Academic Status And Integration of Financially-Aided Students: Insights for Retention Initiatives in Higher Education

Abstract

Retention of student-beneficiaries of state-funded financial aid programs is important to ensure return of public investment. Recent studies suggest that there should be academic achievement and integration in college to guarantee their persistence and academic success. This study aimed to describe the academic status and integration of financially aided students in higher education. Also, this attempted to identify which aspect of integration is associated with academic status to generate insights relevant to developing retention initiatives. A descriptive-correlational design was employed in the research process, where a survey-questionnaire and actual academic evaluation records were used to gather needed data. All student-grantees of a state-funded financial aid program were invited to take part in accomplishing the questionnaire. Frequency count and percentage were used to summarize the two sets of nominal data and the Pearson chi-square test of association was used for correlation. Findings revealed that there was increasing attrition of the financially-aided students where specific issues on personal-social and institutional aspects of integration were noted. Also, health-related concerns of the students were found to be significantly associated with academic status. All these findings inform that retention in higher education for financially-aided students is much more complex than retention of regular, non-financially aided students, since the latter requires not only the usual student support services but also coordination of all stakeholders in the proper design and implementation of a financial aid program.

Keywords: academic status, integration, financial aid, retention in higher education.

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Introduction
Ensuring effective, evidence-based retention initiatives in higher education institutions is a measure of cost effectiveness and accountability. As there are intensive efforts to recruit high school graduating students to enroll in them for college, there should also be equally strong actions towards promoting successful freshmen-to-sophomore movement, decreasing attrition rate, and guaranteeing academic success.

Student retention in higher education institutions has been studied extensively. Several factors have been identified which have impact on and association with it. One well-studied factor is the provision of financial aid to students. From many research studies, it has been found to predict student enrollment and attendance in college (e.g., Cellini, 2008; Nora, Barlow, & Crisp, 2006; Dynarski, 2003; DesJardins, Ahlburg, & McCall, 2002; Hu & St. John, 2001; Cabrera, Nora, & Castaneda, 1992). It has also been found to equalize opportunities in accessing higher education by eliminating income differences (St. John & Noell, 1989) and influencing choices in college, persistence, and graduation (Mendoza, Mendez, & Malcolm, 2009; Nora, et al., 2006; St. John, Kirshstein & Noell, 1991; St. John, 1990).

Aside from providing financial assistances, another factor that has been linked to retention is academic status. That is, high academically achieving students are more likely to continue college compared to those less academically achieving ones (Stater, 2009). In fact, GPA, a measure of academic achievement, determines persistence and retention, and even college completion and future earnings (Langbein & Snider, 1999; Light & Strayer, 2000; Wetzel, O’Toole, & Peterson, 1990; Hungerfold & Solon, 1987).

Another factor that determines student retention is the concept of integration. As maintained by Tinto (1993), student integration is the extent to which a student adjusts and functions adequately within the academic and social aspects of college life. Stated in another way, integration is a matter of favorable institutional experiences and ideal student background characteristics that promotes student retention and success.

On-campus residence is an aspect of institutional experience that has been found to be linked with retention (Pascarella & Terenzini, 2005), as well as being part of a learning community providing a sense of campusengagement and belongingness (Astin, 1993; MacGregor & Smith, 2005). Academic advising and support services, as constituting institutional interventions for students, were also found to have positive effects on college grades and persistence (Kulik, Kulik, & Schwab, 1983; Pascarella & Terenzini, 1981; Walsh, 1985). As to ideal student background characteristics, gender (Leppel, 2002), ethnicity (Fischer, 2007), financial situation (Olenchak & Herbert, 2002), level of education of parents (Pascarella, Pierson, Wolniak, & Terenzini, 2004; Ting, 2003), and family structure (Desmione, 1999) were found to be related to retention.

From these literatures, it can be noticed that there are limited discussions as to how retention could be best understood based on the academic status and extent of integration of students already receiving financial aid. Retention was found to be predicted by integration, positive campus experiences, and academic achievement, but the studies were conducted on regular students, and not on financially-aided ones (e.g., Kulik, Kulik, & Schwab, 1983; Pascarella & Terenzini, 1981; Walsh, 1985; Pascarella & Terenzini, 2005; Pascarella, Pierson, Wolniak, & Terenzini, 2004). This seemingly creates a knowledge gap since those factors being considered differ from both financially-aided and non-financially-aided students (Nora, et al., 2006). Nora and colleagues (2006) emphasized that there are a variety of psychological and behavioral benefits that elicits from the receipt of financial aid. There are even unique attitudes that are only true among financially-aided students (such as satisfaction with financial support) that have been found as determinants of several student outcomes, including intentions to persist and actual persistence decisions in college (Bean, 1985; Cabrera, Castaneda, Nora, & Hengstler, 1992; Mallette and Cabrera, 1991; Metzner & Bean, 1987).

Moreover, based on the literature review, retention is separately considered as a function of financial aid, of academic status, and of integration. That is, there are very limited discussions as to what component of integration is actually associated with academic status among financially-aided students in higher education. This gap in knowledge is significant to address since this would offer insights and inform the process of designing, structuring, and enhancing policy instruments relevant to retention of college students.

Statement of the Problem
This study sought to describe the academic status and integration of financially-aided students in a higher education institution in Surigao City, the Surigao State College of Technology. Also, this study sought to determine which aspect of integration had a significant association with academic status. These
objectives were relevant to generate insights as to how retention initiatives may be best formulated, especially for students who were already receiving financial aid.

**Framework of the Study**

The researcher finds this study important because it assessed the implementation of the School-Based Management in terms of the school operations and performance in the Division of Cotabato City.

The Department of Education specifically DepEd Division of Cotabato City may use data as bases for policy making and program planning for schools to strengthen and improve corporation among parents, students, teachers, community stakeholders and the school head to work together towards continuously improving student learning outcomes.

The results may further help the school administrators to review the existing motivational policies and practices with a hope that they can enhance their school public relation so that they can provide the opportunity and the environment to: (a) develop shared responsibility in the children’s learning and holistic development and (b) encourage and facilitate effective community stakeholder participation in school improvement process focused on children’s learning and welfare.

**Methodology**

This study used quantitative-descriptive, survey-correlational design. This was the most appropriate design to use given the research objectives: describing academic status and integration of financially-aided students, as well as which aspect of integration is associated with academic status.

There were 125 respondents from the 229 student-grantees of a financial aid program implemented in Surigao State College of Technology (SSCT). The selection of the respondents was made on voluntary basis. That is, all student-grantees were invited to take part in the study, but only the 125 ones accomplished and completed the research survey questionnaire.

The financial aid program was called the Expanded Students’ Grants-In-Aid Program for Poverty Alleviation (ESGP-PA). It started to run in the academic year 2014-2015. After the first year of its implementation, this study was conducted. The program was designed to provide opportunities for the family-beneficiaries of the government’s conditional cash transfer program to have their first-generation college graduates.

The research instrument was developed for the purpose of this study. It intended to gather data on the integration of the respondents into college during the first year, following the conceptualization expressed in the Framework section of this paper. There were 18 items responsible in gathering data for the two components of integration: personal-social (Items 1-10) and institutional (Items 11-18). The instrument had an internal reliability coefficient of 0.32.

In completing the questionnaire, the respondents had to tick Yes or No, depending on whether or not they agreed with the negative statements in the questionnaire. Ticking Yes indicated encountering a challenge in integration relevant to the statement, whereas ticking No indicated integration or a positive experience in college.

In gathering data for the academic status of the respondents, the records for such were requested and secured from the Office of Scholarship and Financial Assistance of the college. There were two sets of data for academic status: first semester and second semester of the first year of implementation of the program. Academic statuses were (1) passed, (2) probationary, (3) with deficiency, and (4) terminated. Passed denoted all grades for all courses were passing and satisfactory. Probationary denoted one of the courses enrolled got a failing mark. With Deficiency denoted one or more than one of the courses enrolled had a mark of INC (incomplete). Terminated denoted at least two courses were failed.

Since the research data were all nominal or categorical in nature, frequency count and percentage were the measures used to describe the academic status and integration of the respondents. In determining the underlying association between aspects of integration and academic statuses, Pearson’s chi-square test (or the chi-square test of association) was used through the Statistical Package for Social Science (SPSS). All quantitative findings were used to generate insight relevant to formulating policy instruments to back up retention initiatives for financially-aided students.

**Results and Discussion**

*Academic Status of Financially-aided Students*

Table 1 shows that, out of 125 respondents, there were 74 who passed and did not have academic deficiencies after the first year in college. However, there were 12 respondents who had academic deficiencies and three were terminated after the second semester. In general, the table denotes something positive about the respondents: most of
them were performing fairly well in maintaining their financial aid.

Table 1. Cross-tabulation of Two-Semester Academic Status of the Respondents

| Academic Status       | Second Semester | Total |
|-----------------------|-----------------|-------|
|                       | Passed          | Probationary | Terminated With Deficiency |
| First Sem.            | 74              | 17       | 3       | 9       | 103 |
|                       | 0               | 13       | 0       | 0       | 13   |
| Total                 | 78              | 32       | 3       | 12      | 125 |

Based on existing literatures, the academic performance of financially-aided students is expectedly high. For example, as pointed by Nora and colleagues (2006), these student-grantees tend to perform well and are expected to do well, since they would have lesser stressors concerning college; their financial accountabilities are not their own responsibility. Compared to non-financially-aided students, they do not need to worry about money and having to work, allowing them to have more time and energy for school-related activities. On this note, the table above is well backed up by such study.

However, it is important to note that Table 1 only summarizes the academic statuses of those participating student-grantees. It excludes those who declined from completing the survey-questionnaire. Since the purpose of the first research question was to describe the academic status of the financially-aided students in the college, it was opted to request and acquire a complete set of data from the concerning office of the institution. Surprisingly, there was a record of 31 grantees who got terminated after the first semester, and 47 grantees after the second semester. If expressed in terms of percentage, they are 13.5% and 20.5% as attrition rates for the two semesters respectively.

This information reveals two important insights. First, the considerable rate of turn-out of student-grantees implies that financial aid alone does not guarantee student retention. This is supported by literature from the study of Arendt (2013) that financial aid does not guarantee retention. Second, the information on high, increasing turn-out of student-grantees frames the idea that there could be many factors that determine retention in higher education. This is supported by Tinto (1975) who maintained an interactionist view of retention. Moreover, Arendt (2013) emphasized further that financial aid exerts no impact on academic success, especially when other personal, social, and institutional factors are taken into account.

Integration of Financially-aided Students: Personal-Social Component

Table 2 shows two noticeable patterns in the personal-social aspect of educational integration. First, there are encouraging social relationships made by the respondents, as may be seen from their disagreement to statements about difficulty making friends (98.4%), having too many household chores to do (95.2%), not morally supportive parents (97.8%), among other negative concerns. Second, the respondents were seemingly not prepared for college, and that they needed strong student support and guidance. This is evidenced by their agreement to statements about having poor basic learning skills (31.2%), lack of tutors (49.6%), difficulty managing time (24%), missing home or parents (31.2%), and health-related issues (14.4%).

The first point, which is social integration or having made friends and company in school of the financially-aided students, is well supported by existing literatures. For example, the study of Park, Denson, and Johnson (2014) found that institutional-level financial aid creates a climate of support, hence relates to teamwork among financially-aided students.

On the second point of lacking preparation for college, the researcher attributes this to the nature of the financial aid program considered in the study. It may be noted that it was a grants-in-aid program. Hence, the grantee-beneficiaries were students who were not necessarily academically achieving but those who were less fortunate to afford college. In contrast to students under scholarship programs, the award of grants-in-aid to students was not merit-based and there was no GPA to maintain.

The nature of the financial aid program was important to consider in this discussion since it points to the idea that the respondents were not necessarily brilliant or intelligent. By considering the absence of the requirement to pass any qualifying examination or to reach an ideal level of academic excellence, the selection of who and who do not qualify for the grants-in-aid program was not based on meritorious academic background. From the study of Newton, Smith, and Moore (2007), strict admission policies were found to affect academic achievement of students in college. In the study by Rogers (2009), preadmission academic achievement, one of the criteria for admission to any college, was found to
predict degree completion and success in taking board exams.

Table 2. Personal-Social Concerns of Integration of Respondents

| Personal-Social Concerns                                      | No | %  | Yes | %  |
|--------------------------------------------------------------|----|----|-----|----|
| 1. I was poor in basic learning skills, such as English     | 88 | 68.8 | 39  | 31.2 |
|     speaking, using the computer, etc.                       |    |     |     |     |
| 2. I found difficulty making friends in college.            | 123 | 98.4 | 2   | 1.6  |
| 3. I had nobody to tutor me in my difficult assignments and | 63  | 50.4 | 62  | 49.6 |
|     subjects.                                                |    |     |     |     |
| 4. I was influenced by my friends in entering into vices    | 118 | 94.4 | 7   | 5.6  |
|     and other undesirable habits.                            |    |     |     |     |
| 5. I had lost interest going to school.                     | 119 | 95.2 | 6   | 4.8  |
| 6. I had difficulty managing my time.                       | 95  | 76  | 30  | 24   |
| 7. I was a working student, or I had many household works | 119 | 95.2 | 6   | 4.8  |
|     at home.                                                 |    |     |     |     |
| 8. I had health-related problems.                           | 107 | 85.6 | 18  | 14.4 |
| 9. My parents were not morally supportive.                  | 122 | 97.8 | 3   | 2.4  |
| 10. My parents were so far away from me.                    | 86  | 68.8 | 39  | 31.2 |

Integration of Financially-aided Students: Institutional Component

Table 3 also shows two important concerns about the institutional component of the educational integration of the respondents. First, there are evidences of positive curricular experiences. The respondents disagreed with negative statements on having too many subjects enrolled (92.8%), too many course requirements to comply (94.4%), and absence of support from parents on the use of stipend (96%), among others. Second, there are indications of inadequacy of the institution regarding the delivery of necessary resources for the student-grantees. This is based on agreement to having no access to the Internet (22.4%), instructors being strict and inconsiderate (34.4%), and monthly stipend not released on time (50.4%).

The positive curricular experiences were expected from the respondents for having been privileged to be grantees of the financial aid. Class schedules and course requirements were positively noted despite some personal issues, such as difficulty in time management as indicated earlier. Also, it was noted that the respondents were socially capable in building relationships with others. Hence, both financial aid and social relationships were likely reasons for having positive curricular experiences. This is supported by Park, Denson, and Johnson (2014) who emphasized the role of financial aid in promoting teamwork, in addition to other positive student outcomes such as leadership and critical thinking. Earlier, Astin (1993) already pointed out that there are several student outcomes correlated with receiving financial aid, which include satisfaction with faculty, satisfaction with the curriculum and instruction, among others.

The delayed released of monthly stipend and the lack of key academic infrastructures, such as easy access to the Internet, are taken as having considerable roles to play in shaping the academic outcomes of the student-grantees in the college. It was already understood that the respondents did not have excelling academic performance. So, such lapses in administrative support could really have hampered academic achievement and retention. This finding firmly supports the idea that retention in higher education is an orchestration of many factors: personal, social, and institutional in nature (Tinto, 1975). Also, the extent to which an institution fails at delivering student support programs could indeed prevent academic success. This is duly supported by the study of Sam and colleagues (2013) about proactive institutional policies predicting student academic success.

Table 3. Institutional Concerns of Integration of Respondents

| Institutional, Program-related Concerns | No | %  | Yes | %  |
|----------------------------------------|----|----|-----|----|
| 11. I had too many subjects enrolled.   | 116 | 92.8 | 9   | 7.2  |
| 12. I had too many requirements to finish. | 118 | 94.4 | 7   | 5.6  |
| 13. I had no access to the Internet.   | 97  | 77.6 | 28  | 22.4 |
| 14. The instructors were very strict.  | 82  | 65.6 | 34  | 34.4 |
| 15. The instructors were not efficient in facilitating learning. | 104 | 83.2 | 21  | 16.8  |
| 16. The financial assistance intended for me was selfishly used by my parents/guardians. | 120 | 96  | 5   | 4   |
| 17. The financial assistance was not released on time. | 62  | 49.6 | 63  | 50.4 |
| 18. I received little or no support from the school to mentor or coach me. | 125 | 100 | 0   | 0   |
To put emphasis, the educational integration of the respondents was characterized by positive social and academic experiences, as evidenced by having friends and finding no trouble in scholastic activities, among other things. These positive aspects of integration may possibly explain the satisfactory academic performance and the successful movement from first-year to second-year level of some respondents. However, there were institutional issues such as lack of student support from the administration and inadequate program implementation evidenced by delayed stipend release. These may possibly explain the low academic performance and increasing attrition of some respondents. Taken altogether, the positive and negative aspects of integration of the respondents support the contention that retention in higher education is a complex construct. It is critically an interplay of ideal student background characteristics (as maintained by Bean, 1980), a function of positive social experiences, be from peers, parents, and teachers (as maintained by Pascarella and Terezeni, 1980), and an orchestration of both personal-social and institutional factors (as maintained by Tinto, 1975).

Association of Academic Status and Integration of Financially-aided Students
The use of Pearson’s chi-square test of association between the two categorical data requires cross-tabulations of every aspect of the two nominal variables. So, the respondents’ first semester academic statuses were cross-tabulated with yes-no responses to each item in the questionnaire. The second semester academic statuses were also cross-tabulated with the same. On a very important note, only one cross-tab displayed a P value of below 0.05, hence significant association. These are the responses to Item 8 “I had health-related problems” and the academic statuses for first semester of the responses. The crosstab is outlined in Table 4.

Table 4. Cross-tabulation of Item 8 Responses and First Semester Academic Statuses

| Measures                        | Academic Status (First Semester) | Passed | Probationary | w/ Deficiencies | Total |
|---------------------------------|----------------------------------|--------|--------------|-----------------|-------|
| 8. I had health-related problems.| No                               | 93     | 8            | 6               | 107   |
|                                 | Yes                              | 10     | 5            | 3               | 18    |
| Total                           |                                  | 103    | 13           | 9               | 125   |

Table 5 summarizes the results of the Pearson chi-square test done on the crosstab in Table 4. Take note of the P value of 0.005 and the computed value of 10.562. These results reveal a significant association between the statement on health-related problems and academic statuses.

Table 5. Pearson Chi-Square Test of the Cross-tab Outlined in Table 4.

| Measures                        | Value | Df  | Asymp. Sig. (2-sided) |
|---------------------------------|-------|-----|-----------------------|
| Pearson Chi-Square              | 10.562| 2   | .005                  |
| Likelihood Ratio                | 8.620 | 2   | .013                  |
| Linear-by-Linear Association    | 6.729 | 1   | .009                  |
| N of Valid Cases                | 125   |     |                       |

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 1.30.

However, there are two cells in the crosstab that have expected count less than 5. For this reason, the researcher collapsed the crosstab by combining two columns of academic statuses into one, the Probationary and the With Deficiencies. This step is important to eliminate cells having expected count less than 5, thereby establishing and asserting further the significant association between the two variables. Consider Table 6 for the 2 x 2 crosstab of the data (collapsed).

Table 6. 2x2 Cross-tabulation of Item 8 and First Semester Academic Status

| Measures                        | Academic Status (First Semester) | Total |
|---------------------------------|----------------------------------|-------|
| 8. I had health-related problems.|                                  |       |
| No                              | Passed                           | 93    |
| Probability                     | Probationary and w/ Deficiencies | 14    |
| Total                           |                                  | 107   |
| Yes                             | Passed                           | 10    |
| Probability                     | Probationary and w/ Deficiencies | 8     |
| Total                           |                                  | 18    |
| Total                           |                                  | 125   |

Using such cross-tab in Table 6, Pearson chi-square test was done again. This time, the computed value adjusted to 10.449 with P value of 0.001, hence truly significant association. Refer to Table 7 for the detailed results.

Table 7. Pearson Chi-Square Test of the 2x2 Crosstab Outlined in Table 6.

| Measures                        | Value | Df  | Asymp. Sig. (2-sided) |
|---------------------------------|-------|-----|-----------------------|
| Pearson Chi-Square              | 10.449| 1   | .001                  |
| Likelihood Ratio                | 8.560 | 1   | .003                  |
| Linear-by-Linear Association    | 10.365| 1   | .001                  |
| N of Valid Cases                | 125   |     |                       |
All the tables reveal that, among other aspects of integration, the health concerns are significantly associated with the first semester academic status of financially-aided students. This finding provides three important insights. First, satisfactory academic status is associated with absence of health-related problems. This is true since the students who are healthy are likely the students who can attend to their classes regularly and comply with academic requirements promptly. This finding is supported by Geierstanger and colleagues (2004) who emphasized that health services improving health statuses of students facilitate academic success, as measured by increased attendance, promotion and graduation.

Second, financial aid does not entirely guarantee academic achievement. This is true since there are other factors that interplay in determining the extent of academic success of every financially-aided student. This is supported by the study of Arendt (2013) who found that financial aid does not adequately predict academic success.

Lastly, ensuring academic achievement, hence retention, of financially-aided students should come with a consideration of providing support services relevant to personal health and safety. This finding is supported by Murray and colleagues (2007) who found that school health programs, especially those that incorporate health education and parental involvement, had positive effects on student academic outcomes.

**Insights for Retention Initiatives for the Financially-aided Students in Higher Education**

Ensuring retention of financially-aided students in higher education is much more important than of regular students without financial aid. Based on the findings of this study, the formulation of retention initiatives may be well-informed as to what factors to focus and which issues to prioritize for financially-aided students.

Since a grants-in-aid program does not naturally impose strict selection policies as to who to enlist as student-grantees, retention policies should focus on designing a specified intervention program. This intervention should be comprehensive, targeting many personal, social, and academic outcomes all at once. For example, peer tutoring may be considered where several learning communities are organized from the pool of student-grantees. In this way, social outcomes are met by encouraging friendship, as well as personal outcomes by promoting self-efficiency and self-regulation from group activities. Other student support activities that improve and enhance adjustment and integration into college may help as well, such as personal safety and health propagandas, workshop on honing study skills, among others.

Such an initiative is necessary to ensure academic performance that is not only passing, but very satisfactory. With excellent academic performance, the grantees may become easily employable when they graduate. When a student graduates because of the financial aid, the value for and a return of public investment are justified. This idea is backed up by Rosales (2002) who asserted that participation in intervention programs for student support tended to excel in academics. The same was also found by Tighe (2008) who found that participation in student support programs, which are considered as intervention programs, had positive impacts not only on academic achievement, but also student engagement, satisfaction, and retention.

Another thing to remember in improving retention of financially-aided students is the strict monitoring on the implementation of the financial aid program. This is very essential to guarantee that all aspects of the program are in place before the retention or attrition of financially-aided students is evaluated. In the study of Ayres (2011), she emphasized that goals of an academic program could be substantiated by conducting program evaluation, particularly in increasing achievement and college participation among students.

In general, one thing is for sure about retention in higher education: the retention activities should vary from student to student and school to school. Retention is a complex construct. It is a result of interplay of many factors, both personal characteristics of students and social factors in the educational institution.

**Conclusions**

Based on the findings, several conclusions are derived. First, the academic status of the financially-aided students tends to be relatively low as the financial aid program is not merit-based. Second, integration of non-merit-based financially-aided students in higher education is described at positive and negative terms. There are positive social and academic experiences, but educational struggles may come from certain personal and institutional aspects of both college education and financial aid program. Hence, student support services are important in as much as proper implementation of the financial aid program is necessary.
Third, positive health status comes with good academic standing, which in turn may determine retention of financially-aided students in higher education. Lastly, a systematic perspective is required to understand, design, structure, and improve retention policies not only to facilitate freshmen-sophomore movement but also to ensure academic success in higher education and value for money accounting among financially-aided students.

Recommendations

Based on findings and conclusions of the study, the following actions are strongly recommended:

1. Conduct a follow-up study on academic status and integration of financially-aided students. This time, being financially-aided will not be the only factor to be considered but also other student background characteristics, such as income level and academic preparedness for college. A comparative study may also be considered so to adequately compare financially-aided and non-financially-aided students in terms of integration, academic status, and retention in higher education.

2. Pursue a qualitative explorative study on retention to adequately describe the psychological benefits of financial aid to students. In this way, more information may be surfaced on the complex nature of retention in higher education.

3. Develop a structured set of retention initiatives, with proper monitoring and formative evaluation, to address increasing attrition rate of the grantees of any financial aid program in higher education. These retention initiatives shall be intervention policies, coaching and mentoring, tutoring, remedial classes, among other things.

4. Evaluate the student support services whether or not they are serving and responding to the needs of the student populace. This is essential since integration and academic success are both institutional outcomes that may be achieved at conditions within the control of persons behind the school administration.

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