna & Jones, 2013).

This intricate relationship between the student and their college has prompted recent researchers to delve deeper into topics such as person-environment fit (Ajayi et al., 2021) and sense of belonging (Gopalan & Brady, 2019; Grau et al., 2020). Universities and colleges have sought a greater understanding of the factors that allow some students to thrive while others struggle, especially considering the rise in participation by traditionally marginalized and underrepresented groups (Jessup-Anger, et al., 2022). Examining the factors that foster a sense of belonging and person-environment fit is fundamental to connecting inclusivity to persistence. Several factors, including demographics, interactions with faculty, family, and friends, institutional fit, income, involvement, and integration, influence students' decisions to persist, with a sense of belonging being identified as a significant predictor of student persistence (Grau et al., 2020; Jackson et al., 2020) with sense of community and belonging binding students to an institution and contributing to their motivation to continue.

Numerous studies have demonstrated that a sense of belonging is associated with various positive educational and perseverance outcomes, including feelings of safety and inclusion, increased involvement, and a sense of community (Grau, et al., 2020; Jackson et al., 2020; Jessup-Anger, et al., 2022). When students interact frequently and positively with others on campus, they develop meaningful relationships with peers and staff, which confirms that they are seen, cared for, and needed by others. Supportive relationships of this nature become crucial assets that can be applied to the college experience (Strayhorn 2019). Strong support networks tend to increase students' dedication, campus connections, and retention. Indeed, a sense of belonging is essential for retaining all students, especially students of color, and fostering feelings of safety and belonging (Jessup-Anger et al., 2022).

In contrast, studies have also demonstrated that negative relationships students have with their peers, and their institution have a direct effect on the decision-making process of students, particularly students of color and feelings of alienation. Notably, students of color discussed interactions with white peers and staff that made them feel isolated, such as not being able to share conversations about similar life experiences or a lack of cultural awareness and hesitating to speak to peers due to fear or intimidation (Grau, et al., 2020; Jackson et al., 2020; Jessup-Anger, et al., 2022).

It would be expected that students with a greater sense of belonging and who have fostered positive relationships may be more likely to seek or receive assistance and resources that would prevent early departure and encourage earlier returns, stressing the importance of inclusive institutional policies and practice. Though sense of belonging is a strong predictor of student persistence, the question of who returns after dropping out, especially students who may have had a strong sense of belonging, but faced other obstacles, specifically, financial constraints, remains.

## Causes of Stop Out Behavior

As mentioned previously, understanding who is likely to engage in stop out behavior and why has proven to be somewhat challenging as the reasons for discontinuing enrollment can range from student to student. A student who decides to take a break could be a single working parent, or honor roll student on medical leave without formal or informal support systems. Motivation for stopping could be a desire to enter the workforce early, a change in mindset about college, competing demands for time or finances, or mental and physical health concerns. So, while there are predictors, the issue is complicated by the fact that the stop out student experience is diverse. Identifying specific themes on why students do not continue, and at what point they are most likely to leave an institution is crucial to prediction and intervention. Fortunately, researchers have been able to identify some risk factors that appear to be consistent across students who decide to stop out.

### *Financial Insecurity*

One of the most widely cited reasons for stopping out by students is financial concerns and inability to pay for tuition or lack of financial resources (Hoyt & Winn, 2004; Horn & Lyle, 2019; Terriquez & Gurantz 2015; Terriquz, et al., 2013). In a survey of over 6,000 student respondents across 12 colleges, over 63% of students worried about paying for college, more than half indicated that they did not have emergency funds, and over 70% reported they had run out of money at least once over the last year (Klepfer et al., 2018). Though these issues ring true for many students, the literature indicated that these concerns were more significant for students who stopped out compared to dropping out (Hoyt & Winn, 2004), with students who dropped out more often citing dissatisfaction with instruction and conflicting family responsibilities as the primary reasons for early departure. Klepfer et al., (2018) also found in their survey that financial obligations to family members to be a commonly cited barrier to financial security. It could be that students who engage in discontinuous enrollment patterns are more likely to do so during perceived temporary hardships and those students who do not return have other underlying barriers not addressed by financial security.

Temporary financial barriers were often linked or caused by unexpected challenges such as a parent losing a job, running out of financial aid, or competing financial demands such as increased cost-of-living expenses Terriquez & Gurantz, 2015). Though many students do utilize financial aid to offset the costs of attending college, there are often unmet, out-of-pocket expenses to fund that impact their ability to persist in college (Horn & Lyle, 2019).

Another commonly cited reason for stopping out was gaps in knowledge about financial resources (Horn & Lyle, 2019; Johnson, 2021; Terriquez et al., 2013). Terriquez et al. (2013) argues that there is a deficit in college knowledge, with key strategies and types of aid not being adequately provided to low-income families. Additionally, family income and structure can shape what resources are available, types of opportunities, and information students have access to as they prepare for college (Terriquez & Gurantz, 2015). This was echoed by similar research around degree completion; that more guidance is needed to prepare students and their families on the availability of financial aid throughout the duration of completing a degree (Jones, 2013; Kelchen & Goldrick-Rab, 2012). Horn & Lyle (2019) found that for some students, they did not have sufficient support to fully understand the total costs associated with postsecondary education, or if they did understand, had life changes resulting in exhausting financial aid or having to pay for additional credits due to changes in major.

What is not consistent in the research are underlying assumptions about financial barriers. Often, the top three cited reasons for early departure were due to personal commitments, lack of financial resources, and professional commitments. Financial obstacles could be a symptom of other problem areas, but they are frequently cited as the primary reason for departure. Horn & Lyle (2019) argue that there is a possibility of overcounting because of financial pressures caused by other challenges. This challenge of inconsistency regarding underlying assumptions appeared frequently in the literature, with differing reasons for dropping out being broadly characterized as financial and inability to continue. It appears that, even though financial barriers are frequently cited as a major cause of unplanned departure, the term would be better defined as a catch-all phrase with numerous underlying causes.

Fortunately, several of the studies were able to capture qualitative data on how financial challenges shaped decisions to stop out. Terriquez & Gurantz (2015) found illuminating patterns in how students take responsibility for financial matters, sometimes including pausing their education to manage other obligations or already considering other options such as living with parents to save money. Unfortunately, that is not always an option, especially if the student had a live-in partner or dependents (Schulte, 2015).

### *Personal Factors*

As noted earlier, personal commitments outside of coursework tend to match, and in some literature, exceed financial concerns as a reported reason to stop out (Horn & Lyle, 2019). In the report by Horn & Lyle (2019) over 27% of 125,000 respondents indicated that personal responsibilities or commitments outside of the classroom led to the decision to stop out. For some students, they may have started college with good intentions, knowing there would need to be some balancing of priorities, but were unable to do so successfully due to unforeseen hurdles (Pelman & Watson, 2018) such as pregnancy, or family member losing employment. Johnson (2021) also found in their study similar findings, with 55 percent of respondents indicating main personal reasons for departure. These students reported a range of circumstances, such as commuting problems, insufficient family support, health concerns, or competing demands, such as accepting full-time employment.

### *Academic Performance*

Historically, researchers have shown that one of the strongest attrition predictors is first-semester GPA, GPA in specific courses, including math, English, and chemistry (Becker, et al., 2021; Ma, et al., 2016). Additionally, academic performance and not being academically prepared could be a potential barrier to persistence, (Horn & Lyle, 2019) and cause for stop out behavior. However, the literature argued that for students who stop out, academic performance may not get at the underlying issues of poor grades, and the root causes may lay elsewhere (Horn & Lyle, 2019). Johnson, (2019) argues that in their survey, poor academic performance was often linked to insufficient support services, inadequate academic advising, and students unsuccessfully "hanging in." Conversely, Pelman & Watson (2018) found in their research and survey that more than 40 percent of surveyed students who have stopped out had strong GPAs, typically of 3.0 or higher. Again, this demonstrates the complexity of stop out behavior with intersecting barriers such as balancing study with work, and or family obligations.

### *Medical Concerns*

For many students who stopped out, a consistent theme of needing to take time off from school to focus on their own physical or mental health, or health of a family member was reported (Johnson, 2021; Story et al., 2019). Mirroring the student debt crisis, mental health problems are increasingly affecting college student persistence (Story et al., 2019). For some students, stop out decision making is related to mental health leaves of absence, and often influenced by a college therapist, to take time off, find support, and develop new plans, skills, and strategies to persist once the student returns (Story et al., 2019). Often, medical reasons and leaves of absence also blended with personal issues, such as the birth of a child, caregiving of a family member, treatment of an injury, or other health concerns (Johnson, 2021). Horn & Lyle (2018) also found that medical reasons were often linked to support networks, and lack thereof, with students endorsing feeling overwhelmed, without sufficient support to overcome temporary or long-term barriers. Additionally, Becker et al., (2021) found that those students who dropped out due to a reported health issue prior to dropping out were more likely to re-enroll than those who did not report a health issue.

This result seems to indicate that, in the case of health problems, the decision to withdraw from school may be temporary until health improves. This information could be useful for institutions hoping to identify and engage students, potentially preventing leaves of absence, but also in supporting them once they return to campus and although this research will primarily focus on whether financial literacy can mediate disruptions in enrollment, there exists some parallels between mental health wellness and financial wellness in that there may be resources available to expedite returns and ensure successful transition back to college.

## Stop Out Patterns

Though no one is immune to the variety of causes for stop out behavior, research has demonstrated differentiating trends for race, gender, age, and academic year. Research data has shown that rates for continuous enrollment are higher amongst White and Asian students, and lowest for Black and Latinx students (Causey et al., 2022; Terriquez et al., 2013). In a recent study by Nagaoka et al. (2021), surveying students who immediately enrolled into a 4-year institution and stopped out, 30% were Black, 9% Asian or Pacific Islander, 24% Latinx, 19% multiracial, 24% Native American, and 12%

were White students. When comparing completion rates for surveyed students, Asian students lead at 93%, followed by White and Black at 72%, 67% for Native American, and 65% for Latinx students (Gale et al., 2022). When comparing genders, women tend to outnumber men in re-enrollment, credential earning, and perseverance (Causey et al., 2021) across all ages and regardless of ethnicity or racial group.

Research has also shown that when a student decides to enter postsecondary education is important, with those students who enroll immediately following a transition from high school being more likely to complete college within six years (Nagaoko et al., 2021). Additionally, non-continuous enrollment is most likely to occur early in an academic career. Nagaoka et al., (2021) found that among four-year college enrollees, 9 percent did not return for the spring semester of their first year, and 11 percent did not return for the fall of the second year. Though the evidence is clear that disruptions are more likely to occur early, those close to the end are also susceptible.

Additionally, Clery and Topper (2009) reported that if the student was older, they were more likely to persist if they had already completed the first academic year. This was true for the report by Gale et al., (2022) in which the data showed the highest completion rates for students over 50 years of age and lowest for students between 24 and 29.

Like other enrollment patterns, academic or credit accumulation appears to be a strong factor for stop out behavior. Academic momentum, or the speed with which undergraduates progress in college, and early loss of momentum can greatly reduce a student's chances of graduation more than their sociodemographic background or high school academic preparation (Attewel, et al., 2012).

## *Impact of Stopping Out*

Though the depth of literature surrounding who may engage in stop out behavior and likely causes is beginning to increase, there remains a gap in understanding both the experience between enrollment periods and the total impact on the student even after a degree has been completed. Although a wealth of research on the topic of dropping out exists, it is important for institutions to gain a better understanding of what differentiates students who stop out and develop strategies that are designed to re-engage and support students through the stop out experience and prevent a planned break from becoming a dropout. What is known is that the economic benefits on attending college will be higher for those who complete their degree, and students who graduated late earn much less than their colleagues who graduated on time (Witteveen & Attewell, 2019). Furthermore, for students who do not return, there may be many disadvantages impacting the rest of their lives, ranging from more debt per credit earned, decreased earning potential and professional mobility, and risk of loan default (Becker et al., 2021; Horn & Lyle, 2019; Pelman & Watson, 2018). In addition, with nearly half of students from low-income backgrounds dropping out, social inequalities are likely to persist (Terriquez et al., 2013) and contribute to the rise in the earnings gap between those who complete and those who do not.

## Re-enrollment

There is growing concern about when, if ever, the more than 36 million Americans with some postsecondary education but no degree plan to return to school and earn their diploma (Pelman & Watson, 2018). Additionally, a better understanding of why students want to return will allow for improved degree completion program targeting, marketing, and recruitment (Johnson, 2018). This has prompted researchers to explore what brings students back to campus, in addition to what keeps them there. Students who re-enroll and complete their degree are more likely to be employed, to work more weeks per year, and to earn more in real dollars per year than those who do not (Gaulke, 2022).

However, the research revealed that for many students, the reasons to return to school were much more complex, frequently involving a combination of social, emotional, and financial benefits (Becker et al., 2021; Gaulke 2022; Johnson 2018; Pelman & Watson 2018). The leading factor for returning to college, according to Johnson (2018), is intrinsic motivation. Institutions that wish to aid in the successful transition back to school should provide adequate encouragement when students begin to struggle, tapping into the student's desire to prove something and empowering them to believe they can complete their degree. This conclusion was supported by Pelman & Watson (2018) and Becker et al. (2021), who found that internal motivations to "finish what they started" or achieve personal goals of earning a college degree were a significant factor in re-enrollment.

Not surprisingly, the timing of returns often mirrored the causes of early departures, such as improved access to financial aid, having saved money during time away from school, and overcoming personal and emotional obstacles (Becker, et al., 2021). Additionally, data revealed that parents' level of education, cumulative GPA, and cumulative credits were among the strongest variables in predicting re-enrollment, just as they were in predicting non-enrollment. However, Becker et al. (2021) discovered that although demographic variables such as race or gender could reveal disparities in re-enrollment rates, predictive power decreases when more temporally relevant factors can be used that are directly related to student experiences and performance while enrolled. Specifically, non-academic variables such as sense of belonging and personal health, being a stronger predictor of departure and return.

Although data on re-enrollment trends are improving, a review of the relevant literature revealed several obstacles to bringing students back. As colleges and universities attempt to re-enroll dropouts, Pelman and Watson (2018) argue that they will need to develop strategies to locate, contact, understand, guide, and ultimately support them throughout the transition. Frequently, contact information for former students is out of date, and when students can be reached, it is essential to be sensitive and tactful during the initial approach. Once contact is made, enrollment professionals must be prepared to answer questions and provide individualized, empathic clarity about the reentry process, as well as recognize the need for ongoing support (Horn & Lyle, 2019; Pelman & Watson 2018).

## Institutional Affordability Challenges and Rising Costs

All the previously reviewed research had a common theme: many students, but especially students coming from lower income families, may not be fully prepared to manage student finances, loan debt, or in navigating their finances, potentially forcing them to depart early. The Federal Government and States have a long-standing history of supporting students in their endeavors to attend post-secondary education, typically through funding relationships. Individual states have historically been the primary source of financial support for higher education, topping at around 140 percent more than the federal government (Pew Charitable Trusts, 2019).

Unfortunately, over the last several decades, funding has shifted as states have had to prioritize more money towards other expenditures such as Medicaid, and primary education, which has led to a decrease in funding for higher education, or support for students. Currently, states provide most of their funding through grants, contracts and appropriations to public colleges and minor funding to students in the form of financial assistance based on need, merit, grades, or test scores. The Federal Government provides most of its higher education funding to students through grants, loans, and work study, and a smaller amount to public colleges in the form of grants, contracts, and appropriations (Emrey-Arras, M., 2014).

In simple terms, and connected to the stop out experience, states primarily assist the general operations of public institutions, and the Federal Government assists individual students (Pew Charitable Trusts, 2019). Though the public higher education funding relationships have not changed, decreased contributions have resulted in institutions needing to rely more on tuition revenue, which is then passed onto students and families (Pew Charitable Trusts & Trellis, 2019). Due to the funding relationships, the Federal Government, states, students, and universities all have a role in decisions influencing affordability (Emrey-Arras, M., 2014) and persistence. With many researchers attributing state funding declines to competing budget priorities, which were exacerbated by the Great Recession, the COVID-19 pandemic will be a critical event for re-examining issues related to affordability and financial well-being decisions at statewide and institutional levels, as well as the consequences for vulnerable students, attrition, and students with some credentials but no diploma.

In addition to changes in federal and state funding, there are several drivers of cost such as how institutions operate and provide quality education, such as the university labor market, and higher standards of care (Archibald & Feldman, 2018). Higher education is not unique in that it seeks to employ talented and highly qualified candidates, however due to most employees entering this field having professional degrees, it is expected that wages will be relatively higher than industries that can thrive on a less educated workforce.

Another way that higher education operates differently than other markets is in the standard of care and offerings to students. In other sectors, there are many ways to cut costs, such as putting off replacing the copy machine or tightening travel expenses, however for universities to remain competitive, their current services, technology, and amenities must be of the highest standards (Archibald & Feldman, 2018). These are just two examples of a complex system of drivers that affects the average net price for students.

### *Institutional Response: Financial Literacy and Wellness Programming*

As stated previously, as federal and state funding for higher education has decreased, the financial responsibility for college has shifted significantly to students. Unfortunately, this is also occurring during a period of financial aid stagnation, which is not keeping pace with tuition increases (DesJardins & McCall, 2010). This has led to more students relying on a combination of loans, credit cards, and employment to cover the costs (Festa et al., 2019). Understanding the financial health of the college student population has never been more important as our society attempts to balance the demands for access and affordability of higher education with the reality of rising college costs and the changing relative importance of student loans in financing post-secondary education. For students with limited financial experience, borrowing and paying for college can be complicated without the proper information. Due to a lack of consistency and transparency in the information provided to prospective students, it can be difficult to comprehend the cost of higher education. Moreover, the complexity of financial-aid materials can overwhelm and confuse students, who may not recognize the long-term consequences of their financial decisions (Lobosco, 2016), which could impact not only the completion of postsecondary education but also the time required to earn a bachelor's degree and consequences for past graduation.

Students with significant debt may feel limited in their choice of career, starting a family, or purchasing a home (FLEC, 2019). Additionally, research has shown that while students are in school, there is a relationship between college finances and academic performance, specifically outcomes such as retention and graduation as students who experience high levels of financial stress being more likely to “stretch” the time it takes to graduate as they balance basic needs and academic priorities (Klepfer, et al., 2018).

In response, colleges and universities have begun to develop financial education programs as a potential tool to reduce enrollment disruptions and student attrition, recognizing that enrollment decisions and choices students make have a strong relationship to financial literacy and financial behaviors (Anderson et al., 2022). Understanding why differences in financial literacy emerge, how to effectively develop financial literacy, and how financial literacy influences the financial decisions and behavioral outcomes of college students will be vital in reducing attrition due to financial barriers.

## Defining Financial Wellness and Literacy

The first step to understanding financially driven stop out behavior and developing educational programming is to define Financial Literacy. This can be a complicated measure to assess as there is no common definition or standard for measuring and assessing financial literacy (Anderson et al., 2022). It is multidimensional, encompassing all aspects of a person's financial situation, however a working definition is an awareness of one’s financial situation, ability to set goals to maintain or improve their current financial situation, and the ability and confidence to implement these goals into action (Montalto et al., 2018). Researchers have found that there is a strong correlation between what a student knows, and their confidence is using that knowledge to make personal finance decisions, such as using credit cards, making investments, using loans, insurance, or financial counseling (Anderson et al., 2022).

### *Influence of Financial Literacy: Counseling and Loans*

In a review of recent literature, scholars have predominantly focused on loan borrowing behavior and programming to educate students on making sound financial decisions. Interestingly, scholars have found that both over-borrowing and under-borrowing can have a negative effect on persistence (Montalto, et al., 2018). Though generally, student loan borrowing is associated with increased access (Festa et al., 2019), there appears to be a fine line, where going into too much debt early in one’s academic career could lead to decisions about whether to remain enrolled or seek other options, such as employment. With increased tuition and the need to borrow more, some students may find accumulating costs too much to bear, encouraging disruptions, such as stopping out (DesJardins & McCall, 2010).

To better prepare students for borrowing and balancing budgets, Student Loan Counseling, predominately for incoming students, has been the method of choice for many institutions (Anderson et al., 2022). Recent research has captured the means in which institutions have attempted to deliver their financial education, such as workshops, seminars, and both peer and professional counseling or coaching. Unfortunately, the literature on Student Loan Counseling outcomes is scarce.

Anderson et al., (2022) conducted an empirical analysis of whether student loan entrance counseling led to higher financial knowledge and repayment behavior. In surveying participants, ($n = 7{,}879$) on confidence, ability, money management, and expected loan debt, the researchers found significant positive correlations across all variables except loan entrance counseling and ability. The findings also revealed that efficient student loan entrance counseling can help borrowers get more financial knowledge, which in turn might help borrowers gain more confidence and be better able to use that knowledge in other contexts to make better borrowing decisions.

Similarly, Stoddard & Urban (2018), who used a difference-in-difference approach, analyzing incoming freshman, found that financial education graduation requirements during high school shifts students from high-cost to low-cost financing, increasing aid applications and acceptance of federal loans, while decreasing the likelihood of holding credit card balances. While this is good news, with evidence that students who are exposed to more financial education tend to elect financial support from subsidized loans, grants, and scholarships than those who aren't, it is unclear whether this will lead to increased persistence.

## Research on Borrowing – Student's Perspective

For many families and students, postsecondary education is an opportunity to obtain and increase social and human capital; by investing in themselves, the likelihood of obtaining a well-paying career and, consequently, the capacity to build wealth is increased (Elliot & Lewis, 2013). Unfortunately, taking on loan debt is a necessary strategy for many students. With higher rates of loan defaults, attrition, and having to forego many necessities while in school, traditionally underrepresented students face the greatest threat to building generational wealth (Chan, et al., 2019). Clearly, there is a need for national system reform, as much of the inequity is caused by a lack of investment in higher education, poor loan servicing practices, and burdensome repayment options (NAACP, 2019). However, if higher education wants to make progress in creating more access and equity around student borrowing as a strategic goal, viable and long-lasting solutions must be explored at the institutional level.

Existing research demonstrates the efficacy of student loans as a means of expanding educational access (Dwyer et al. 2012). According to prior research, the relationships between student loans and students' academic and economic outcomes are complex, and whether student loans function as a positive or negative financial factor depends on a student's overall financial and socioeconomic well-being (Baker et al. 2017). Much of the reviewed literature did focus on this relationship between borrowing behavior and overall financial health.

In a recent qualitative study, (McKinney, et al., 2015) researchers sought to better understand how college students assessed the costs and benefits of using loans to pay for their education. Using a conceptual framework combining social, economic, and human capital, the researchers were able to identify both internal and external factors that influenced borrowing behavior. For many students, decisions about whether to begin or return to higher education were influenced by family support and family characteristics such as income, aid, self-efficacy and motivation, and potential for career change or promotion. Even with the expectations for increased income once a degree has been obtained, foregone earnings and college costs were often also considered.

There was an attitude or belief about the cost-to-benefit happening in the decision-making processes. Students who do not go from high school directly to a four-year institute, whether to work, or attend a community college first saw borrowing as a necessary burden to bear. Unfortunately, for many of these students, even after being thoughtful about how to pay for college, they found that borrowing was unavoidable. Their only alternatives being to work more outside of class, reduce course load, or withdraw completely. Benefits of borrowing allowed students to have less financial stress and have more time for friends, family, and studying.

In another study (Xue & Chao, 2015) that examined the cost-benefit analysis and perceptions of paying for college through loans, a theoretical lens of economic capital, cultural capital, and reproduction was used. Like the previous study, Xue and Chao also used a phenomenological inquiry approach to explore the experiences of students who chose not to borrow. Through phenomenology they sought to explore the common meaning for students, their experiences, and the phenomenon of debt aversion. These students often shared characteristics such as influence by family members in making decisions related to debt, choice of institutions, and expectations of gaining a degree. In this study, attitudes about taking on debt were strongly influenced by parents, whether positively or negatively. Many participants endorsed a fear that if they had taken on debt while in college, this would have had a negative impact on their ability to focus on school, caused unnecessary anxiety about money in the future, and forced them to work more. Another factor that contributed strongly to debt aversion was lack of information about the student loan system and potential benefits, underestimating the value of college education, and the positive impact their college experience would have on their future.

Both studies, through a phenomenological research method and theoretical lens of social and economic capital, identified similar themes about borrowing. Students without formal support and education about financial literacy and debt options rely on informal support to form beliefs, expectations, values, and anxiety or fear. The findings from these studies support the assumption that students may not being provided all the information necessary to make informed decisions about financing their education, especially as the data showed, many did consider cost and aid as a primary factor in choosing which school to attend. Additionally, this supports the need for further examination of how institutions can get ahead of this problem and provide resources for prospective students, who turn most frequently to informal support that may not be able to provide accurate information.

## Summary

Data has shown that the most important predictors of college enrollment and re-enrollment are financial resources, academic preparation and achievement, support from those who are close, personal fit, and knowledge about financial aid (Baum, et al., 2010). This study will hopefully show that there is a link between some of these aspects in the decision-making process and information-gathering techniques that students utilize to re-enroll and successfully complete their degree. While financial literacy programming is a positive step, there appears to be a continued disconnect in addressing some of the underlying needs of the most vulnerable of students and motivations for returning to complete their degrees. Educating students about debt, majors, and financial options may not be specific enough for those students who are already facing financial hardships in other areas of their life. In addition, specific groups of students are not proportionately benefiting from policies aimed at increasing ability to pay, and consequently, decrease early departure.

Lastly, though the review of literature did yield valuable information into how financial literacy can improve borrowing behavior and use of aid packages, this may not be robust and specific enough to stop out behavior, which is often temporal and varies from student to student. Conversations about short-term solutions were often missing from literature and recommendations.

# CHAPTER 3

# METHODOLOGY

## Rationale

The purpose of this study was to explore the perceptions of college students who have departed and later returned to complete their bachelor's degrees and attempt to better understand the insights and behaviors of stop out students who returned to complete a degree. A qualitative design was chosen due to the nature of obtaining open-ended and evolving data of experiences, perceptions, and decision-making among students who had chosen to discontinue and later re-enroll. Furthermore, qualitative research is more responsive to local contexts, personal circumstances, conditions, and stakeholders, as well as providing the capacity to use participants' words to explain a specific occurrence (Johnson & Onwuegbuzie, 2010).

Through qualitative research, the goal was to empower the participants in telling their stories, minimize the power dynamic, and express their experiences in their own words. Qualitative methods are well suited to exploring the issue of stop out behavior and the lived experiences of students who experience the phenomenon of leaving and returning to college. Use of a phenomenological study was considered, as there are clear potential benefits in capturing the shared experience of students and identifying common themes and meanings (Creswell, 2018). However, the focus of this study is on examining the uniqueness of each participant and their experiences of unenrolling and re-enrolling, specifically each participant's decision to re-enroll as individual and person. Therefore, a basic qualitative study with a thematic analysis was chosen. Increased knowledge of stop out behavior and the decision-making of students who chose to unenroll, then later re-enroll will hopefully assist similar students, leaders within higher education, and policymakers to better understand student stop out behavior while obtaining their baccalaureate degrees Additionally, this study would potentially identify similar characteristics where current or previous stop out students have achieved success, defined as persisting through to graduation, providing university stakeholders with an increased ability to address stop out risk factors, intervene earlier, develop targeted strategies to promote returning to college, and ultimately, towards completion of a degree.

## Qualitative Research Approach

This study was guided by the following research questions:

Research Question 1 (RQ1): Why did the students leave?

Research Question 2 (RQ2): Why did students who have stopped out decide to re-enroll?

Research Question 3 (RQ3): How have students who have stopped out come to understand their circumstances differently to arrive at the decision to re-enroll?

The focus of this study was on the decision-making of college students who leave and return to college, their perceptions and experiences regarding reasons for unenrolling and returning, and what impacted their decision to return to college, for example, whether financial literacy or financial shifts may have influenced enrollment behavior. These insights are crucial in understanding and design of college retention and re-engagement efforts as well as contributing to the body of knowledge regarding attrition.

### *Basic Qualitative Research*

The subject of how students who dropped out of college, re-enrolled, and either successfully completed or are on their way to completing a credential come to terms with the circumstances that led to their departure is not simple. The decision-making process is both complex and individual. Because of the emphasis on using words and stories to derive meaning and understanding, qualitative research was most appropriate for this study (Creswell & Poth, 2018; Merriam & Tisdell, 2016; Yin, 2018). Qualitative research allows for an in-depth look at an individual and their inner workings and interactions, as well as a comprehensive understanding of how they construct their world, interpret their experiences, and attribute meaning to their experiences (Merriam & Tisdell, 2016).

Though all qualitative research is concerned with the construction of meaning, the fundamental purpose of a basic qualitative study is to uncover and interpret these meanings. This research was concentrated on the reasons for unenrollment, experiences while time away, and motivations for re-enrollment of students who have either successfully finished a credential or have returned and are likely to do so. Qualitative study enabled this researcher to collect data through in-depth interviews, provide insights and meaning through thematic analysis, and convey findings with rich descriptions drawing from participants' particular experiences and perspectives.

## Role of the Researcher

The role of this researcher was to understand the experiences of participants who attended college, unenrolled, and later re-enrolled in college. Utilizing Becker's (1965) Human Capital Theory (HCT), this researcher explored factors and experiences related to student background, perceptions of the organization, environment, and attitudes. Due to participants attending the institution for which the researcher works, there was diligence in maintaining objectivity and identifying any potential biases in the selection process and interpreting results. This researcher was transparent about theoretical allegiance with the participants, followed up with non-respondents, and compared this sample with comparative groups to determine if over or under representation has occurred. Due to the nature of this researcher's interest and experiences with the topic of attrition and financing higher education, followed the ideas of transcendental phenomenology (Moustakas, 1994, p. 34) and epoche or *bracketing*, setting aside own experiences before proceeding with the experiences of others.

## Participant Sampling and Site Selection

The criterion population of this study are postsecondary males and females 18 years of age, or older, who are currently enrolled in or have successfully graduated from a Bachelor of General Studies (BGS) program at a large, non-profit university in the northeast United States. This degree is unique in that by design, adult learners with prior college credits can enroll and customize their major coursework with a combination of minors and certificates across the host institution's schools and colleges. The program's aim is to create opportunity and accessibility for returning students. Due to all participants sharing a similar behavior of unenrolling and returning to college, it was likely they would have common experiences, though a wide range of responses would also provide a richness in gaining insights into this phenomenon.

As the researcher used purposeful sampling, the research did not limit participation on either the number of previous years or credits obtained, nor how far along they are in earning their degree. However, the researcher hoped that this data would be captured and analyzed through the interviews. Ideally, the sample size would have had 12-15 participants, who were purposefully selected from either current enrollment or graduation from the BGS program. Sampling took place through gatekeeping by the university registrar and additional administrators and faculty with access to enrollment contact information. Additional sampling included snowball, opportunity, and referrals by students who responded to the initial survey. Ideally, a short list of participants would have been able to recommend other students that I could have contacted as potential participants.

## Data Collection and Instrumentation

Prior to any collection of data, the researcher received permission from the IRB. An initial recruitment email (see Appendix A) with an attached link to an online demographic form (see Appendix B) introduced potential participants to the researcher, the purpose of the study, and the expected commitment. A total of 29 potential participants responded to the email and completed the demographic survey. Of these, nine students met the study eligibility criteria, consented to participate, and completed interviews.

Upon agreeing to participate, these nine individuals received a follow-up email (see Appendix C) containing the Informed Consent Form (see Appendix D), which detailed participant rights, responsibilities, risks, and contact information for the Primary Investigator and the Institutional Review Board. The email also included the Interview Protocol (see Appendix E) to familiarize participants with the study procedures. After participants signed and returned the consent form, they were provided with a Zoom link to conduct the semi-structured interview virtually. Prior to beginning each interview, participants received an oral summary of the consent form, including a reminder about the nature of the study, expectations for participation, data storage procedures, and privacy protections. Each participant was given time to ask questions and then asked to provide their full name and verbal consent to begin the recorded interview.

To maintain the rigor of qualitative research, multiple sources of data were collected (Creswell, 2018; Coughlan, Cronin, & Ryan, 2009). Data collected took place over two semesters, fall 2023 and spring 2024, through semi-structured interviews and the demographic questionnaire. All participants were offered the option of in-person or virtual interviews. While in-person interviews would have provided observations of nonverbal communication, all participants chose to conduct the interviews virtually. Participants could elect to complete either two 45-minute interviews or one extended interview, typically lasting 60-90 minutes. During each interview session, time was allocated to discuss the interview protocols and address any questions or concerns regarding continued participation.

The semi-structured interview approach allowed for flexibility while ensuring consistency across participants. All interviewees were asked pre-determined questions derived from the interview protocol (see Appendix E) and interview questions (see Appendix F), with flexibility built in for asking follow-up or clarifying questions based on individual responses.

## Interview Process

The researcher developed 25 open-ended interview questions (Appendices F & G) with follow-up probes, administered across two 45-minute interviews per participant. Questions addressed decision-making surrounding unenrollment and re-admission decisions. The development process began with research questions and interview objectives. The researcher created a wide range of open-ended questions grouped by themes, then eliminated redundancies to retain only essential items. Remaining questions were organized thematically to create a natural conversational flow. Questions used language that would be familiar to students, avoiding academic terminology such as "persistence" and "attrition." Semi-structured interviews allowed for pre-established questions while maintaining flexibility for exploration and spontaneity.

Before interviewing eligible participants, the researcher conducted a pilot interview with one participant who met some criteria but identified as a transfer student rather than a stop out student. This pilot enabled the researcher to clarify questions, test interview length, and verify recording software functionality.

Interviews were conducted via Zoom, with data collected through audio and video recordings and platform-generated transcriptions. The researcher secured all study files and data, assigning pseudonyms to protect participant identities. All digital data were stored on a password-protected hard drive on the researcher's personal computer. Data will be retained as per Temple University requirements, after which printed files will be shredded and electronic data permanently deleted.

### *Issues of Ethical Procedures and Trustworthiness*

This researcher conducted a pilot-interview with a nonparticipant to investigate, test questions, and practice the analysis process. Pilot testing allowed refinement, development of additional instrumentation, and assessing degrees of interviewer bias. Credibility (internal validity) of the interpretation of the participants' claims was established through member checks. Researcher summary statements and solicitation of feedback concerning accuracy and completeness of interpretations provided validity as the participant is the expert of their experience. Participants received a transcript of their interviews before analysis of the data for any corrections or errors, with an opportunity to approve the document or redact statements they did not want to use in the study. This allowed the researcher to triangulate key phrases, assigned value of the data, and observations made during the interview.

All participants received a written consent form with rights to their responses, option to choose at any point to decline to be part of the study and have sections of their responses redacted from the record. The consent form contained detailed information about the nature of the study, procedures, risks and benefits, and privacy concerns.

Member checking to confirm initial findings and emerging themes also added to the credibility of the study (Creswell & Poth, 2018). The researcher shared transcripts of each recorded interview, participant synopsis, and foundation of the analysis including initial codes and themes to solicit corrections or clarifications. One subject requested a correction and the notes were updated. Through member checking, this researcher solicited the participant's validation and view of the credibility of the findings and interpretations and provided alternative language. Upon completion of data analysis, the participants received an email with overarching themes and were asked to share feedback on whether these themes are reflective of their experiences.

### *Researcher Bias*

While engaging with topic, there is some potential for impartiality to arise due to potential bias by the researcher due to professional and personal experience as a student and administrator. To reduce potential for confirmation bias, this researcher engaged in ongoing reflection to challenge any conclusions made, consulted with my committee, and provided an opportunity for participants to challenge interpretations.

## Presentation of the Data and Data Analysis

The objective of this study was to gather information about why students stop out, return, and reconceptualize their circumstances to ultimately complete their college degrees. The data analysis attempted to provide insight into these questions by capturing each participant's story using their own words and expressions.

### *Thematic Analysis*

For this study, Thematic Analysis (TA) was determined to be the most appropriate method, as it is well suited to answering the questions "who says what, to whom, why, how, and with what effect?" (Babbie, 2016). Thematic analysis has evolved since the early twentieth century from being used interchangeably with content analysis (Clark, 2017) to become a distinct method for identifying, analyzing, and interpreting patterns of meaning, or "themes," within qualitative data. Unlike other qualitative approaches, TA functions as "a method, a tool, or technique, unbounded by theoretical commitments, rather than a methodology" (Clarke & Braun, 2017), making it uniquely flexible among analytic approaches. The contemporary practice of TA involves a six-phase iterative process that moves fluidly between familiarizing with the data, generating codes, constructing themes, reviewing potential themes, defining and naming themes, and finally producing a report (Clarke, 2017). Rather than simply summarizing data content, TA aims to "identify and interpret, though not necessarily all, features of the data, guided by the research question" (Clarke & Braun, 2022), with an emphasis on producing rigorous analysis.

The data analysis began with familiarization of each participant's transcript in its entirety to gain a sense of the interview as a whole (Bazeley, 2013) without focusing on the details of coding. During this initial process, memos (Creswell & Poth, 2018) were used to capture and develop emergent ideas and themes.

After becoming familiar with the data, the process of open coding began. Open coding involves aligning similar data into categories and assigning categorical codes for further analysis (Saldaña, 2021). Dedoose, a web-based qualitative data analysis tool developed by UCLA, was used to facilitate this process. While Dedoose does not analyze the data itself, it assists in categorizing research narratives, organizing data, grouping codes, and creating annotations. After an initial round of open coding and development of short descriptions, the analysis yielded 83 codes. An example of an initial code was "re-enrollment determinism," with the description "sense that things needed to happen the way that they did." Each of the 83 codes was reviewed and applied to all nine transcripts. Comparisons began after codes were applied to the first transcript and then repeated for each additional transcript, with notes documenting whether each code or theme was unique or like what other participants had shared.

After a second round of developing and applying codes to each transcript, focused coding began. This process involved testing the codes against the body of data to determine the resiliency of each code (Mertens, 2020). Through focused coding and examining each code as it was applied to the data, looking for similarities, differences, and redundancies, codes that were no longer adequate in representation were removed. Following the structure of thematic analysis, the remaining codes were then organized into subthemes based on their significance to the research questions and shared characteristics.

## Credibility

To establish credibility and that the research findings are reasonable and correctly interpreted to the original data collected, the researcher used rigorous implementation of every element in the research design. This helped to ensure the reliability of this study of how students who have re-enrolled in their degree made sense of and explained their successful return. The researcher addressed findings, emerging themes, and sections of the individual interview transcripts with each participant during that interview to elicit comments and feedback on the accuracy of the information and its interpretation. This final interaction with the participants, referred to as member checking or *respondent validation*, gave the researcher the opportunity to revisit and potentially revise any disputed areas in the research as seen through the participants' eyes, to increase credibility, by being open to varying points of view and ruling out the possibility of misinterpreting the meaning of what participants said or their perspective (Creswell & Poth, 2016).

## Transferability

Transferability is an opportunity to transfer to similar situations encountered, what was learned from the past (Merriam & Tisdell, 2016). This criterion describes what happens in one study as applicable to another, such as situations and experiences. Though Creswell (2018) asserts that qualitative research’s goal is not generalizability, findings from one study can still provide insight into similar sets of circumstances. Due to purposeful sampling, this study adds to transferability as a basis for further research at this institution and programs aimed at increasing persistence rates for previously unenrolled students.

## Summary

This study aimed to develop a deeper understanding of the student stop out experience through subjective interpretation of context-specific information with a focus on understanding meaningful factors influencing the decision to unenroll and then return after a break to complete their bachelor's degree. This study also examined the essence that existed and was identified in the participants' actual experiences as they presented their stories. Data was gathered through semi-structured interviews, which included organizational information and student demographics volunteered by the participants. Through use of qualitative methods, the researcher was able to develop a deeper understanding of reasons why the participants left college and the reasons and circumstances that led to their return.

# CHAPTER 4

# FINDINGS

The purpose of this qualitative study was to examine the factors that influenced students' decisions to re-enroll in higher education after stopping out, and to identify common strategies or resources these students utilized in their decision-making process. The investigation was guided by three research questions:

Research Question 1 (RQ1): Why did the students leave?

Research Question 2 (RQ2): Why did students who have stopped out decide to re-enroll?

Research Question 3 (RQ3): How have students who have stopped out come to understand their circumstances differently to arrive at the decision to re-enroll?

The extant literature suggests that while stopping out does share characteristics with other forms of attrition, such as dropping out, contemporary research indicates evolving enrollment patterns where some students strategically utilize temporary unenrollment as a pathway to eventual degree completion. This study was designed to examine the lived experiences of students who chose to stop out, document their narratives through semi-structured interviews, and analyze their decision-making processes that ultimately led to successful degree completion.

This chapter presents the study findings as they relate to the research questions, which resulted from a thematic analysis of the data collected. The chapter will begin with participant demographics, data collection procedures, analysis methodology, and results. A detailed description of the sample and the analytical framework applied to the data is included. A complete discussion of the research findings will be found in chapter 5.

## Setting

The study was conducted at a northeastern United States university with a current enrollment of 30,530 students. The institution is predominantly white, with a demographic composition of over 10,000 white non-Hispanic students, 2,160 Hispanic/Latino students, 3,717 African American students, and 3,270 Asian students. Recent institutional data indicates over 9,400 degrees conferred, with four-year and six-year graduation rates of 57% and 75%, respectively. More than 70% of first-year students reside on campus. All study participants were either currently enrolled in or recent graduates of the Bachelor of General Studies program, which is designed for adult learners with prior college credits seeking to complete their undergraduate degree. The program requires 120 credits, comprising major coursework, general education requirements, and electives.

Participants were offered the option of conducting semi-structured interviews either in-person at a campus location or virtually through a video conferencing platform. All nine participants elected to participate virtually.

## Demographics

Through convenience sampling, a recruitment e-mail and survey were distributed to over 180 current students and recent graduates (within the past year) of the Bachelor of General Studies program. Initial responses yielded thirty-one expressions of interest. Through preliminary screening, twenty-three potential participants met the inclusion criteria: being 18 years or older and having temporarily discontinued enrollment before returning to their original institution to complete their degree. Of these, nine individuals agreed to full participation in the study. To ensure confidentiality, each participant was assigned a participant number and pseudonym for interview transcription purposes (Creswell & Poth, 2018).

The final sample comprised seven females and two males, ranging in age from 25 to 64 years. The female participants included three African American and four White individuals, while the male participants identified as White and Hispanic. All participants were in-state residents at the time of initial enrollment, though some had relocated before subsequently returning to the area. Five participants graduated and four were currently enrolled completing their degrees.

**Table 1**
*Participant Demographics*

| **Pseudonym** | **Race/Ethnicity** | **Gender** | **Age Rage** | **Enrolled or graduated** |
|---|---|---|---|---|
| Jordan | Black or African American | Female | 25-34 | Graduated |
| Eugene | White/Caucasian | Male | 55-64 | Enrolled |
| Charity | Black or African American | Female | 25-34 | Enrolled |
| Evelyn | White/Caucasian | Female | 55-64 | Enrolled |
| Mia | White/Caucasian | Female | 55-64 | Graduated |
| Emma | White/Caucasian | Female | 45-54 | Graduated |
| Noah | Hispanic/Latino | Male | 45-54 | Enrolled |
| Ava | White/Caucasian | Female | 25-34 | Graduated |
| Sophia | Black or African American | Female | 45-54 | Graduated |

## Participant Synopsis

The nine participants represent a diverse group of returning students whose educational journeys span from the 1980s to the 2020s, with breaks in their education ranging from 7 to 37 years. Their stories share common themes of initial enrollment challenges, including financial constraints, family responsibilities, and academic uncertainty. Many participants achieved significant professional success during their time away from formal education, from one participant's entrepreneurial ventures and another's advancement in academic administration. Personal growth and transformation were consistent themes across their experiences, with life events such as health crises, parenthood, and career achievements ultimately motivating their return to complete their degrees.

### *Jordan*

Jordan's story exemplifies how strategic breaks from higher education can lead to more purposeful academic engagement. After leaving the institution due to financial constraints and family responsibilities rather than academic struggles, she spent seven years gaining real-world experience through entrepreneurial ventures that clarified her career goals in education. Her return to college was spontaneous, triggered by reviewing transcripts for a job application. Her return saw significantly improved academic performance driven by better time management and the ability to connect coursework directly to her professional aspirations. As a first-generation college graduate, Jordan's experience demonstrates how maturity and career clarity gained during time away from academia can transform one's relationship with education from viewing a degree as "just a piece of paper" to recognizing it as a valuable tool for both professional development and personal growth.

### *Eugene*

Eugene's story demonstrates how professional opportunities can create extended interruptions in education but ultimately lead to meaningful degree completion later in life. After leaving the institution in the 1980s during his junior year to pursue a professional sports career that spanned 37 years as both player and coach, he returned to complete his criminal justice degree following a 35-year absence from school. His successful re-enrollment was influenced by peer athletes, encouragement from university staff, and institutional support including asynchronous learning options, family assistance with technology, and NCAA degree completion funding. Eugene's perspective on education evolved throughout this journey from viewing degree completion as a personal accomplishment to recognizing it as a source of inspiration for other athletes considering similar educational paths, illustrating how flexible institutional approaches can support non-traditional students in achieving long-deferred academic goals.

### *Charity*

Charity's decade-long educational journey illustrates how multiple interruptions can ultimately strengthen rather than weaken degree completion motivation. As a first-generation college student from Philadelphia, she initially left her pre-nursing program due to challenging living situations, academic difficulties, and mental health concerns, but maintained educational momentum by transferring to community college and earning an associate's degree. Her subsequent return to college involved exploring various majors including education, mathematics, and psychology while simultaneously building a successful career in human resources, demonstrating how professional development can occur alongside intermittent academic engagement. Despite achieving career advancement without a bachelor's degree, evolving job market requirements and personal fulfillment goals motivated her final return to complete her degree. Charity’s experience shows how professional support, clear goal setting, and the recognition that work experience can enhance rather than compete with academic pursuits can facilitate successful degree completion for non-traditional students navigating complex personal and professional circumstances.

### *Evelyn*

Evelyn's story spans multiple decades and demonstrates how personal growth following life-changing events can reignite long-dormant academic aspirations. Initially leaving the university in the late 1980s due to lack of academic discipline, and loss of parental financial support, she experienced a 23-year gap in enrollment partly influenced by the misconception that her academic credits would expire and become invalid. Despite achieving success in business and family life without a degree, a serious health crisis including a stroke at age 51 prompted deep personal reflection and ultimately motivated her return to higher education. Her current re-enrollment is driven not by career advancement needs but by a persistent desire to complete an unfinished personal goal, illustrating how misconceptions about institutional policies can create barriers to re-enrollment while demonstrating that professional success without a degree doesn't diminish the intrinsic value placed on degree completion for personal fulfillment.

### *Mia*

Mia's story reflects the relationship between career success and academic completion for working adults who enter higher education later in life. As a first-generation college student who prioritized immediate workforce entry after high school in the 1980s, she gradually pursued education through employer-supported coursework while advancing in academic research administration, eventually earning an associate's degree while maintaining full-time employment. Her path to bachelor's degree completion has been marked by challenges including demanding work schedules, family obligations, and difficulties with specific required courses, creating a tension between her professional achievements and lingering academic insecurities. Despite building a successful career without a bachelor's degree, Mia's current return to higher education is motivated primarily by personal fulfillment and the desire to overcome past academic challenges rather than career advancement needs. Her story demonstrates how institutional flexibility and support services are crucial for working adults; while illustrating that professional success can both enable and complicate the degree completion process by creating mixed feelings about the necessity versus personal value of formal educational credentials.

### *Emma*

Emma's story also reflects the complex interplay between career success and academic completion for professionals who achieve significant advancement without formal credentials. After initially enrolling in college in the late 1980s, she left to pursue a Congressional staff position and faced transfer credit complications, leading to a 23-year break from higher education during which she built a successful business career despite lacking a degree. Her professional achievements created mixed emotions, combining pride in her accomplishments with lingering insecurity and reluctance to pursue advancement opportunities, until observing less experienced colleagues advancing in their careers, prompted her to address what she perceived as a career ceiling. Emma's successful return was facilitated by online learning formats that accommodated her professional schedule, writing-intensive courses that connected to her real-world experience, and her financial ability to self-fund degree completion. Her story demonstrates how career success without a degree can simultaneously provide the means for educational completion while reducing its perceived urgency, until personal and professional motivations converge to drive degree completion as both a personal achievement and strategic career investment.

### *Noah*

Noah's story demonstrates how networking relationships created during time away from college can ultimately facilitate both career success and eventual degree completion. Growing up in poverty, he left [university name] in the late 1980s due to financial aid loss resulting from multiple incomplete courses and withdrawals, despite showing academic capability and having already completed community college credits.

His 25-year gap from formal education was marked by building a successful media career through professional connections that he initially made while enrolled, illustrating how institutional networks can provide career opportunities even without degree completion. A pivotal conversation with a former supervisor who highlighted how close Noah was to graduation, combined with reduced family obligations as his children matured and employer tuition support, motivated his return to higher education. Noah's experience shows how personal growth, changing life circumstances, and maintained institutional relationships can converge decades later to support successful degree completion, while also demonstrating that professional success achieved without formal credentials can ultimately provide both financial means and professional motivation to pursue educational goals including potential graduate study.

### *Ava*

Ava's story exemplifies how a strategically planned break from higher education can strengthen rather than hinder eventual degree completion. As a first-generation college student who initially struggled with computer science before switching to communications, she faced multiple challenges including academic difficulties, scholarship loss, family obligations helping her younger sister, and financial constraints that prompted her departure from [name of university]. Unlike many stop outs, Ava deliberately planned her seven-year break with specific financial savings goals, using this time to build professional experience while encountering career advancement limitations that reinforced her motivation to complete her degree.

Her strategic approach to re-enrollment included achieving financial stability that allowed full-time focus on studies, gaining emotional maturity and confidence through work experience, and developing a transformed perspective on seeking academic help from professors. Ava's story demonstrates how professional experience gained during planned educational breaks can enhance academic success through improved confidence, time management skills, and clarity of purpose, while illustrating that strategic financial planning can facilitate more successful re-engagement with higher education.

### *Sophia*

Sophia's story illustrates the persistence and determination of student parents who navigate multiple institutional breaks while maintaining commitment to degree completion. Beginning her college experience as a teenage mother of twins, she faced recurring interruptions due to family health challenges including pregnancy complications requiring bed rest and children's illnesses, leading to multiple attempts at re-enrollment across different institutions as she consistently prioritized family responsibilities over educational pursuits. Despite these repeated breaks, Sophia never questioned whether she would complete her degree, only when circumstances would align to make completion possible. Her eventual success through the [university name]'s Bachelor of General Studies program was facilitated by her older children requiring less direct care, employee tuition benefits that provided financial support, and program flexibility that accommodated her schedule constraints. Sophia's experience demonstrates how institutional flexibility, supportive faculty and staff, professional network encouragement, and part-time enrollment options are crucial for working parents, while illustrating that strong intrinsic motivation and long-term commitment can sustain educational goals through multiple life challenges and institutional transitions.

## Emergent Themes

Through open and focused coding of the nine interview transcripts, five themes emerged that captured meaningful patterns across participants' experiences. These themes, Navigating Educational Pathways & Transitions, Identity & Personal Growth, Barriers & Support Systems, Life Context & External Influences, and Transformational

Thinking, function as the foundational data categories from which findings were synthesized.

Importantly, themes are not mutually exclusive to single research questions; rather, they intersect the stop out experience in ways that reflect its complexity. For example, the theme Navigating Educational Pathways & Transitions captures participants' movement into, out of, and back to higher education. This single theme contributes to understanding why students left, such as early challenges and departure decisions, why they returned, and how they reconceptualized their experience. Similarly, Barriers & Support Systems illuminate both the barriers that precipitated departure which answers RQ1 and the support systems that facilitated return, answering RQ2.

This intersecting nature of themes is methodologically appropriate in thematic analysis, where themes represent meaningful patterns in the data rather than discrete categories (Braun & Clarke, 2006). Because some factors, such as readiness, influenced both decisions to stop out and to re-enroll, theme titles include corresponding language to clarify whether they relate to leaving, returning, or both.

The results are presented in two parts. First, each theme is described in detail with related subthemes and participant excerpts to familiarize the reader with the data. Secondly, themes are synthesized and applied to the three research questions. In Chapter 5, the five themes will be discussed as they relate to three overarching findings that directly answer the research questions. Interconnected Life Disruptions addresses why students left (RQ1); Aligned Readiness addresses why students returned (RQ2); and Transformational Reframing addresses how students reconceptualized their circumstances (RQ3). The three findings represent higher-order interpretations that integrate relevant aspects of multiple themes to answer each research question. The thematic structure is presented in Table 2.

**Table 2**
*Thematic Structure*

| Theme | Subtheme | Related Codes |
|---|---|---|
| 1. Navigating Educational Pathways and Transitions | Early Educational Experiences & Initial Motivation, Initial College Decision-Making, Early College Challenges, Stop Out Decision Points, Return Journey | Strong Academic Background, Academic Struggles, Default Path, External Pressure, Adjustment Struggles, Financial Barriers, Professional Opportunities, Career-Driven Motivation, Personal Timing |
| 2. Identity & Personal Growth | Personal Growth & Maturity, Professional Identity Development, Legacy & Future Goals | Increased Self-Awareness, Life-Changing Experiences, Career Confidence, Professional Insecurities, Impact on Family, Academic Aspiration |
| 3. Barriers & Support Systems | Financial Challenges, Mental Health & Personal Struggles, Living Situation Challenges, Support Networks | Cost Barriers, Emotional Challenges, Housing Instability, Institutional Support, Family & Professional Support |
| 4. Life Context & External Influences | Family Background & Cultural Context, Family Responsibilities, Career Trajectory, Major Life Events | First-Generation Status, Family Education History, Parenting Demands, Professional Success, Critical Incidents, |
| 5. Transformational Thinking | Changed Educational Perspective, Future Orientation | Value Recognition, Broader Impact Recognition, Career Development, Personal Achievement |

Theme 1: Navigating Educational Pathways & Transitions - Stopping Out & Returning

This first theme underscores the complex journey of educational decision-making, interruptions, and re-engagement with institutions by students who stop out. Within this theme included subthemes: early educational experiences and initial motivation, initial college decision-making, early college challenges, stop out decision points, and the return journey. Participant stories highlighted how students transition into higher education with diverse academic backgrounds. Some, like Sophia and Ava, were high achievers in their earlier education.

- AVA: "I was thinking ahead, like, I think, after sophomore year of high school, thinking ahead to take like honors classes, and then AP classes."
- SOPHIA: "I was a top high school student, middle school student. I was just a top student. I was always a very, very, very good student."

While others, like Mia, struggled academically throughout their schooling years.

- MIA: "I had stunk at school. It was bad. So yeah, I didn’t want to do that. But other than that, yeah, there wasn't really much talk about it. I wasn't good at school, ever. So, my transcript from eighth grade in high school wasn't great.”

The decision to attend college was often viewed as a default path or social expectation.

- JORDAN: "I really started classes at [name of institution] and pursued a collegiate career because I thought that was just the next thing you were supposed to do, if you were a good student."
- EMMA: "I think it was always obvious to me that I would go to college. It wasn't even like an option, like to me it was just something you did, right?"

Though some students faced external pressures, such as Eugene whose father's position as a judge influenced his choice of criminal justice studies.

- EUGENE: "Criminal justice was because my father was a judge... back in 1983 or 85, though, when your father says, hey, listen! I have no money. They are offering you money. You are going to [name of institution]. So, it was forced as well, somewhat."

*Navigating Educational Pathways & Transitions: Stopping Out*

Once in college, students encountered various challenges that contributed to their decision to stop out. These included academic difficulties, particularly in specific subjects like anatomy and mathematics.

- CHARITY: "I knew nursing wasn’t like what I wanted to do, honestly, probably couldn’t do, because obviously by that point I couldn’t pass, which caused a lot of academic probation and things like that.”
- AVA: "But the math courses, I couldn't get past those, I would have trouble with math."

Others talked about adjustment struggles such as homesickness and fear of new environments.

- EUGENE: "I was scared to death. I mean, I was at [location], and I'm half an hour from home, and I'll think of myself I'm a half hour from home, and I was homesick"
- EVELYN: "Like frightening? Yeah, I mean college for me was very frightening. It was a fearful time."

Additionally, financial barriers, including lost scholarships and family contributions, proved to be a significant factor in students' decisions to leave their studies.

- AVA: "When I lost my scholarship. And then I couldn't get back, because I tried to retake the class again, because I needed to pass that class to advance in the major."
- EVELYN: "My dad said to me, the parties over is what he just said, I'm not paying for school anymore."

Some students, like Eugene, left for professional opportunities, such as being drafted by a professional sports team.

- EUGENE: "I got drafted and I wanted to play professionally. Once the opportunity came to go play professionally, the degree was the farthest thing from my mind."

*Navigating Educational Pathways & Transitions: Returning*

The journey back to education was often characterized by an alignment of circumstances and renewed motivation. Many students returned when they recognized the need for career advancement or encountered job requirements demanding degrees.

- JORDAN: "When I was looking to make advancements with my career, and getting to settle, settling in my career and my purpose."
- AVA: "I was looking at jobs too, as well, and most of them mostly required, like a bachelor's degree at the time."

Personal timing also played a crucial role in these decisions, particularly when children had grown older, or family responsibilities had decreased. For instance, Sophia and Noah both cited their children's increased independence as a factor that allowed them to refocus on their education.

- SOPHIA: "My kids are older. I can really focus on me and my career path. Really, it's just. It's just the flexibility that I have now, you know, that I didn't have 5 years ago, 3 years ago."
- NOAH: "My kids are growing up. My kids are at a place where you know, yeah. They're more grown up now. So, I have less responsibilities."

These stories demonstrate that educational journeys are not always linear, with various personal, professional, and financial factors influencing both the decision to leave and the eventual return to higher education. Many participants described reaching a point where circumstances finally aligned either through family or career responsibilities, and renewed motivation to advance in their careers.

## Theme 2: Identity & Personal Growth

This theme explored how students' identities evolved and developed through their educational and life experiences, particularly focusing on personal growth and professional development, which allowed for an opportunity to reflect and gain insight into their circumstance, leading to a successful return. Students often described experiencing increased self-awareness as they matured, with participants like Ava noting a shift in mindset from viewing herself as "a little kid asking adults for help" to seeing herself as "a paying customer," seeking value from educational services.

- AVA: "You grew up a bit. You gain some confidence you. You have some money, like you feel like more in control of your life." Ava also noted:

"My mindset turned from um, like this little kid asking adults for help... to like I'm a paying customer, and I want to get as much out of services."

- EMMA: "When you're young, you don't realize as much that you're investing in yourself."

Some participants, like Evelyn, underwent profound life-changing experiences such as surviving a stroke at age 51, altering her perspective on life and education.

- EVELYN: "At the age of 51, I had a stroke that almost took away my life. My perspective on life has changed a lot. And I think part of it lends to me going back to [name of institution]."

Professional identity emerged as a significant aspect of this growth, though it displayed differently among participants. Some, like Emma, developed strong career confidence despite not having completed their degrees, even finding themselves in positions where they were hiring others with advanced degrees.

- EMMA: "I had 55, almost 60 people at one point under me, all of whom um, educational wise were way more qualified than I was. I mean, I was hiring people with like PhDs. And I'm like, yeah, there is room to finish my bachelors, you know. But I was good at what I did, regardless."

Others, like Noah, felt they had gained valuable practical experience but lacked a formal credential.

- NOAH: "I had gotten all the experience I needed to work in my field while at [name of institution], so I had all the tools I needed. I just didn't have that degree."

However, some participants, like Mia, expressed ongoing professional insecurities, feeling inferior when competing against colleagues with formal credentials, highlighting how the absence of a degree affected their professional self-image.

- MIA: " So really, if I get my BS in business, like everybody, all my colleagues, they have masters and PhDs, I am like, if you look at academia, I'm like the dirt on their shoes. I've been treated like that. If you don't have it, then things behind your name seriously, and I think that's another area where I come into my insecurities. I know what I'm doing, but when I'm up against somebody, I feel inferior."

The theme of legacy and future aspirations was prominent in participants' narratives. Several saw their educational journey as having a broader impact on their families, with participants like Eugene and Mia viewing themselves as role models demonstrating the value of perseverance.

- EUGENE: "Now I've become something a little more to my family than just a dad who played baseball. Now I think I'm a dad like, damn you went back and got your degree. So now I've become cooler. The return is going to be beneficial to the university and those behind me. Hopefully gets out there and somebody that has been through what I've been through says, wait, man, wait! I didn't know that it was out there."
- MIA: " I've always told my kids and my nephews and nieces that everyone gets where they need to be through different paths. Nobody follows the same path and so, and it is about perseverance. I think with me graduating and my sisters being there, who didn't and have had some struggles and all kinds of things like that. It

makes me feel good that maybe what I did can show them I feel like I showed them. I feel like I'm kind of like a role model that is about perseverance."

Their educational experiences also sparked future academic aspirations, with several participants, including Jordan, Noah, and Sophia, expressing plans to pursue advanced degrees ranging from master's programs to doctoral degrees.

- JORDAN: "But now I do have more of a long-time goal. So, you know, I’ve looked at different master programs, and you know, based on what I want to do and God willing, if possible, would like to move forward and obtain a master’s degree in a program that is specific to what I’m doing. So, I found a program at UNC that is entrepreneurial. Entrepreneurial education with the focus on technology and innovation"
- NOAH: " Well, I'd like to enroll in a PhD program next fall. So, I'm just blowing my way through this program now, and I'm using it to prepare me for my areas of research, you know, and sort of figuring out, yeah, I I'm figuring out what I'm um, what I want to home in on and want to become when I want to become an expert in. And I'm reinventing myself. "
- SOPHIA: " I'm still career minded. I'm still business minded. Like, I said we're doing the soap and shay butters, like those will be launched for Mother’s Day, you know. So now, I think if I do anything, I have children and they’re involved in what I'm doing and now, I will definitely get a master’s degree at some point.”

This forward-looking perspective suggests that their return to education not only transformed their current identities but also shaped their vision for future growth and achievement.

Theme 3: Barriers & Support Systems – Stopping Out & Returning

The third theme looked at the complex interplay between barriers and support systems that students encounter during their educational journeys and decisions surrounding departure and return.

*Barriers & Support Systems: Stopping Out*

Financial challenges emerged as a significant obstacle and cause for departure, with students facing various cost-related barriers. Some students, like Jordan, struggled to meet specific tuition shortfalls despite working full summers to save money, while others like Noah lost financial aid due to not meeting academic requirements.

- JORDAN: "I was $2,000 short on my tuition from the previous year, and I worked the entire summer to save up that money so I could zoom classes in the fall. And my sister, I have a twin sister um, and she was getting sick and having a staph infection and a large part of my savings went to support her because we were staying together, so I had to pay my portion of the rent, and her portion of the rent."
- NOAH: "I got to a point where I no longer got financial aid because I wasn't meeting the metrics there. The decision was finances I couldn't afford. I got my financial aid cut off from me, and I couldn't afford to stay there anymore."

The research also revealed a challenging middle ground, illustrated by Emma's experience, where her family earned too much to qualify for financial aid but not enough to comfortably afford tuition.

- EMMA: "Money was the big one, right? So, we weren't rich. But my dad made enough money, um, you know the financial aid and the grants and things that some of my friends were getting weren't an option for me and because I was the first one, we really had no idea how to go about getting financial aid."

Mental health and personal struggles formed another significant barrier for several participants. They described experiencing periods of deep emotional difficulty, with Jordan and Evelyn both managing their depression.

- JORDAN: "That was a very tough place to be in, I would say. It was probably one of the last times in my life that I battled depression, and while not being able to finish my degree, it was a large part of that. Feeling like I wasn’t moving forward, not really feeling like I had any direction."
- EVELYN: "I really struggled emotionally and like was just unwilling to ask for help. I was an emotional kind of spiraling mess. My parents didn’t recognize what was going on, I made it impossible for anyone to recognize what was going on, I think. When I look back, that was a big factor, I was not emotionally, mentally, or spiritually in a place to be enrolled."

The impact of personal loss was also evident, as illustrated by Mia's experience of falling into a "deep, deep hole" following the loss of a best friend.

- MIA: "That was a big blow, when my best friend passed, so I stopped for a while, because nothing mattered. I was in a deep, deep hole there."

These emotional challenges were often compounded by unstable living situations, with some students like Jordan and Noah experiencing periods of housing insecurity and homelessness, including having to resort to couch surfing.

- JORDAN: "So after my sophomore year, my grades really did suffer and especially because, like right before my junior, was a really tough year for me. It was my first time dealing with housing and security, because I had an issue with my student loan and wasn’t able to take out my own loan, and it was very difficult."

- NOAH: "There was a period of my life where I was essentially homeless. Couch surfing. You know. So, you go back to Maslow's need theory of needs. They weren't there for me. Some of those needs, you know. So that created obstacles."

*Barriers & Support Systems: Returning*

Despite these substantial barriers, various support networks played a crucial role in students' educational persistence and success. Institutional support, particularly through online programs and dedicated degree program teams, proved vital for students like Emma and Sophia, making education more accessible and manageable.

- EMMA: "The online programs. Just huge for me. If I had to go to class. I probably wouldn't have done it."
- SOPHIA: "The transition back before this go around was very, very supportive. I love the team who handles this degree program."

Family and professional support networks also emerged as essential resources, with participants like Mia receiving consistent encouragement from parents, while others like Noah benefited from extensive support from colleagues across all levels of their professional hierarchy, from coworkers to deans.

- MIA: "My dad and my stepmother were my cheerleaders in everything I did when I came to [name of university]."

- NOAH: "I've gotten an immense amount of support from my colleagues. You know everybody. Everybody ranging from the dean in my college to our department chair, my coworkers."

This theme highlights how the combination of significant barriers and support systems shapes students' educational experiences and outcomes.

Theme 4: Life Context & External Influences – Stopping Out

This theme explores how broader life circumstances and relationships fundamentally shape students' educational experiences. Family background and cultural context played a significant role, particularly for first-generation college students like Ava, who faced additional pressure as a child of Polish immigrants to achieve academic success.

- AVA: "I'm a first-generation college student. My family. They came from Poland, so that was a bit of a pressure, I guess, to be the first one to succeed kind of thing academically, and I know my kind of family is one that always wants the next generation to advance further than the previous one did."

The educational history of family members also influenced students' paths, as illustrated by Mia's experience growing up with a mother who hadn't completed high school and extended family members who hadn't attended college, creating an environment where higher education wasn't actively encouraged"

- MIA: "My parents were divorced. I lived with my mom. She didn't even graduate high school, so she was not pushing college, and she had 6 brothers and sisters. None of them went to college. My dad was very present in my life. He was like my best friend. We saw him constantly. My dad didn't graduate from college either. He did get a degree, a certificate here at [name of institution]. He was doing architecture, so he does have a certificate, but he never really pushed for college."

Family responsibilities, particularly parenting, emerged as a major factor in students' educational journeys. Some participants, like Sophia, became parents at a very young age, having twins during their teenager years. These family obligations often required careful navigation and significantly influenced educational decisions and timing.

- SOPHIA: "I didn't really have a lot of family support and let me back up, because I kind of left this part out. I had a set of twins when I was 16 years old. Even with the twins, I had teachers who were like, "you can do this!"

  Career trajectories and major life events also profoundly impacted students' educational experiences. Some participants, like Noah and Emma, achieved significant professional success despite not completing their degrees initially, with Emma rising to direct a team of nearly 60 people.

- NOAH: "So I was fortunate enough to have friends who had gone on to work in the business, professionally and then I was able to, you know, get jobs. Then I went on to have a really successful career, and I made a whole lot of money afterwards."
- EMMA: "I was um, the director of our project management team. I had 55, almost 60 people at one point under me, all of whom, educationally wise, were way more qualified than I was, but I was good at what I did. So yes, the piece of paper really

didn’t mean much at the time, but it did bother me, like something was always weighing on me in the background."

However, critical life events often served as turning points in their educational journeys. These ranged from historical events, such as Emma's experience with September 11th affecting her return-to-work plans following her daughter's birth, to personal losses, like Mia's withdrawal from studies following her father's death in 2016.

- EMMA: "I had a baby and stayed home with her for a little while. She was born on July 11, 2001. I had intended to go back to work when she was a couple of months old, and then September eleventh happened, and I had already been unemployed, so it just got extended another couple of years."
- MIA: "My dad passed away in 2016 and that was a big blow, he was my best friend, so I stopped for a while. I couldn’t do anything. I can’t remember how long, but it was at least a year, if not longer, because nothing mattered."

These external influences highlight how educational paths are deeply intertwined with and shaped by the broader context of students' lives.

## Theme 5: Transformational Thinking

The final theme explores how students' educational journeys led to transformative changes in their thinking and outlook, which influenced the decision to return, but also in reflecting on their education. A significant aspect of this transformation was the evolution in how students perceived the value of education itself. Participants like Evelyn described a dramatic shift from being a "spoiled brat" who didn't appreciate education when younger to deeply valuing learning and teaching at age 55. Similarly, Jordan noted a transition from grade-focused studying to a deeper appreciation for the knowledge gained from courses, accompanied by improved time management skills.

- EVELYN: "Now I appreciate the teachers who teach and who take the time and want you to learn. I wasn't that kid. But yeah, I was that kid who just was a spoiled brat whose parents were paying for school and didn't see the value in it, and now I do at the age of 55."
- JORDAN: "I felt like managing my time was a lot easier. I think there was more value placed on the information that I was gaining from the courses, rather than just looking to just get an A."

The analysis also revealed how students developed a broader understanding of their education's impact beyond personal achievement. Eugene, for instance, viewed his degree pursuit not just as a personal accomplishment but as a potential inspiration for others, particularly those who might be considering returning to education later in life. This sentiment was echoed by Mia, who emphasized to younger family members that educational paths can vary significantly among individuals, showing a more nuanced understanding of educational journeys.

- EUGENE: "I'm not getting this degree for myself to be honest with you. There's a whole lot of people behind me that I hope to see that you know. It may be a whole lot younger. Maybe there's a 35-year-old out there that does need a degree"
- MIA: "I've always told my kids, and I told my nephews and nieces that everyone gets um, where they need to be a different path."

Additionally, transformational thinking extended into students' future orientations, influencing both their career trajectories and personal achievement goals. Some participants, like Noah, described fundamental shifts in professional identity, transitioning from practitioner to scholar. Others, like Sophia, found their career opportunities expanding through their educational advancement. The personal achievement aspect of this transformation was particularly meaningful, with participants like Mia expressing fulfillment in completing their educational goals, and Evelyn noting the ongoing pride her father takes on her return to education at 81 years old.

- NOAH: "I'm moving more into a stage in my life where I'm a media scholar as opposed to a practitioner."
- SOPHIA: "It's interesting. The people around me haven't changed much, but my mindset has. This is interesting to notice. I'm into meditation, so I can sit back and really see. I'm excited about what is coming. For example, career. I was just speaking with my supervisor yesterday, and she was saying to me, you know, we don't want you to get bored with your job. She was asking me, "What do I want to do. Basically like, we want to keep you, let's make sure we have some stuff that's going here."
- MIA: "I feel fulfilled that I actually did it, you know. Yeah. So that's kind of, yeah, I'm really happy about it."
- EVELYN: "My dad's 81 years old, and the veins and his neck still stand out when he talks about my college career, but you know, he's thrilled that I'm back and that I'm doing this and that I'm going to graduate."

This theme illustrates how the educational journey fostered not just academic learning but profound personal transformation and future-oriented thinking.

Having presented each theme in detail with supporting evidence from participant narratives, Table 3 illustrates how these five themes synthesize to address the three research questions through three overarching findings. These findings will be explored in greater depth in Chapter 5, where they are discussed in relation to existing literature, theoretical contributions, and implications for practice.

**Table 3.**
*Mapping Table*

| Research Question | Contributing Themes | Synthesized Finding |
| --- | --- | --- |
| RQ1: Why did the students leave? | • Life Context & External Influences<br>• Navigating Educational Pathways<br>• Barriers & Support Systems | Finding 1: Interconnected Life Disruptions. Students left due to converging challenges across multiple life systems. |
| RQ2: Why did students who have stopped out decide to re-enroll? | • Navigating Educational Pathways<br>• Barriers & Support Systems<br>• Life Context & External Influences<br>• Identity & Personal Growth | Finding 2: Aligned Readiness. Students often returned when career needs, life stage, and support converged. |
| RQ3: How have students who have stopped out come to understand their circumstances differently to arrive at the decision to re-enroll? | • Transformational Thinking<br>• Identity & Personal Growth<br>• Navigating Educational Pathways | Finding 3. Transformational Reframing. Students reframed experience from failure to strategic growth. |

## Summary

Chapter 4 presented the findings of data collected through semi-structured interviews by nine participants who had experienced stopping out of college but who ultimately returned. Of the participants two were male, and seven were female. Each of the participants answered 25 main questions and additional follow-up questions as needed for clarification. The major themes to emerge as to why students stopped out and what impacted their decision to return were: navigating educational pathways and transitions, identity and personal transformation, barriers and support systems, life context and external influences, and transformational thinking. These themes highlight how stopping out from college created opportunities for career exploration and personal development, while also presenting complex dynamics around returning to education. Several participants were first-generation college students who faced additional challenges in navigating higher education. Their successful returns were often facilitated by institutional flexibility, support services, and improved online education options. The participants' stories challenge traditional narratives about linear educational paths, demonstrating that degree completion remains achievable at any life stage when personal motivation, institutional support, and life circumstances align.

Their experiences collectively illustrate how professional success without a degree can both enable return through financial means and networks, while sometimes reducing the immediate urgency of completion until personal and professional motivations converge.

In chapter 5, these key findings are interpreted within the framework, and this researcher will describe the implications of these findings and provide recommendations for future research.

# CHAPTER 5

# DISCUSSION, IMPLICATIONS, AND RECOMMENDATIONS

## Introduction

Higher education in the United States faces a growing challenge as college dropout rates now exceed high school dropout rates (Becker, et al., 2021), a problem deepened by current trends including declining trust in higher education, questions about degree value, and the arrival of the long-predicted "demographic cliff" as the traditional college-age population shrinks (Clark, et al., 2024). However, within this trend lies a more complex phenomenon: an increasing number of students are not permanently leaving higher education but rather "stopping out," that is, temporarily interrupting their enrollment before returning to complete their degrees (Shulte, 2015).

While established literature has extensively looked at predictors of college persistence and completion, researchers are only beginning to understand the factors that influence who return after taking time off, what motivates re-enrollment decisions, and what interventions successfully reengage these populations (Pelman & Watson, 2018). The reasons for initial stop out are multifaceted, including financial aid complications, self-management challenges, workforce entry desires, and college readiness concerns (Schulte, 2015), with research identifying specific academic predictors such as GPAs in key courses and enrollment timing (Becker, et al., 2021). Unfortunately, many of the same underlying issues often persist when students attempt to return. Stop out students represent a diverse group, requiring diverse reengagement strategies based on whether their departures were early and academically related or later and stemming from non-academic circumstances.

The purpose of this qualitative study was to explore what changes in life circumstances prompted students' decisions to re-enroll and what strategies or resources these students considered in making the decision to return, focusing specifically on their decision-making processes and evolving perceptions of their situations over time.

This research is particularly timely given increasing financial pressures on higher education institutions. As state appropriations shrink and colleges rely more heavily on tuition revenue (Pew, 2019; Zumeta et al, 2012), understanding stop out and re-enrollment decisions can help administrators develop strategies to avert student attrition, increase graduation rates, and improve pathways for smooth student return should students choose to take breaks.

This study was guided by three research questions that aimed to examine different aspects of the stop out and re-enrollment experience: What circumstances did students identify as factors leading to their decision to unenroll? Why did students who stopped out decide to re-enroll? How have students who stopped out come to understand their circumstances differently to arrive at the decision to re-enroll? These questions collectively aim to shed light on the complex journey of stop out students from initial departure and return, providing insights that can inform institutional policies and support systems designed to better serve this growing population.

## Discussion of Results

In this section, the current study's findings will be discussed, as they relate to the three research questions exploring student stop out experiences. First, an examination of the pattern of interconnected life disruptions that influenced student departure, where mental health impacts, major life events, and academic barriers met to create overwhelming circumstances. Next, an analysis of the pattern of aligned readiness for return that facilitated re-enrollment decisions, when external circumstances, internal development, and support systems converged to create conditions for educational re-engagement. Then a discussion on the pattern of transformational reframing, which emerged as students developed new understanding, transforming their experiences from failure to growth while reshaping their educational values, identity, and resilience. Finally, this researcher will address how these three patterns collectively inform our understanding of the student stop out phenomenon.

### *Interconnected Life Disruptions*

The participants in this study experienced complex challenges where mental health, life events, and academic barriers overlapped, often creating difficult circumstances that precipitated their departure from college. Rather than experiencing single, isolated problems, participants described interconnected disruptions involving barriers and support systems, life context, external influences, and the convergence of multiple challenges including mental health and life circumstance interruptions. These experiences created overwhelming situations that made continuing their education impossible at the time.

This finding strongly aligns with existing literature documenting the complexity of stop out behavior. The literature consistently expressed that "the stop out student experience is diverse" and "the reasons for discontinuing enrollment can range from student to student" (Horn & Lyle, 2019), confirming that stop out decisions are rarely straightforward or rash. The participants' experiences of mental health challenges converging with other life disruptions directly support research showing that students report "needing to take time off from school to focus on their own physical or mental health" (Johnson, 2021; Story et al., 2019), with "mental health problems increasingly affecting college student persistence" (Story et al., 2019). The intersection of life context and external influences in participants' experiences echoes the findings of Horn and Lyle’s 2019 study that “over 27% of respondents indicated personal responsibilities or commitments outside of the classroom led to the decision to stop out, while 55% reported main personal reasons for departure." Additionally, the participants of this study’s descriptions of overwhelming circumstances, align with literature noting that students may start "with good intentions, knowing there would need to be some balancing of priorities, but were unable to do so successfully due to unforeseen hurdles" (Pelman & Watson, 2018).

The finding of interconnected life disruptions adds several important nuances that extend beyond the existing literature. While previous research tends to identify and categorize individual barriers separately, such as financial (Hoyt & Winn, 2004; Horn & Lyle, 2019; Terriquez & Gurantz 2015; Terriquz, et al., 2013), personal (Horn & Lyle, 2019; Pelman & Watson, 208; Johnson, 2019), academic (Becker, et al., 2021; Ma, et al., 2016), and health challenges (Story et al., 2019) this study’s participants’ experiences emphasize the merging of multiple challenges as the critical precipitating factor for stop out behavior.

### *Aligned Readiness*

Participants often described re-enrollment attempts as being the most successful when multiple factors met, such as the resolution of external circumstances, their own internal growth, and the introduction of support systems. This "aligned readiness" was displayed through three key patterns: career advancement barriers that created compelling motivation to return, life stage readiness where personal circumstances finally aligned favorably, and the development of healthy support systems that facilitated successful re-entry. Participants emphasized that their return wasn't just about resolving previous barriers but about reaching a point where multiple factors synchronized to make educational success possible. This “aligned readiness” strongly supports existing research on re-enrollment motivations and timing. The career advancement barriers pattern directly aligns with literature showing that students return when they recognize the economic benefits of degree completion, as "students who re-enroll and complete their degree are more likely to be employed, to work more weeks per year, and to earn more in real dollars per year than those who do not" (Gaulke, 2022). Participants' experiences of professional limitations and identity concerns mirror the literature's finding that "reasons to return to school were much more complex, frequently involving a combination of social, emotional, and financial benefits" (Becker et al., 2021; Gaulke 2022; Johnson 2018).

The life stage readiness pattern confirms research showing that "the timing of returns often mirrored the causes of early departures, such as improved access to financial aid, having saved money during time away from school, and overcoming personal and emotional obstacles" (Becker et al., 2021). The participants' descriptions of family timing and personal maturity align with findings that older students were more likely to persist "data showed highest completion rates for students over 50 years of age" (Gale et al., 2022). The emphasis on personal maturity supports literature identifying "intrinsic motivation" as "the leading factor for returning to college" (Johnson, 2018) and findings about "internal motivations to 'finish what they started' or achieve personal goals of earning a college degree" (Pelman & Watson, 2018; Becker et al., 2021).

The support system development pattern also aligned with the literature, emphasizing that institutions need to "provide adequate encouragement when students begin to struggle, tapping into the student's desire to prove something and empowering them to believe they can complete their degree" (Johnson, 2018). The importance of institutional support aligns with research showing that "enrollment professionals must be prepared to answer questions and provide individualized, empathic clarity about the reentry process, as well as recognize the need for ongoing support" (Horn & Lyle, 2019; Pelman & Watson 2018).

Similarly to the finding that it is often the convergence of multiple challenges that led to the decision to stop out, it is the meeting of factors that led to opportunities to re-engage in the academic journey. The idea of "aligned readiness" suggests that successful re-enrollment is not solely about removing a single obstacle or motivating a student to return, but rather the simultaneous alignment, or synchronicity, that can contribute to conditions that allow for successful re-enrollment.

### *Transformational Reframing*

The participants developed new perspectives that fundamentally transformed their stop out experience from failure to growth, reshaping their educational values, identity, and resilience. Through this process, the participants evolved their understanding of education's value, developed new professional and personal identities, and developed their resilience by viewing their non-linear educational journey through a lens of growth. This transformation was evident in their shifted educational value towards knowledge-based learning. Additionally, their identities evolved, as they matured from dependent students to empowered adult learners during their educational journey.

The pattern of transformational reframing aligns with several themes in the existing literature, particularly around intrinsic motivation and personal growth during re-enrollment. The literature identifies "intrinsic motivation" as "the leading factor for returning to college" (Johnson, 2018), which supports participants' descriptions of developing deeper educational values, as demonstrated by Jordan's shift from "grade-focused studying to a deeper appreciation for the knowledge gained from courses" and Evelyn's transformation from someone who "didn't see the value in it" to deeply appreciating "teachers who teach and who take the time and want you to learn."

The identity evolution pattern aligns with research showing that "internal motivations to 'finish what they started' or achieve personal goals of earning a college degree were a significant factor in re-enrollment" (Pelman & Watson, 2018; Becker et al., 2021). The participants' development of professional confidence, such as Emma recognizing her competence despite "hiring people with like PhDs" while not having completed her bachelor's degree, reflects the complex relationship between formal credentials and professional identity discussed in literature.

This finding also supports literature emphasizing the importance of empowerment and self-efficacy in persistence. The literature notes that institutions should provide "adequate encouragement when students begin to struggle, tapping into the student's desire to prove something and empowering them to believe they can complete their degree" (Johnson, 2018). Participants' descriptions of viewing themselves as "paying customers" seeking value rather than "little kids asking adults for help" (Ava) demonstrated this shift toward empowerment and agency.

## Significance of Study

This research provides valuable insights into Human Capital Theory and illuminates the lived experiences of students who temporarily leave their studies, contributing through both its methodological approach and findings.

### *Theoretical Significance*

Human Capital Theory states that investments in education, training, and health increase individuals' productive capacity and earning potential, much like investments in physical capital yield returns (Becker, 1993). This study makes several important contributions to Human Capital Theory by providing data that both supports and complicates traditional economic assumptions about educational investment decisions. The thematic analysis reveals that stop out students' experiences align with core human capital principles that individuals make calculated decisions about human capital investments, and those investments will generate measurable returns, such as higher wages, while simultaneously demonstrating the theory's limitations in capturing the full complexity of educational decision-making.

The findings strongly support Human Capital Theory's foundational assumption that individuals make rational calculations about educational investment. Participants' departure decisions consistently reflected opportunity cost assessments (Chen, 2008; Melguizo, 2011), as evidenced by the convergence of multiple challenges that made continuing education economically unfeasible. For example, Jordan's experience exemplifies this rational calculation, "I was $2,000 short on my tuition from the previous year, and I had worked the entire summer to save up that money." This demonstrates the theory's prediction that students will cease educational investment when immediate costs exceed perceived benefits. Similarly, the financial to academic spiral (Paulsen & Toutkoushian, 2008) identified in the analysis supports the theory's emphasis on economic rationality. Students like Ava and Noah discontinued their studies when academic performance threatened their financial aid eligibility, representing a calculated response to changing cost to benefit ratios rather than academic failure alone.

While this study supports many core tenets of Human Capital Theory, it also reveals significant limitations in the theory's ability to fully explain the complexity of stop out experiences. The importance of mental and physical health challenges, family circumstances, and identity development in participants' narratives suggests that purely economic frameworks are insufficient for understanding educational decision-making. While HCT effectively explained why students left, such as financial barriers, opportunity costs, and cost-benefit calculations that made continuing education economically unfeasible, it proved less useful in explaining why they returned and how they reconceptualized their experiences.

The study's most unexpected finding was that intrinsic motivations were as powerful as economic calculations in driving return decisions. Participants emphasized personal achievement, self-fulfillment, role modeling for family, and identity formation as primary motivations for return, often equal to or stronger than career advancement or wage increase expectations. Furthermore, the emergence of identity evolution as a central theme demonstrates that participants' return decisions were motivated by factors beyond simple economic calculations. Eugene's statement that "I'm not getting this degree for myself. There's a whole lot of people behind me that I hope can see that there is a way to get back to school. Maybe they say, if he can do it at 60, I certainly can," reveals how social and familial capital considerations intersect with individual human capital investment. This finding suggests that Human Capital Theory's individualistic focus (Auerbach, 2024; Tan, 2014) may underestimate the role of social identity and community impact in educational decision-making.

This critical gap in the theoretical framework suggests that future research on stop out and return behavior should employ multi-theoretical frameworks from the outset. Self-Determination Theory (Reeve, 2012), which focuses on intrinsic motivation and understanding engagement as a product of motivation, would provide theoretical grounding for the transformational reframing and identity development patterns identified in this study. The three psychological needs of autonomy, competence, and relatedness, map directly to participant experiences. Autonomy is reflected in participants' self-directed return decisions and Ava's transformation into viewing herself as an empowered "paying customer." Competence is evident in the participants' desire to finish what they started and prove their capabilities, and relatedness manifests in the role modeling, legacy building, and community impact motivations that Eugene, Mia, and others described.

The integration of Human Capital Theory and Self-Determination Theory would create a more comprehensive framework that recognizes stop out students as both rational economic actors and whole people seeking meaning, growth, and self-actualization through education.

Despite these limitations, this study's most important theoretical contribution lies in demonstrating that educational breaks can represent strategic human capital decisions that ultimately enhance rather than diminish educational investment returns. This finding supports Human Capital Theory's potential for reframing educational "non-traditional" pathways as rational economic behavior while highlighting the need for more nuanced theoretical frameworks that acknowledge the full complexity of educational decision-making in contemporary higher education contexts. By revealing where HCT succeeds (explaining departure) and where it requires complementary frameworks (explaining return and transformation), this research provides a foundation for developing integrated theoretical models that better capture the complexity of adult learners' educational journeys.

## Unexpected Findings

This study sought to examine the decision-making processes of students who departed from and subsequently returned to higher education, with particular attention to how they evaluate the benefits of college completion against associated costs and risks, including opportunity costs such as forgone income and logistical challenges such as securing childcare support or caregiver responsibilities. Human Capital Theory would predict that the decision to return to college corresponds with expectations of future economic returns, particularly anticipated wage increases. However, the emergence of transformational thinking as a primary motivational factor was unanticipated. Participants frequently articulated intrinsic motivations, including the pursuit of personal achievement, self-fulfillment, competitive drive, and the desire to serve as role models, that extended beyond purely economic considerations. The data revealed that re-enrollment often occurred at critical junctures where personal motivations converged with favorable life circumstances, creating windows of opportunity that enabled students to re-engage with the university and pursue degree completion.

## Limitations of the Study

While this study provides valuable contributions to the field, several limitations related to research design must be acknowledged. These limitations center on sample characteristics, data collection procedures, and the nature of qualitative inquiry.

The sample size of nine stop out students represents a limitation in terms of the breadth and diversity of experiences captured. While this sample size is consistent with qualitative research standards and thematic analysis approaches (Braun & Clarke, 2006), a larger sample may have revealed additional patterns or subthemes not evident in this study and may not have achieved full thematic saturation. Additional participants might have revealed additional themes or greater variation within existing themes. While the core themes were well-developed, additional participants might have provided greater nuance within existing themes or revealed variations in how themes manifest across different subpopulations.

For instance, the sample included only two male participants compared to seven female participants, which may limit understanding of how gender influences stop out experiences and decision-making. Additionally, while the sample included racial and ethnic diversity, the relatively small numbers within each demographic group prevented meaningful analysis of how stop out patterns might differ by race or ethnicity. A larger, more strategically sampled study could have explored these variations more thoroughly. Furthermore, all participants were recruited from a single Bachelor of General Studies program specifically designed for returning adult learners. This program provided intentional support structures and flexibility that may not exist in traditional academic programs. The sample did not include students from traditional degree programs at the same institution, preventing comparison of experiences across program types. The homogeneity of program context limits the transferability of findings to institutions without specialized returning student programs.

This study only included students who stopped out and subsequently returned to complete their degrees or were actively completing at the time of interviews. Students who dropped out and did not return were not interviewed, which means the findings do not capture the full range of stop out experiences or the factors that may prevent re-enrollment. Without a comparison group of non-returners, this researcher cannot determine what distinguishes successful from unsuccessful returners or whether the patterns identified such as transformational reframing or aligned readiness are unique to those who complete or are present but insufficient for those who do not return. This limitation means that while the researcher can describe what successful returners experienced, this study cannot claim these factors cause success. The findings represent associations and patterns among successful completers, not causal relationships or predictive factors that differentiate outcomes.

Additionally, participants self-selected into the study by responding to recruitment emails. Students who had particularly negative experiences with the institution, who harbor resentment about their stop out experience, or who struggled significantly may have been less likely to volunteer. This self-selection may have created a positive bias in the narratives, with the sample representing students who felt comfortable discussing their experiences and had generally positive outcomes.

The analytical limitations of this study stem from the inherent subjectivity of qualitative research. As the sole researcher responsible for data collection, transcription review, coding, and analysis, the study's findings were inevitably shaped by this researcher’s own experiences, biases, and assumptions as someone working in higher education administration. Research positionality presents both advantages and limitations. This researcher’s familiarity with the institutional context and understanding of stop out issues informed the ability to ask follow-up questions and recognize significant patterns. However, this same familiarity may have led to unconscious assumptions or overlooking aspects that an outside researcher might have questioned.

The absence of a research team or co-coders meant there was no inter-rater reliability check on theme development. While this researcher employed validation strategies including member checking with participants, reflexivity practices, and rich descriptions to enhance credibility (Creswell, 2018), different researchers might have identified different themes or interpreted the data differently. The subjective nature of qualitative interpretation remains a limitation, even with validation procedures in place.

Furthermore, the study's focus on participants who were available and willing to engage in the research process may have inadvertently excluded certain voices or perspectives, potentially limiting the comprehensiveness of the findings.

Additional limitations relate to the contextual nature of the study. Many of the participants could be considered "non-traditional" in terms of their stop out behavior, and their experiences at a college that enrolls mostly traditional-age students might differ significantly from those at institutions or programs designed to support adult learners were stopping out is expected and promoted. Other higher education institutions that do not focus on the needs of non-traditional adult students and primarily enroll traditional-age students may find it difficult to implement the findings of this research within the constraints of their institutional resources.

Regarding generalizability, this generic qualitative study was designed to explore and understand the stop out experience in depth rather than achieve broad statistical generalization. However, the detailed findings and extensive participant quotes align with qualitative methodology standards (Clarke & Braun, 2017) and offer transferable insights for researchers studying similar populations. The rich descriptions provided are intended to enable readers to determine the applicability of findings to their own situations or research contexts.

The study's reliance on Human Capital Theory as the sole theoretical framework is a limitation. While HCT effectively explained economic dimensions of departure decisions, it was less useful for understanding the intrinsic motivations that drove return. A multi-theoretical framework incorporating Self-Determination Theory would have provided stronger theoretical grounding for the unexpected findings around personal fulfillment, role modeling, and identity formation. This limitation highlights the importance of theoretical flexibility in qualitative research and suggests that future studies of stop out behavior should employ multiple complementary theories.

## Implications for Practice

The findings of this study demonstrate the need for higher education to adopt a comprehensive systems approach that recognizes stop out behavior as a strategic life navigation rather than an institutional or student failure, requiring a shift from deficit-based to asset-based thinking.

The interconnected nature of academic disruptions that participants experienced requires integrated support systems, where university professionals, including academic advisors, mental health counselors, career services, and financial aid staff collaborate regularly, rather than operating in silos, creating teams or committees that understand students exist within complex family, work, and community systems. Rather than focusing on isolated interventions like traditional financial literacy programming, institutions of higher education should leverage the intrinsic motivations and growth mindset that facilitate successful return by designing re-engagement programming around career advancement barriers, life stage readiness, and support system development. This includes creating motivation-centered approaches that help students recognize when readiness factors are aligning. An example would be establishing peer mentoring programs, led by successful returning students who can assist students in articulating the skills and competencies they learned while away.

For these approaches to be successful, institutional support systems will likely need to be redesigned to maintain long-term relationships with stopped out students through multiple touchpoints that provide value without pressure and create flexible re-entry processes that acknowledge students return with enhanced life experience and transformed perspectives. If financial resources are available, they should be embedded within broader life planning frameworks that address the intersection of family obligations, career transitions, and educational goals. For example, rather than only discussing loan options in isolation, financial counselors can assist students in thinking about how work obligations and family financial needs intersect with educational financing decisions.

## Recommendations for Future Research

Given the qualitative nature of this study, its limited participant pool, and data collection from only one institution, future research would benefit from large-scale quantitative studies that examine scale and generalizability (Nardi, 2018). A large-scale survey could identify how common the "interconnected life disruptions" and "aligned readiness" patterns are across different student populations, institutional types, and demographic groups. This approach could also help answer key questions such as whether aligned readiness, or the convergence of career barriers, life stage factors, and support systems, predicts successful re-enrollment at statistically significant rates across diverse populations.

Integrating Human Capital Theory and Self-Determination Theory in future research could provide powerful insights into the relative influence of economic versus intrinsic motivations on stop out and return decisions. Researchers could explore both HCT factors such as perceived return on investment, opportunity costs, career advancement needs, and financial barriers, and SDT factors, including autonomy, competency, and intrinsic motivation to determine which factors most strongly influence departure, return timing, and completion. Do students leave primarily due to economic barriers or also due to unmet psychological needs? Do students return when economic conditions improve or when intrinsic motivations intensify, or when alignment occurs between the two?

Quantitative approaches could employ surveys and statistical modeling to test these relationships on a scale, examining whether HCT and SDT variables predict outcomes across diverse populations. Such research could determine if the specific patterns suggested by this study hold broadly, that HCT better explains departure while SDT better explains returning. This would inform whether interventions should be targeted differently at each life stage, such as economic support during enrollment to prevent departure and motivational support during the gap to encourage return. Additionally, quantitative research could support the development of predictive models and assessment tools, such as "alignment assessments" that measure both economic readiness and motivational readiness to identify optimal timing for re-engagement outreach.

Additional qualitative approaches would provide complementary depth by exploring how economic and motivational factors interact in individual students lived experiences. Comparative qualitative studies could contrast the experiences of successful returners with those who have not returned, exploring nuanced differences in how economic barriers and psychological needs develop. This study only captured the narratives of students who successfully mitigated or resolved the circumstances that initially precipitated their departure, creating a significant gap in understanding the full range of stop out experiences. While the findings reveal that successful returns often occur when multiple factors align, such as life stage readiness and support systems converging simultaneously, this research cannot explain why such alignment fails to materialize for other students. Understanding why students do not return is as important as understanding why they do.

Future research would benefit from examining students who stopped out but have not returned, as well as those considering return but facing ongoing obstacles or waiting for an alignment that may never come. Using both HCT and SDT frameworks with non-returners could reveal whether the barriers differ fundamentally. Do non-returners face more severe economic barriers, motivational barriers, or do they have both economic capacity and motivation but face other systemic barriers? Both qualitative interviews exploring these experiences in depth and quantitative surveys measuring economic and motivational barriers across large samples would illuminate whether barriers differ fundamentally from those experienced by successful returners, or whether the same challenges simply prove insurmountable without critical interventions.

Furthermore, longitudinal research designs, both quantitative and qualitative that track students from initial departure through potential return would provide more robust evidence about decision-making processes. Quantitative longitudinal studies could measure both HCT variables and SDT variables at multiple time points, identifying how these factors evolve, and which changes predict return decisions. Qualitative longitudinal studies could conduct repeated interviews with stopped out students over months or years, capturing the lived experience of changing circumstances and evolving motivations. For example, does motivation increase during time away as students gain clarity about their goals? Do economic circumstances need to improve before intrinsic motivation can influence decisions? Longitudinal designs would capture the dynamic interplay between economic and motivational factors in real-time rather than through retrospective accounts.

## Summary

This qualitative study makes important theoretical and practical contributions to understanding student stop out experiences by demonstrating how stop out experiences can be reframed from educational deficits to opportunities for meaningful personal and professional growth and exploration. Rather than viewing departures from academic programs as failures, this research revealed that stop out experiences often follow a complex path where intersecting life disruptions merge, creating departure conditions. With aligned readiness students can facilitate a successful return, and through transformational reframing, students are able reconstruct their experiences as growth rather than setbacks.

This potential framework advances Human Capital Theory by demonstrating how time away from higher education can, in some cases, enhance student development. This study ultimately validates that degree completion can remain achievable at any stage of life, when personal motivation, institutional support, and life circumstances align. Additionally, this study challenges higher education to move away from siloed support services to embrace more inclusive, growth-oriented approaches that recognize students as strategic decision-makers capable of transforming educational interruptions into opportunities for personal and academic development.

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## APPENDIX A

## RECRUITMENT EMAIL

*Individual Email Outreach*
Subject Line: Research Study with Christopher Peterson

Dear [Student Name],

I hope this finds you well and your semester is off to a good start! My name is Christopher Peterson, and I am the Assistant Director of Student Involvement at Temple University. In addition to being an administrator, I am also a student in higher education at Temple University currently conducting a qualitative research study with students who have departed (unenrolled) from [name of university] and decided to return later and are currently enrolled in or have graduated from the Bachelor of General Studies. This project is being conducted to complete a doctoral dissertation project supervised by Dr. Jodi Levine-Laufgraben, Dr. Wanda Brooks, and Dr. Tim Fukawa-Connelly, all faculty at Temple University.

I am hoping to learn more about the experience of students who take temporary leave from the university and how they navigate the circumstances while away. The results of this study will help contribute to higher education policies, particularly in the experiences of students who re-enroll after taking time away and developing support services which could result in more students attaining their bachelor's degree.

I would like to invite you to participate in this study project. If you choose to participate in this study, I will interview you about your experiences. The total time commitment is expected to be about two hours: around 90 minutes of interview time across two interviews, additional time to retrieve and submit communications, and sufficient time to review and suggest edits to the transcript of the interview.

Privacy and Confidentiality: All information collected, and participant's identity will remain confidential. Participation is voluntary and you may discontinue involvement at any time without consequences.

Questions: If you have any further questions regarding the research project, I can be contacted by phone at (215) 204-8054 or by email at cpeterson@temple.edu. If you have questions or concerns regarding human subjects or rights, please contact Temple's IRB at (215) 707-3390 or at irb@temple.edu

I appreciate your consideration of participation in this study. If interested, please complete the linked demographic form **INSERT LINK**

All the best,
Christopher Peterson

## APPENDIX B

## DEMOGRAPHIC QUESTIONNAIRE

Please answer all questions as accurately as possible. The information collected in this document is confidential. All information collected will remain confidential and stored in both a password protected document and personal computer. Please note that completing this survey does not obligate you to participate in the study and if you do not participate in the study, your submitted information will be destroyed.

E-mail address **TEXT FIELD**
Are you 18 years of age or older?
□ Yes, I am 18 years old or older
□No, I am under 18 years of age.

Age

□ Under 25
□ 25 – 34
□ 35 – 44
□ 45 – 54
□ 55 – 64
□ 65 or older

Gender

□ Male
□ Female
□ Non-binary
□ Transgender
□ Other / **TEXT FIELD**

Ethnic Background

□ Asian or Pacific Islander
□ Hispanic/Latino
□ White/Caucasian
□ Black or African American
□ American Indian/Native American
□ Other / **TEXT FIELD**

Please select one option that describes your enrollment:
□ I am currently enrolled in the Bachelor of General Studies program.
□ I recently (in 1 year) graduated from the Bachelor of General Studies Program.
□ Other: Please explain: **TEXT FIELD**_______

Are you returning to [name of university], or did you transfer from another institution previously?

□ [name of university]
□ A different Institution

By providing my name below, I give consent to contact for further participation in this study.

**TEXT FIELD**____________________________________________________________

## APPENDIX C

## RESPONSE EMAIL

*Individual Email Response*

Subject Line: Research Study with Christopher Peterson

Dear [Student Name],

Thank you for your interest in participating in my research!

Purpose:
My research is surrounding students who took a temporary break from [name of university] and returned later to complete their degree. I hope that through this research, I can learn more about causes for departure, how situations may have changed during time away, how perceptions may have changed about those situations, and how students make decisions about returning. Findings will help make recommendations to improve support and resources for students who are considering returning to college.

I am recruiting participants who are currently enrolled in the Bachelor of General Studies degree program. As a reminder, if you choose to participate in this study, I will interview you about your experiences. Should you choose to volunteer any documentation (autobiographical reflections, letters, diaries, notes, or emails) to aid in your memory or reflection of experiences, this will be at your discretion, and no copies will be requested or maintained by the researcher. Your two interviews will each take approximately 45 minutes or less and be audio recorded. The interview recordings will be transcribed into a written document and sent to you for your review. You may choose to meet in person or send me an email to review your interview transcript and make clarifications or adjustments.

If possible, please respond with two potential dates and times that we could meet and indicate your preference for in-person or virtual (keeping in mind a quiet place to record if in-person).

All the best,

Christopher Peterson

Temple University

Attached:
Advising Administrator Informed Consent Form
Interview Protocols

## APPENDIX D

## RESEARCH CONSENT

Dear **(STUDENT NAME)**,
As per our telephone conversation on **(DATE)** you are invited to take part in a research study conducted by Christopher Peterson, M.Ed., doctoral student in the Department of Higher Education. This project is being conducted to complete a doctoral dissertation project supervised by Dr. Jodi Levine-Laufgraben. Participants will consist of at least 12 students who are currently or formally enrolled in [name of university]'s (BGS) Bachelor of General Studies degree.

Today, you will be familiarized with the individual segment, taking place as two, one-on-one, 45-minute interviews. The entirety of your participation in the study will require up to two hours to complete. You may discontinue the study at any time during the interview without penalty or repercussion. I understand the time request and the exploration type of questions I will be asked (**SIGNITURE**)

**Title:** More than Money? The Stop Out Experience
IRB Protocol Number: 30869

Daytime Phone Number: (215) 204-8054
Email Address: cpeterson@temple.edu

You are invited to take part in a research study conducted by Christopher Peterson, M.Ed., doctoral student in the Department of Higher Education. This project is being conducted to complete a doctoral dissertation project supervised by Dr. Jodi Levine-Laufgraben, Dr. Wanda Brooks, and Dr. Tim Fukawa-Connelly, faculty at Temple University.

A person who takes part in a research study is called a research subject or research participant. In this consent form "you" generally refers to the research subject.

**What should I know about this research?**

- Someone will explain this research to you.
- This form sums up that explanation.
- Taking part in this research is voluntary. Whether you take part is up to you.
- You can choose not to take part. There will be no penalty or loss of benefits to which you are otherwise entitled.
- You can agree to take part and later change your mind. There will be no penalty or loss of benefits to which you are otherwise entitled.
- If you don't understand, ask questions.
- Ask all the questions you want before you decide.

**Why is this research being done?**
The purpose of this study will be to explore the perceptions of college students who have departed and later returned to complete their bachelor's degrees and determine phenomenological safeguards and supports through the insights and behaviors of prior stop out students.

**How long will I be in this research?**
We expect that your taking part in this research will consist of either two virtual or in-person interviews lasting around 45 minutes each, with additional time to retrieve and submit communications, and sufficient time to review and suggest edits to the transcript of the interview. The total time is estimated to be around two hours total.

**What happens to me if I agree to take part in this research?**
By agreeing to participate in this research, you consent to participate in an individual interview. Occurrence will take place either virtually over Zoom or in-person, at a mutually agreed upon day and time.

All personally identifying information will be removed to ensure confidentiality. Transcriptions will be analyzed in a password-protected qualitative analysis software account to which only the student investigator has access. For the interview, you will have the opportunity to consent to recording. Opting out will not exclude you from participating. A third-party transcription service will be used to transcribe the interviews. No identifiable data will be within the recording, and the service will only receive audio recordings.

You will be invited to review descriptions and quotes to ensure that the student investigator has preserved your confidentiality while also accurately reflecting your experiences. You will also be invited to provide a pseudonym or descriptive identifier for yourself and your institution.

**What are my responsibilities if I take part in this research?**
If you take part in this research, you will be responsible for reflecting on and sharing your experience as a student who has unenrolled and later re-enrolled at the same institution.

**Could being in this research hurt me?**
Known possible risks and discomforts include:

- **Psychological risks:** There is a limited risk that you may experience stress or anxiety when sharing and reflecting. To minimize these risks, you may choose not to answer any question or end your participation at any time. Should you need additional support, the student investigator will connect you with appropriate resources at your institution, including counseling and disability resource services.
- **Social risks:** There is a limited risk that you may experience social strain if your participation is perceived as critical of your institution, role, or colleagues. To minimize these risks may choose not to answer any question or end your

participation at any time. Additionally, your name and the name of your institution will be removed from data and not disclosed in the study. You will be invited to provide a pseudonym or descriptive identifier for yourself and your institution. You can also review the student investigator's description of your experiences to ensure accuracy.

- **Confidentiality risk:** Audio for this interview will be recorded. To minimize these risks all data will be stored in password-protected files that can only be accessed by the student investigator. Additionally, your name and the name of your institution will be removed from data and not disclosed in the study. You will be invited to provide a pseudonym or descriptive identifier for yourself and your institution.

These risks are anticipated to be unlikely and of short duration.

**Will it cost me money to take part in this research?**
No. There are no costs associated with participation in this research.

**Will being in this research benefit me?**
We cannot promise any benefits to you or others from your taking part in this research. However, possible benefits of participating in the study are largely social and educational, including the opportunity to engage in learning and reflection.

**What happens to the information collected for this research?**
Your private information may be shared with individuals and organizations (if applicable) that conduct or watch over this research, including:

- The research sponsor.
- People who work with the research sponsor.
- The Institutional Review Board (IRB), which reviewed this research.
- Temple University.

Although this is not the purpose of this research, we are required to report instances of child abuse and/or neglect to the relevant university and law enforcement agencies.

We may publish the results of this research. However, we will keep your name and other identifying information confidential. We protect your information from disclosure to others to the extent required by law. We cannot promise complete secrecy.

**Who can answer my questions about this research?**
If you have questions, concerns, or complaints, or think this research has hurt you or made you sick, talk to the research team at the phone number listed above on the first page.
This research is being overseen by an Institutional Review Board ("IRB"). An IRB is a group of people who perform independent reviews of research studies. You may talk to them at (215) 707-3390 or irb@temple.edu if:

- You have questions, concerns, or complaints that are not being answered by the research team.
- You are not getting answers from the research team.
- You cannot reach the research team.
- You want to talk to someone else about the research.
- You have questions about your rights as a research subject.

**Can I be removed from this research without my approval?**
The person in charge of this research can remove you from this research without your approval. Possible reasons for removal include:

- You are unable to keep your scheduled appointment.

We will tell you about any new information that may affect your health, welfare, or choice to stay in this research.

**What happens if I agree to be in this research, but I change my mind later?**
If you stop being in this research, already collected data will be removed from the research database and destroyed.

**Will I be paid to take part in this research?**
Participants will receive an e-gift card for $20.00.

Federal tax law requires you to report this payment as income to the Internal Revenue Service. You may be asked to tell us your social security number, full name, address, or other identifying information to compensate you for your participation. This is because we are required to report payments more than $599.00, to the Internal Revenue Service and you will be sent a Form 1099-MISC if your total payment from Temple University is more than $599.00 for the year."

Participant's Rights
If you have any questions about this study at any time, please feel free to contact either me or you may contact the Primary Investigator, Dr. Fukawa-Connelly at tim.fc@temple.edu If you have any questions about your rights as a research participant, you may contact Temple University's IRB at 215.707.3390. We will do everything possible to prevent or reduce your discomfort or risk to you, but it is not possible to predict everything that might occur. If you experience unexpected discomfort or think something unusual or problematic is occurring, please contact any of the people listed above.

I understand the nature of the study and my rights as a participant **(SIGNITURE)**

## APPENDIX E

## INTERVIEW PROTOCOLS

Interviewee (Pseudonym):

**Part One: Introduction (10 minutes)**
The purpose is to introduce the researcher to the potential participant, explain the study, describe the elements included in the Research Consent Form and answer any questions. The participant's agreement to join the study will be obtained as evidenced through a recorded voice affirmation of consent. No further interview questions will be asked until that verbal consent is recorded by the researcher.

*Thank you for accepting to meet with me. I appreciate your willingness to take part in this research. You were chosen to participate in this research because you are currently enrolled in the Bachelor of General Studies degree and likely have valuable insights that will assist other students successfully complete their degree.*

*We will take some time to describe and review each element of the Research Consent Form. This paper explains in detail your rights as a participant and my responsibilities to you as a researcher. It also describes your role in this research. If you agree to participate in the study, you will be required to complete an interview. You will be asked to do nothing else but participate in the interview. If you decide not to continue with the study at any moment, you may do so without consequence. Any data that has already been collected will be discarded.*

*The goal of this study is to learn how students who have returned to college to finish their bachelor's degrees make sense of and explain their time away. Because you are one of those students, you have a unique insight of the aspects involved in what is described as "stopping out". Through this interview, you will have the opportunity to investigate and share your unique experiences regarding your personal journey in your own words. You will contribute to our understanding of what happens during the degree attainment process, and what we uncover may ultimately encourage others to return and complete their degree.*

*I'll now go over each section of the consent agreement with you, which should take about 15 minutes. If, at the end of our chat, you decide to participate in the study by your voiced positive response, which I will record, I will ask you a few questions to help us get started on this project. Do you consent to participate in the study currently?*

**Part Two: Stop out Experience Questions (30-40 minutes)**
*This interview will explore your undergraduate experience and the experience of unenrolling. I'll ask some questions to help you talk about that time in your life. Because these questions are open-ended, I may need to interject remarks or questions as you talk to clarify or focus on a particular detail. Commentary will not include my thoughts, experiences, or feelings. I'd like to record our talk to capture your story. I will also take*

*notes. May I record this interview? All responses are confidential per your informed consent statement. Our discussions and transcripts will only use your pseudonym. Do you have any pre-interview questions?*

## APPENDIX F

## INTERVIEW QUESTIONS

INTERVIEW ONE

1. Can you tell me about yourself?
    a. Family, work, hobbies.
2. What initially motivated you to pursue a degree?
    a. What influenced your choice in major selection?
3. As you began preparing for college, what did that process look like?
4. What resources did you consider, use, or plan to use as part of the decision-making process?
5. When you began attending college for the first time, how would you describe that experience?
    a. Did this experience match your expectations? What was similar or dissimilar to what you were expecting?
6. What were some challenges or obstacles that contributed to your decision to unenroll?
    a. What are some memorable moments that you can recall?
7. What were some other details surrounding your initial unenrollment?
    a. How did timing, earned credits, or life events affect your decision?
8. What did the process of unenrolling look like?
    a. Did you consult with anyone prior to unenrolling?
    b. Family? Friends? College resources?
9. How did a potential return to college influence your choice to unenroll?
10. How did you feel about unenrolling?
11. How did unenrolling impact your life?
12. If you could rewind the clock, what would be different?

INTERVIEW TWO

13. What was your experience like while away from college?
14. How much time did you take off between unenrolling and re-enrolling?
15. At what point did you decide to return?
16. Can you tell me about a time or moment that stands out leading up to the decision to re-enroll?
17. What has changed in your life that has caused you to want to continue your education?
18. How would you describe your transition back to college?
19. What do you believe are/were the key elements that allowed you to successfully return to college?
20. How would you describe your strategy for stopping out?
21. Do you believe stopping out helped or hindered your goal to complete a degree, and in what way?
22. What would you tell a student who is considering stopping out?
23. Now that you have returned (or completed) has your goal for completing your degree changed?

24. How has your experience influenced your view on receiving a college degree? (Has your opinion on getting a degree changed?)
25. Is there anything I didn't ask that you would like to contribute to the interview?

**APPENDIX G**

**INTERVIEW QUESTION MAPPING**

| Interview Questions | RQ1 | RQ2 | RQ3 | HCT |
|---|---|---|---|---|
| 1. Can you tell me about yourself? | | | | |
| 2. What initially motivated you to pursue a degree?<br>a. What influenced your choice in major selection? | ☑ | | | ☑ |
| 3. As you began preparing for college, what did that process look like? | | | | ☑ |
| 4. What resources did you consider, use, or plan to use as part of the decision-making process? | ☑ | | | ☑ |
| 5. When you began attending college for the first time, how would you describe that experience?<br>a. Did this experience match your expectations?<br>b. What was similar or dissimilar to what you were expecting? | ☑ | | | |
| 6. What were some challenges or obstacles that contributed to your decision to unenroll?<br>a. What are some memorable moments that you can recall? | ☑ | | | |
| 7. What were some other details surrounding your initial unenrollment?<br>a. How did factors such as timing, earned credits, or life events affect your decision? | ☑ | | | |
| 8. What did the process of unenrolling look like?<br>a. Did you consult with anyone prior to unenrolling?<br>b. Family, friends, College recourses? | ☑ | | | |
| 9. How did potential return to college influence your choice to unenroll? | ☑ | | | ☑ |
| 10. How did you feel about unenrolling? | ☑ | | | |
| 11. How did unenrolling impact your life? | ☑ | | | |
| 12. If you could rewind the clock, what would be different? | ☑ | | | |
| | | | | |
| 13. What was your experience like while away from college? | ☑ | ☑ | | |
| 14. How much time did you take between unenrolling and re-enrolling? | ☑ | ☑ | | |
| 15. At what point did you decide to return? | | ☑ | | |

| | | | | |
|---|---|---|---|---|
| 16. Can you tell me about a time or moment that stands out leading up to the decision to re-enroll? | | ☑ | | ☑ |
| 17. What has changed in your life that has caused you to want to continue your education? | | ☑ | | ☑ |
| 18. How would you describe your transition back to college? | | | ☑ | |
| 19. What do you believe are/were the key elements that allowed you to successfully return to college? | | ☑ | ☑ | |
| 20. How would you describe your strategy for stopping out? | | ☑ | ☑ | |
| 21. Do you believe stopping out helped or hindered your goal to complete a degree, and in what way? | | | ☑ | |
| 22. What would you tell a student who is considering stopping out? | | ☑ | ☑ | |
| 23. Now that you have returned (or completed) has your goal for completing your degree changed? | | | ☑ | ☑ |
| 24. How has your experience influenced your view on receiving a college degree? (Has your opinion on getting a degree changed?) | | | ☑ | ☑ |
| 25. Is there anything I didn't ask that you would like to contribute to the interview? | | | | |