

## ABSTRACT

### “A LIFT-UP, NOT A HANDOUT”: EXPLORING THE IMPACT OF RESOURCE SCARCITY AND EMERGENCY MICROGRANTS ON COMMUNITY COLLEGE STUDENTS

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More community college students are facing resource scarcity, struggling with insufficient means to cover essential expenses and unexpected costs that might hinder their ability to fully engage in their education. In response, community colleges are more frequently administering emergency microgrant programs to assist students who lack the financial means to meet essential expenses. Although there is a growing body of research on the impact of basic needs insecurity and emergency grants on academic outcomes, there is a notable lack of literature offering qualitative insights into how community college students experience resource scarcity and the effect of emergency microgrants on their educational experience. The aim of this study was to investigate how community college students experienced resource scarcity and how receiving an emergency microgrant influenced their engagement with the college and their educational journey. This study was guided by Scarcity Theory (Mullainathan & Shafir, 2014) and the Perna and Thomas Conceptual Model for Student Success (2008), employing a qualitative instrumental case study methodology. Data were gathered through semi-structured interviews with ten participants who received emergency microgrants. Three themes emerged from the research: (1) resource scarcity creates mental strain and hinders academic engagement,

(2) emergency microgrants provide immediate financial and emotional relief, and (3) emergency microgrants foster students' sense of institutional support and care. The findings suggest that community college leaders should view emergency microgrants not merely as financial assistance but as both (1) a critical academic intervention and (2) a tool to support students' mental health and well-being.

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AND EMERGENCY MICROGRANTS ON COMMUNITY COLLEGE STUDENTS

BY  
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## DEDICATION

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## PREFACE

### INTRODUCTION TO THE DISSERTATION OF PRACTICE

The dissertation of practice is a scholarly endeavor that explores a complex problem of practice embedded in the work of a professional practitioner (Perry, 2015). The purpose of the dissertation of practice is to prepare students to become scholar practitioners, who use practical research and applied theories to improve their practice while contributing to the knowledge base in the field of higher education and student affairs.

The dissertation of practice consists of three artifacts: (a) The dissertation of practice research proposal (Chapter 1): The purpose of this chapter is to showcase the proposal that guided the research. The purpose of my dissertation was to understand how community college students experienced resource scarcity and how receiving an emergency microgrant influenced their engagement with the college and their educational journey. The proposal reviews literature on the effects of resource scarcity on community college students, as well as existing research on the impact of emergency microgrants. It also details the qualitative case study methodology and situates the conceptual frameworks that shaped the study's design, data collection, and analysis. (b) A manuscript for a scholarly publication (Chapter 2): After conducting my dissertation research, I developed a manuscript that could be published in a scholarly journal in my field. After analyzing the research, I decided to narrow the scope of inquiry, eliminating the exploration of how students experienced the microgrant application process. While that information is valuable, it seemed too distant from the core of the study, which focused on

understanding the effects of resource scarcity on community college students and the impact of emergency microgrants on their experiences. Three themes emerged from the research: (1) resource scarcity creates mental strain and hinders academic engagement, (2) emergency microgrants provide immediate financial and emotional relief, and (3) emergency microgrants foster students' sense of institutional support and care. (c) A scholarly reflection (Chapter 3): In the final chapter, I reflect on the dissertation process and discuss applications of the research and newly gained skills to my professional practice and future engagement in research. Specifically, I highlight the origins of my interest in examining the impacts of scarcity on community college students and the central role the guiding theories played in interpreting the data, framing the findings, and shaping the implications for future research. Finally, I reflect on how the dissertation process served as a transformative experience, facilitating the transition from practitioner and student to scholar and researcher.

## CHAPTER 1

### DISSERTATION OF PRACTICE RESEARCH PROPOSAL

#### **Introduction**

The increase in college tuition, along with the rising cost of living, relatively flat wages, and virtually unchanged financial aid have come together, leading to a troubling decrease in the affordability and accessibility of college for many students (Kruger et al., 2016). As a result, the proportion of family income required to cover tuition at public colleges has been on the rise (Kruger et al., 2016). Real family income has remained stagnant, even for those in the top 5% of the income brackets, making college less accessible and affordable for a broader range of prospective students (Archibald & Feldman, 2012).

Tuition, however, is only one expense associated with attending college. When planning for college, it is essential for students and their families to consider the complete cost of attendance (Larin et al., 2018). The cost of attendance (COA) is the federal government's "cornerstone [for] establishing a student's financial need" (Federal Student Aid, 2022). COA factors estimated expenses such as tuition, textbooks, course materials and supplies, transportation, housing, and food, into its calculation (Federal Student Aid, 2022).

Financial aid's coverage in supporting the full cost of attending college has decreased over time (National Association of Student Financial Aid [NASFAA], 2022). Simultaneously, the number of nontraditional and low-income students enrolling in college has significantly

increased, with community college students now comprising one-third of college enrollments in 2016 (U.S. Government Accountability Office, 2018). Unfortunately, a significant portion of community college students lack sufficient financial resources to pay for their tuition.

Furthermore, the diminished financial coverage provided by the Pell Grant, coupled with the increase in low-income, nontraditional students, means that more college students are experiencing resource scarcity (Freudenberg et al., 2019).

A growing body of research is establishing that having adequate financial resources to cover students' living expenses is essential for learning, as resource scarcity impacts a student's ability to excel academically (Baker-Smith et al., 2020; Bennett et al., 2021; Broton & Goldrick-Rab, 2017; Goldrick-Rab, 2021; Meza et al., 2018). Emergency aid is an intervention to address resource scarcity that emerged in the 2000s (Kruger et al., 2016). By 2016, the National Association of Student Personnel Administrators (NASPA) found that 64% of institutions of higher education offered emergency aid, and 70% of community colleges administered emergency grant programs (Kruger et al., 2016).

Emergency aid awards that fall below \$2,500 are typically considered microgrants; although, institutions have varying measurements for what constitutes a micro-award (Rossman et al., 2022). Institutions generally create emergency microgrant programs to assist students who encounter unexpected financial challenges, allowing them to remain enrolled in their courses, finish the semester, and continue working towards their degree (Dachelet & Goldrick-Rab, 2015; Goldrick-Rab, 2018; Rossman et al. 2022).

There is considerable research on administering emergency aid during the pandemic. (Daniels et al., 2024; Goldrick-Rab et al., 2021). However, the COVID-19 crisis and its associated emergency funding represented a unique moment in time that does not accurately

reflect the present-day circumstances of community college students or the financial resources of public two-year institutions (Brock & Diwa, 2021). As colleges transition to a post-pandemic context, it's important to acknowledge that student emergencies are a normal aspect of college life, outside of exigent global events. Given these reasons, the microgrants included in this study are defined as just-in-time grants up to \$600, which does not include COVID relief aid.

### **Purpose Statement**

Despite the increased enrollment of adult and low-income students, federal financial aid's coverage has decreased, leaving many students without enough funds to both pay for tuition and adequately cover essential expenses (Baker-Smith et al., 2020; Bennett et al., 2021; Freudenberg et al., 2019; Goldrick-Rab, 2021). This resource scarcity negatively impacts students' academic performance and overall success (Baker-Smith et al., 2020; Bennett et al., 2021; Broton & Goldrick-Rab, 2017; Goldrick-Rab, 2021; Meza et al., 2018). While emergency microgrant programs have emerged as an intervention, a full understanding of their impact remains unclear (Gill & Miller, 2022; Goldrick-Rab, 2021; Rossman et al., 2022).

There is a dearth of literature providing qualitative insights describing how students at community colleges learn about and decide to apply for emergency grant programs, how they navigate the application process, and how the receipt of microgrants affects their academic experience (Meza et al., 2018; Williams et al., 2024). This study aims to address these information gaps by exploring the nuanced experiences of students enrolled at Mountain Community College (MCC) who face resource insecurity and utilize emergency microgrants provided by the College from September 2023 through December 2024. For the purposes of this study, resource scarcity refers to insufficient resources to purchase adequate food, secure

housing, and the technology necessary for college learning in the 21<sup>st</sup> century. Additionally, resource scarcity refers to the lack of resources to cover unexpected expenses, such as car repairs or medical bills that might hinder a student's ability to fully participate in their education.

The purpose of this qualitative case study is to understand how emergency microgrants influence the educational experiences of community college students experiencing basic needs and resource insecurity. I will use the following questions to guide my research:

1. How does experiencing financial and resource scarcity influence community college students' engagement with the college and their learning?
2. How do students perceive and experience the emergency microgrant process, and how does it shape their relationship with the college?
3. How does receiving an emergency microgrant impact students' ability to mitigate financial stress and engage in their education?

## **Literature Review**

### **The Rising Costs of College Attendance**

Income-eligible students have historically depended on financial aid to afford the full cost of college attendance. However, federal financial assistance has not kept pace with inflation nor higher education's increased expenses. The American Council on Higher Education reported that the federal Pell grant, when adjusted for inflation, attained its highest value during the 1975–1976 academic year, and it has not reached that level again (Archibald & Feldman, 2012; Johnson & Collins, 2009). At its peak in 1975, the Pell Grant funded up to 99 percent of the average cost of attendance (COA) at a community college (Johnson & Collins, 2009). By 2008,

the share of community college cost of attendance that could be covered by the maximum Pell Grant had decreased to 62% (Johnson & Collins, 2009). This proportion further declined by the 2020-21 academic year, when Pell Grants covered only 31% of the COA at public two-year institutions (NASFAA, 2022).

A 2018 report published by the Government Accountability Office (GAO) shows that nontraditional students and students from low-income households are increasingly enrolling in college. In 2016, approximately half of all undergraduate students were financially independent from their parents, and one-third of these students attended community colleges (U.S. Government Accountability Office, 2018). With the rising number of financially independent, low-income students and the decreasing coverage provided by Pell Grants, an increased number of community college students are facing resource scarcity and food insecurity (Freudenberg et al., 2019).

Policy makers and higher education administrators, practitioners, and faculty once viewed transportation issues, homelessness, hunger, and housing insecurity as non-academic issues that extend beyond the scope of college mission (Goldrick-Rab, 2021). However, there is growing body of evidence suggesting that resource scarcity impacts learning and is correlatively associated with lower academic outcomes, including lower GPA, increased drop rates, and increased time-to-degree (Baker-Smith et al., 2020; Bennet et al., 2021; Clark, 2020; Goldrick-Rab, 2021; Maroto et al., 2015). With changing student populations and rising college expenses, it has become increasingly important to understand the extent of basic needs insecurity among community college students.

## **Prevalence of Basic Needs Insecurity Among Community College Students**

The U.S. Department of Agriculture ([USDA], 2022) defined food security as “access by all people at all times to enough food for an active, healthy life” (p. 1), and in 2006, established ranges to describe the level of food insecurity people may be experiencing. The USDA (2022) defined “low food security” as a diet with reduced quality or variety with no indication of reduced food consumption (p. 2). The federal department considered multiple instances of reduced food intake and disrupted food consumption patterns as “very low food security” (USDA, 2022, p. 2). A growing body of research indicates that food insecurity rates among college students range from 20% to over 50% - a rate significantly higher than the 12% observed in the general U.S. population (Goldrick-Rab, 2021). However, the federal government does not collect nor provide data on food insecurity among college students. Rather, nongovernmental and academic institutions conduct research to assess the prevalence of food insecurity among this population (Billings et al., 2021).

The #RealCollege Survey, created by the Hope Center for College, Community, and Justice (Hope Center), offers the nation’s largest assessment of basic needs security among college students. Annually, the Hope Center administers a survey using the USDA’s 18-item set of questions to examine food insecurity among the nation’s college students (USDA, 2022). According to the Hope Center's 2020 survey, approximately 200,000 two-year and four-year college students reported insufficient access to affordable food or housing, with almost three in five students experiencing this issue (Goldrick-Rab, 2021). Maroto et al. (2015) asserted that community college students disproportionately experience food and housing insecurity in comparison to the United States general population.

The 2020 #RealCollege survey results support the assertion that community college students are more likely to confront resource scarcity. Sixty-one percent of community college students reported some form of basic needs insecurity compared to 53% of students at four-year institutions (Hamm, 2021). Survey respondents attending community colleges reported food insecurity at a rate 10 percentage points higher than their peers attending a public four-year institution (39% and 29%, respectively; Hamm, 2021). Additionally, the survey revealed that students of color are approximately 20% more likely to experience basic needs insecurity than White students (Baker-Smith et al., 2020). Across race, living alone puts students at increased risk of basic needs insecurity, including hunger. Students living with parents or relatives are less likely to report needs insecurity than students living alone or with spouses, partners, or roommates (Marato et al., 2015).

Regardless of how the data is examined, it is clear that today's college students are experiencing basic needs insecurity at an alarming rate (Broton & Goldrick-Rab, 2017). Basic needs insecurity has implications for students that extend far beyond feeling hungry or wondering where one may study and sleep at night. Maslow's Hierarchy of Needs theory is widely recognized and proposes that students must first satisfy their basic physiological and safety needs, food, water, warmth, and security, before they can access the self-esteem and cognitive needs necessary for college learning (Freitas & Leonard, 2011). However, in the context of 21<sup>st</sup> century education, students' basic needs have expanded beyond these physiological and safety factors; technology has become a necessity for effective college learning.

## **Technology as an Academic Basic Need**

Digital devices such as computers and smartphones have become indispensable tools for successful college education. Online courses, degree programs, and colleges have experienced rapid growth, resulting in a significant increase in the number of students enrolling in online classes (Banerjee, 2020). In the United States, online learning is now viewed as a common approach rather than as an alternative learning modality.

The literature reveals that the majority of college students have and use cellphones and laptops (Gonzales et al., 2022). However, students from less privileged socioeconomic backgrounds are less likely to have access to computer devices (Banerjee, 2020; 2022; Gonzales et al., 2022). Moreover, even when economically disadvantaged students possess computer devices, they are still more likely to encounter digital obstacles because of their inability to afford virus protection software or high-speed internet. These students also lack the resources to replace a damaged device (Banerjee, 2020). When low-income students face these technological barriers, they are reluctant to request financial assistance or support, deepening the digital divide (Gonzalez et al., 2020).

It is not surprising then, that a study of low-income students at a small midwestern university found that nearly 50% of them used smartphones instead of laptops or desktop computers to access their online courses (Banerjee, 2022). The issue of low-income students primarily utilizing cellphones for online class access, as opposed to computer devices, is problematic due to the negative correlation observed between GPA, academic performance, and smartphone usage levels (Banerjee, 2020, 2022; Gonzales et al., 2022). Given these challenges, colleges ought to explore solutions that connect students to financial resources to purchase and

maintain technology that is adequate for 21<sup>st</sup> century college learning (Gonzales et al., 2022).

The lack of sufficient technology, along with limited access to other basic needs, significantly hinders students' learning experiences and their ability to complete their degrees.

### **Impact of Resource Scarcity on Learning and Persistence**

Policy makers, higher education leaders, and college faculty once viewed resource scarcity as a non-academic issue that extends beyond the scope of college mission (Goldrick-Rab, 2021; Umana et al., 2022). A growing body of research, however, is establishing that “basic needs supports are clearly conditions for learning; without them students achieve lower grades and are less likely to persist or graduate” (Goldrick-Rab, 2021, p. 4). The cognitive burden associated with financial worry is comparable to losing a full night of sleep (Mani et al., 2013). Additionally, very low food insecurity among adults has been associated with cognitive functioning that is “equivalent to accelerating cognitive aging by eight years” (Maroto et al., 2015, p. 516). Research also suggests that a significant number of students who struggle with basic needs insecurity also report experiencing mental health issues, including depression, anxiety, and thoughts of suicide, which can also have profound effects on their college experience (Broton et al., 2022; Meza et al., 2018).

Not surprisingly, basic needs security has a strong correlation to students' earned grades (Baker-Smith et al., 2020; Maroto et al., 2015). Student respondents who reported they were experiencing basic needs insecurity on the 2018 #RealCollege survey were 10% more likely to have earned grades of C or below than students who did not report facing needs challenges. (Baker-Smith et al., 2020) Community college students reporting food insecurity are more likely to have GPAs ranging from 2.0 to 2.49, rather than earning GPAs falling within the higher ranges

(Maroto et al., 2015). Furthermore, students experiencing financial stress and facing needs insecurity are more likely to withdraw from or stop attending a class (Hallett & Freas, 2017). Addressing resource scarcity can expand the arsenal of interventions colleges can deploy to support student success (Broton & Goldrick-Rab, 2017; Umana et al., 2022). Emergency microgrant have emerged as a potential tool for colleges to mitigate the negative effects of resource scarcity.

### **Emergency Microgrants**

Emergency grants can help to mitigate the negative impacts of resource scarcity. Addressing basic needs security among students may serve to increase academic performance and support degree attainment while simultaneously generating “more tuition dollars and improving outcomes about which legislators care” (Baker-Smith et al., 2020, p. 3). Additionally, supporting students’ basic needs aligns with many philanthropic and community organization missions, positioning institutions engaging in this work to attract new donors, enhance partnerships, and expand available resources (Baker-Smith et al., 2020).

Institutions most often develop emergency microgrant programs to help students experiencing basic needs insecurity and to support retention and college degree attainment. Researchers have found that effective emergency grant programs address several key domains: eligibility, stewardship, process, awareness, delivery, funding, and data (Dachelet & Goldrick-Rab, 2015; Goldrick-Rab, 2018; Kruger et al., 2016).

### *Eligibility*

Institutions deploying emergency aid must first establish the parameters of what constitutes a financial emergency. Ninety percent of surveyed colleges with existing emergency microgrant programs define a financial emergency as unexpected, often one-time, and relating to transportation cost, childcare, medical cost, or living expense (Dachelet & Goldrick-Rab, 2015). Institutions may consider credit load, time-to-degree, and the impact of the emergency on a student's ability to successfully stay enrolled and persist through their academic program (Dachelet & Goldrick-Rab, 2015; Kruger et al., 2016; Rossman et al. 2022).

### *Stewardship*

Effective programs are thoughtfully designed and develop clear guardrails that establish minimum and maximum award limits and lifetime award limits for students requesting multiple microgrants over time. Most programs limit microgrants to \$500 per student per semester (Dachelet & Goldrick-Rab, 2015; Goldrick-Rab, 2018; Rossman et al. 2022). Programs issuing emergency microgrants to support completion are most likely to provide awards exceeding \$1,000 (Kruger et al., 2016). Program administrators may experience empathy burn-out as they try to discern whether students submitting multiple requests for assistance are doing so in earnest or whether they are taking unnecessary advantage of the program (Dachelet & Goldrick-Rab, 2015; Goldrick-Rab, 2018).

*Process*

Financial aid teams most often coordinate institutional emergency aid programs. Seventy percent of institutions reported using financial aid reports to identify and inform students who may be eligible and may benefit from emergency microgrants (Kruger et al., 2016). However, Feeney and Heroff (2013) show that “low-income students with the most financial aid...are less likely to complete the FAFSA on-time and subsequently less likely to access important financial aid” (p. 80). Therefore, it is critical that emergency aid program administrators understand that simply running financial aid reports to target messaging about available grants may not be wholly effective.

Nearly 85% of institutions offering emergency grants require students to complete applications, and many colleges require students receiving grants to participate in an accompanying financial literacy intervention or engage in academic advising (Kruger et al., 2016). Students experiencing a financial scarcity mindset may not have the cognitive bandwidth necessary to understand microgrant program processes and requirements, so colleges should work to establish procedures that are streamlined and simple and should assist students through the application process (Goldrick-Rab, 2021; Mani, et al., 2013). Additionally, the literature shows that effective emergency aid programs have a straightforward application process, and they do not mirror the onerous complexities of the federal Title IV application process (Goldrick-Rab, 2018).

*Awareness*

Raising student awareness of available resources is crucial to reducing the risk of basic needs insecurity among college students (Broton et al., 2022; Henry, 2017; Olfert et al., 2021; Umana et al., 2022). Indeed, through her research, Goldrick-Rab concluded that the most effective programs “advertis[e] broadly and without fear[s] of running out of money” (2018, p. 13). Kruger et. al, (2016) found that most students learned about emergency microgrant opportunities through word-of-mouth. Dachelet & Goldrick-Rab (2015) concluded that all programs rely on faculty and staff referrals to inform students about available emergency grants. Two-thirds of institutions employed email, posters, and flyers to promote emergency grant programs (Dachelet & Goldrick-Rab, 2015), and 40% of colleges utilize their institutional websites to inform constituents about aid programs (Kruger et al., 2016). Despite employing multiple communication methods to inform stakeholders about emergency microgrants, program administrators cited a lack of student awareness and insufficient staff time to effectively inform students as primary barriers challenging the reach of these programs (Dachelet & Goldrick-Rab, 2015; Goldrick-Rab, 2021; Kruger et al., 2016). Given students’ preference to receive feedback electronically (Carr et al., 2021) and the stigma associated with basic needs insecurity (Broton et al., 2021; Goldrick-Rab, 2021; Landry et al., 2022) program administrators should send eligible students multiple direct messages via text and email (Dachelet & Goldrick-Rab, 2015; Umana et al., 2022).

### *Delivery*

Emergencies require timely intervention so that any resulting consequences can be effectively mitigated as soon as possible. Emergency microgrants require time to process. Colleges should develop practices that support expedition while balancing the capacity of available human resources (Goldrick-Rab, 2018; Kruger et al., 2016). Most programs, 75%, delivered microgrant awards by issuing a credit to a student's account, allowing the student to access the resulting refund (Dachelet & Goldrick-Rab, 2015). Only 10% of programs provided cash payments, yet 55% issued students a direct check (Dachelet & Goldrick-Rab, 2015).

### *Funding*

Donors, philanthropists, alumni, and fundraising campaigns are funding sources for emergency grant programs (Kruger et al., 2016; Dachelet & Goldrick-Rab, 2015). Institutional foundations are also significant contributors to programs supporting basic needs insecurity, with 30% of surveyed administrators having cited their foundations as a funding source (Dachelet & Goldrick-Rab, 2015). A lack of sufficient funding was cited as the greatest obstacle challenging the sustainability of emergency grant programs. Over 80% of community college administrators and 70% of public four-year staff reported a lack of financial resources necessary to meet student needs and to support ongoing program sustainability (Kruger et al., 2016). As awareness about basic needs insecurity among college students grows, colleges will be positioned to engage existing and new philanthropic partners in supporting their emergency aid efforts. Institutions should collect data so they can effectively communicate their students' lived experiences to external policy makers, philanthropic stakeholders, and alumni (Goldrick-Rab, 2018).

## *Data*

Institutions with effective microgrant programs regularly evaluate the impact of aid on recipients' retention and graduation rates, credit attainment, and semester completion (Dachelet & Goldrick-Rab, 2015; Kruger et al., 2016). Robust data collection allows colleges to understand their students' experiences, assess the efficacy of their program, inform policy makers, and appeal to donors for funding (Dachelet & Goldrick-Rab, 2015; Kruger et al., 2016). Dachelet and Goldrick-Rab (2015) recommended that programs also assess student perceptions, program referral sources, and the program's funding sources and likelihood of ongoing, consistent sustainability.

## **Impact of Emergency Microgrants**

The data show that emergency microgrants are positively associated with increased GPA, increased course and semester completion, and decreased stress (Goldrick-Rab, 2021; Hamm, 2021; Rossman et al., 2022). Emergency aid recipients at community colleges reported having used the grants to pay for food, housing, childcare, transportation, and medical expenses. Over 75% of the recipients stated that the awards aided them in remaining enrolled, purchasing educational resources, and reducing stress (Hamm, 2021). Additionally, emergency aid recipients increased their GPA nearly half a point in the semester in which they received aid (Gill & Miller, 2022). Gill and Miller (2022) posited that the "most salient effect of emergency aid is its potential to help students complete their courses during a period of unforeseen financial hardship" (p. 18).

Research suggests that the effects of emergency microgrants are short-term, making their impact on persistence and graduation more complex (Rossman et al., 2022). An investigation of Georgia State's emergency microgrant program discovered that emergency grants had a substantial and positive impact on graduation rates within a single term (Rossman et al., 2022). However, there is no data indicating that underclassmen who received these grants had higher persistence rates (Rossman et al., 2022). While existing literature provides quantitative insights into emergency microgrant outcomes, there is a dearth in qualitative literature exploring the experiences of students who receive these grants. This study seeks to address this gap by studying how community college students perceive and navigate the microgrant process, as well as how they experience the impact of these grants on their academic and personal lives.

### **Theoretical Perspective**

In order to gain a deeper understanding of students' experiences with resource scarcity and the impact of emergency microgrants, I will employ a dual theoretical approach. The Perna and Thomas Conceptual Model of Student Success (2008) will serve as the foundational framework, while Scarcity Theory (Mullainathan & Shafir, 2014) will provide a complementary lens. A conceptual model “offers a logical structure of connected concepts that help provide a picture or visual display of how ideas in a study relate to one another within the theoretical framework” (Grant & Osanloo, 2014, p. 17) while a theoretical framework “is derived from an existing theory” (Grant & Osanloo, 2014, p. 16). This integrated approach will enhance my understanding of the impacts of resource scarcity and microgrants by applying insights from the cognitive psychology, behavioral science, and economic underpinnings associated with Scarcity Theory to the multidisciplinary, contextually layered student success model.

## **Conceptual Model of College Success**

Perna and Thomas (2008) proposed an interdisciplinary conceptual model for understanding college student success. The model offers four contextual layers to explain the myriad complex and interwoven factors that influence students' behaviors and attitudes - which in turn impact student success outcomes: a) internal context, b) family context, c) school context, and d) social, economic, and policy context (Perna & Thomas, 2008). The internal context includes student characteristics, attitudes, and behaviors.

The Perna and Thomas model (see Figure 1) has been used in higher education scholarship to study how students' internal contexts - personal attributes, motivation, attitude, and behavior - are connected to an individual and therefore more likely to have direct and immediate effects on their college success (Yu, 2015). Each subsequent layer of the model - family; school; and social, economic, and policy factors - represents an increasingly wider context that significantly impacts a student's success, albeit in sometimes less discernable ways (Perna & Thomas, 2008). The family context includes parental occupations, first-generation status, familial background, resources, and influences. The school context involves K-12 and higher education experiences, which then shape academic preparedness to pursue college-level learning. The fourth contextual layer, comprised of social, economic, and policy influences is the broadest, encompassing the range of societal factors that may have shaped a student's school, family, and internal contexts (Perna & Thomas, 2008).

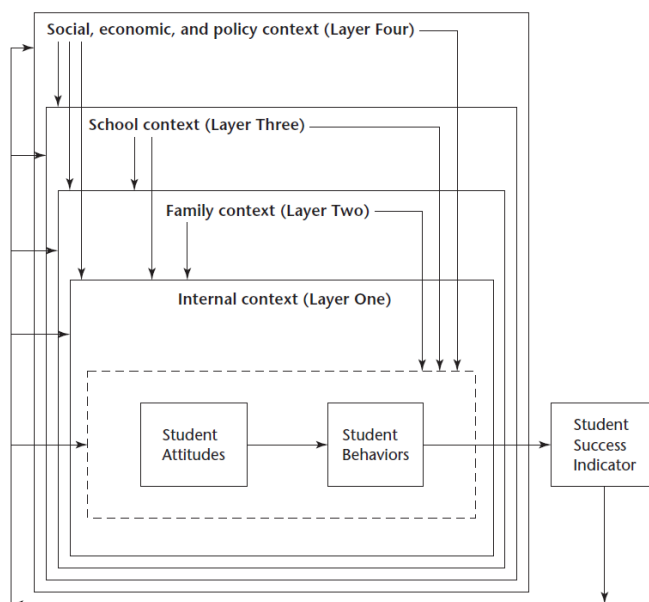


Figure 1. Conceptual Model for Student Success (Perna & Thomas, 2008).

Note. This figure illustrates the Perna and Thomas Conceptual Model for Student Success. Adapted from *Theoretical perspectives on student success: Understanding the contributions of the disciplines: ASHE higher education report, volume 34, number 1*, by L. W. Perna and S. L. Thomas, 2008, Jossey-Bass. Copyright 2008 by Jossey-Bass.

The Perna and Thomas Conceptual Model for Student Success (2008) is both intricate and comprehensive, as each of the layers is interconnected with and influenced by its surrounding layers. The inclusion of a feedback loop indicates that each of the four layers influence student success indicators.

The integration of multiple theoretical approaches in the model enhances its robustness, which is viewed through the lens of four disciplines: a) economics, b) sociology, c) psychology, and d) education. Perna and Thomas (2008) state, “specifically, the model assumes that 1) the relative contribution of different disciplinary and area perspectives to student success varies;

[and] 2) when considered together, multiple theoretical approaches yield more comprehensive understandings of student success” (p. 30).

According to the Perna and Thomas Model (2008), a student's financial circumstances affect all other contextual aspects in the student success framework. Scarcity Theory broadens the concept of resource scarcity beyond the economic context, incorporating insights from cognitive psychology, behavioral science, and economics (Mullainathan & Shafir, 2014). The gain a deeper understanding of the nuanced impacts of resource scarcity on the student experience, I will employ Scarcity Theory as a complementary framework.

### **Scarcity Theory**

Scarcity Theory explains the impact of “having less than you feel you need” (Mullainathan & Shafir, 2014, p. 4). The theory suggests that the lack of adequate resources can lead to changes in behavior and cognitive functioning (Huang, 2023). Studies indicate that individuals facing scarcity are more prone to exhibit "tunneling" behavior, which involves becoming preoccupied with meeting their immediate needs (de Bruijn & Antonides, 2021, p. 8). This behavior causes scarcity-impacted individuals to focus intensely on the present. As a result, they may struggle to adopt a future-orientation and may not have the fortitude to work toward long-term goals, such as pursuing a college degree and a fulfilling career. Cognitive psychologists also recognize the tendency to focus on scarcity-related information while disregarding potentially beneficial information as a trait of tunneling behavior (Almeida et al., 2024; Mullainathan & Shafir, 2014).

According to Scarcity Theory, people experiencing scarcity or a perception of scarcity have been found to have reduced "bandwidth" or, rather, a decrease in executive functioning and

cognitive flexibility (Almeida et al., 2024; de Bruijn & Antonides, 2021; Huang, 2023).

Executive functioning encompasses the capacity to retain information in working memory, the ability to easily shift cognitive focus, self-regulate, and exercise self-direction (Huang, 2023).

Adult community college students face a significant challenge when scarcity causes a decline in executive functioning, because this type of functioning “helps us perform well in school, life, and work, solving specific problems and planning ahead in real life, making our lives smoother” (Huang, 2023, p. 3).

Essentially, Scarcity Theory posits that students' cognitive resources are strained when they are fiscally challenged when paying for basic needs such as food, computer repairs, or car maintenance (Mullainathan & Shafir, 2014). These concerns tax their mental capacity, leaving them with fewer cognitive resources to address other critical tasks. In other words, a financial scarcity mindset limits the cognitive functioning available for attention and learning new information such as that required for a college class (Almeida et al., 2024; Mani et al., 2013; Mullainathan & Shafir, 2014).

### **Applying the Conceptual Model for Student Success and Scarcity Theory to Microgrants**

The Conceptual Model for Student Success incorporates perspectives from four fields: a) economics, b) sociology, c) psychology, and d) education—and adopts a holistic approach to understanding student success by considering multiple theoretical viewpoints (Perna & Thomas, 2008; Yu, 2015). My analysis will be situated within the four contextual layers outlined by Perna and Thomas. It will explore the economic, psychological, and academic challenges students faced prior to receiving the microgrant, such as job loss, car repairs, or technology needs, as well as associated stress, concentration difficulties, and class absences.

The Perna and Thomas Model for Student Success (2008) provides a framework for understanding how resource scarcity and the experience of receiving microgrants might influence the student experience. This model situates microgrants within the outermost layers, which include the societal, economic, and policy contexts. Notably, the model recognizes the interconnected and dynamic factors that affect student success, acknowledging how the constraints students face as a result of resource scarcity extend to various contextual levels, shaping students' experiences in complex ways. By integrating Scarcity Theory (Mullainathan & Shafir, 2014) with the Perna and Thomas Conceptual Model (2008), this study aims to gain a more nuanced understanding of how resource scarcity affects students across interrelated policy, economic, school, familial, and internal contexts. This dual perspective will highlight the effects of scarcity on students' bandwidth, decision-making processes, attitudes, and behavior. Specifically, this study examines how the receipt of microgrants may alleviate the pressure of resource scarcity, potentially influencing student decision-making and behaviors across multiple contextual layers, including internal motivation and engagement with their academic experience.

This study will employ the Perna and Thomas Conceptual Model of Student Success (2008) and Scarcity Theory (Mullainathan & Shafir, 2014) theories as complementary frameworks. Interview questions will be designed to explore the interplay between key components of these theories, focusing on students' experiences with stress, money, academic engagement, and the microgrant application process. Thematic coding will be used to analyze the data, with categories aligned to the theoretical models. The interpretation of results will be conducted through the lens of these frameworks to provide an understanding of the microgrant program's impact on student success.

## Research Design

I will employ an instrumental qualitative case study design to understand a) how the experience of financial and resource scarcity impacts the educational experience of community college students, b) how students perceive and experience the various stages of the emergency microgrant process, from pre-application to post-award, and c) how students experience the impact of receiving the grant on these challenges. Merriam and Tisdell (2015) define a case study “as in-depth description and analysis of a bounded system” (p. 37). Creswell (2007) expands on the definition of case study by explaining that the researcher investigates either a single bounded system, i.e., a case study or multiple case studies, for an extended period. To do this, the researcher gathers data from a variety of sources, including observations, interviews, audio-visual materials, and documents and reports (Creswell, 2007; Merriam & Tisdell, 2015). The researcher then provides a detailed description of the case and the themes that emerge from the study (Creswell, 2007; Merriam & Tisdell, 2015).

My approach to case study research is grounded in Stake's framework. This case study takes the form of an instrumental case study, which “start[s] and end[s] with issues dominant” (Stake, 1995, p. 16), and where “the case serves to help us understand phenomena or relationships in it” (Stake, 1995, p. 77). Specifically, the bounded case of Mountain Community College’s emergency microgrant program will provide a “conceptual structure” to understand the “complexity and contextuality” of the issues central to my study: the impact of resource scarcity on community college students, how students experience emergency aid programs, and the impact of those grants on their educational experience (Yazan, 2015, p. 140).

Instrumental case study aims to “concentrate on relationships identified in...research questions,” accentuating “the need for categorical data” (Stake, 1995, p. 77). To align with this approach, I will undergo thematic coding to label and categorize data, using the Perna and Thomas Conceptual Model of Student Success (2008) and Scarcity Theory (Mullainathan & Shafir, 2014) as guiding frameworks. I will then use categorical aggregation to explore the interplay and relationship among the themes. Furthermore, I will employ multiple forms of triangulation, as described by Stake and detailed in the Quality and Trustworthiness section of this research proposal, to strengthen the validity of my findings (Stake, 1995).

### **Worldview**

This study is grounded in the constructivist paradigm, a worldview which holds that individuals create their reality through experiencing, processing, and interpreting their experiences (Martinez-Aleman, 2015). The paradigm asserts that truth is variable, socially constructed, and constantly evolving (Sheppard, 2020). According to the constructivist framework, researchers co-create knowledge with participants through dialogue and reflection, valuing individual participant truths and perspectives (Creswell & Creswell, 2018; Jones et al., 2013; Stake, 1995). The aim of constructivist researchers is to understand phenomena from the participants' viewpoints (Creswell & Creswell, 2018; Jones et al., 2013). Consequently, to enhance the study's trustworthiness, constructivist researchers acknowledge their biases and values with intentionality (Creswell & Creswell, 2018; Jones et al., 2013; Sheppard, 2020).

This worldview recognizes that people construct reality and knowledge through human interactions, resulting in individual understandings that “will of course be to some degree unique, but much will be held in common” (Stake, 1995, p. 102). Consequently, the researcher assumes a

responsibility to facilitate a “well-tuned” understanding that “bear[s] up under scrutiny and challenge” (Stake, 1995, p. 101–102).

### **Description of the Case**

This case study examines the Fiscal First Aid Microgrant Program at Mountain Community College (MCC), a pseudonym. As a case study is both place- and time-bound, I will focus my study on September 2023 through December 2024. Situated in a rural state, MCC has multiple campuses and serves as the primary gateway to higher education in its state. MCC enrolls 10,000 students annually. Of these students, approximately 55% are first-generation and 50% of the degree-seeking students receive Pell Grants.

In 2017, MCC launched the Fiscal First Aid Program (FFAP) as part of its broader student support initiative. The program aims to assist students facing basic needs insecurity and resource scarcity, challenges that could potentially derail students as they work toward achieving their academic goals. The emergency microgrants provide just-in-time financial assistance to help students address unexpected financial emergencies so they can stay focused on their studies. These microgrants are designed to bridge sudden financial gaps that could otherwise lead to students stopping participation in their coursework or withdrawing from the college. The grants can be used for a variety of emergency needs, including food insecurity, emergent healthcare expenses, or to help pay for unanticipated housing, childcare, transportation, or technology issues.

Students apply for grants via an online application that opens in the second week of each semester. The application prompts students to select from various need categories and provide a brief description of the resource challenge they are experiencing. The college has also used the

FFAP application as a mechanism to connect students with additional resources and support services. When students complete the application requesting a microgrant, they are given the option to be contacted by a resource coordinator who follows up with an outreach email. This process allows MCC to identify students who may benefit from support that extends beyond what a microgrant can provide. Some of the key resources and services that students can be connected to through this process include food assistance, housing support, mental health resources, childcare resources, transportation assistance, healthcare services, financial counseling, academic support services, career services, and a warm referral to a United Way case manager.

As the program has evolved, MCC has refined its awarding criteria and established budgets for each semester to ensure there is funding available to support students throughout the academic year. When the program launched in 2017-2018, FFAP awarded grants to 92 students, with an average award of \$181. By the 2023-2024 academic year, the program had nearly quadrupled its reach, supporting 344 students. The average grant amount increased by 165%, reaching an average of \$480 per award in 2023-2024. This expansion highlights the growing need for emergency financial assistance among students attending MCC and the college's success in raising awareness about the program.

MCC's Fiscal First Aid Program features prominently in its overall fundraising strategy, as 100% of the funding comes from private philanthropic support. As the need for the program has grown, so has its funding. In its first year, the program had a modest \$16,500 budget. In 2023, MCC had raised nearly \$200,000 for the program's 2023-24 budget.

This case provides an opportunity to explore how community college students experience resource scarcity and how they experience the college's microgrant application process.

Crucially, undertaking this case study allows me to gain insights into how students perceive the impact of receiving modest grants, intended to help them offset the challenges that arise from not having enough money to cover unanticipated essential expenses.

### **Participants and Sampling**

When conducting qualitative research, it's important to intentionally select participants who will significantly contribute to the researcher's understanding of the problem and research questions (Creswell & Creswell, 2018). Purposive sampling enables researchers to identify "information rich" participants, facilitating a researcher's ability to gain a deeper understanding and insight (Merriam & Tisdell, 2015). I will employ purposive sampling to identify seven to eight microgrant recipients. "To begin purposive sampling, [a researcher] must first determine what selection criteria are essential in choosing the people or sites to be studied" (Merriam & Tisdell, 2015, p. 96). To be included in this study, participants must have been awarded an emergency microgrant at Mountain Community College during the spring 2024 or fall 2024 semesters.

To recruit participants, I will send eligible grant recipients an invitation to participate in an interview via email. To encourage participation, a \$35 gift card will be offered as incentive. Additionally, since this study focuses on community college students who often have demanding schedules, balancing work, family obligations, and academic commitments, as well as resource constraints, it is appropriate to offer \$35 as compensation for participants' time and effort participating in the interviews.

I aim to create a typical sample using a minimum of seven participants, varying in age, gender, and enrollment status, and who represent the typical student who has taken part in the

microgrant program (Merriam & Tisdell, 2015). Findings from a typical sample may be more transferable to the broader population, as they will represent the experiences of the “average” students accessing microgrants at Mountain Community College (Boudah, 2020; Merriam & Tisdell, 2015). In addition, I will select students who were awarded microgrant amounts that varied from smaller amounts to those at the higher end of the award spectrum. This approach will enable me to identify students who had a diverse range of financial needs and those who experienced various types of resource scarcity.

### **Data Collection**

“Qualitative researchers take [care] in discovering and portraying the multiple views of [a] case. The interview is the main road to multiple realities” (Stake, 1995, p. 64). To gain insights into the impact of emergency microgrants on students' academic experiences, I will conduct 75-to-90-minute semi-structured interviews with each participant via Zoom. Merriam and Tisdell (2015) describe semi-structured interviews as a flexible methodology, using a mix of structured and open-ended questions. The interview is primarily guided by a list of questions or topics to be explored, without any predetermined wording or order. This approach allows the interviewer to collect specific information from each participant, while also allowing them the flexibility to adjust questions based on the responses they receive (Merriam & Tisdell, 2015; Stake, 1995).

This semi-structured approach will allow for in-depth exploration of participants' perceptions and experiences. Before conducting the interview, I will obtain written consent of participation digitally via email. At the outset of each interview, I will reiterate the purpose of the

study (Creswell & Creswell, 2018) and inform the participant that the interview will be recorded, requesting their consent for doing so.

During the course of the interview, I will be mindful of my positionality and attentive to any discomfort participants may feel. I will be asking sensitive questions about students' experiences about not having the financial resources to cover basic needs and other crucial expenses. In the event that any participants disclose harmful information, I will "protect the privacy of the participants and convey this protection to all individuals in the study" (Creswell & Creswell, 2018, p. 94).

After conducting the interviews, I will upload the Zoom recordings to Otter.ai for accurate and efficient transcription. Once I've downloaded the transcript from Otter.ai, I will upload it to either Atlas.ai or NVivo for analysis. I will then delete the Zoom recording of the video. To capture participants' affect and non-verbal cues, which are not captured on written transcripts, I will promptly document my observations and insights in a research journal after each interview. This practice of documenting "thick descriptions" aligns with the constructivist approach, enabling me to "provide readers with good raw material for their own generalizing" (Stake, 1995, p. 102).

In addition to conducting interviews, I will also be conducting a review of pertinent documents related to Mountain Community College's microgrant program. Specifically, I will review the following: a) the College's microgrant program promotional and communication materials, b) the program's year-end philanthropic report, and c) the microgrant applications that students submit in fall 2024. The application consists of three questions, which ask:

1. For which semester do you need assistance?
2. How much are you requesting?

3. Please provide some additional details on your unexpected expense and how it may impact your education. These expenses must have taken place during the semester in which you are requesting assistance.

As an additional security measure intended to protect student data privacy, the responses to the application questions will be stored on a password-protected Excel sheet.

### **Data Analysis**

I will begin my analysis by undertaking a review of documents related to the case study, namely materials promoting the program, microgrant application, and the 2023-24 FFAP grant report. To start the process, I will read the grant applications to gain a preliminary understanding of the types of requests and reasons provided by student applicants. I will also review the materials and messages the college used to promote awareness of the program and availability of the microgrants. With this foundational information, I will then carry out a line-by-line analysis of the interview transcripts, using either Atlas or NVio to organize and facilitate the coding process. Coding is the process of assigning a specific designation, a code, to various elements of your data that represent a significant or especially salient piece of textual or visual data. Codes are typically a single word or short phrase (Merriam & Tisdell, 2015). I will undertake thematic analysis of the transcripts to interpret and make sense of the data. “Thematic analysis is a useful method for examining the perspectives of different research participants, highlighting similarities and differences, and generating unanticipated insights” (Nowell, 2017, p. 2).

First, I will conduct focused coding using pre-determined codes based on the Perna and Thomas (2008) Conceptual Model for Students Success’ four contextual layers: *intrinsic, family, school, and social, economic, and policy*. This approach will ensure that the data is organized in

alignment with the study's foundational theoretical framework. I will proceed to a second round of coding, using open-coding to identify more specific themes within the contextual layers and those related to Scarcity Theory. This inductive phase allows for the emergence of nuanced themes within each contextual layer. The final phase of my analysis will entail examining the interconnectedness among the codes. I will explore the interplay and relationship among the themes to gain a deeper understanding of the connections and insights within the data.

Nowell (2017) recommended creating an audit trail while analyzing data, consisting of “detailed notes about the development and hierarchies of concepts and themes” (p. 2). This trail is crucial, as Novell (2017) states, to provide a logical basis for these choices. I will document my process, keeping detailed notes outlining the criteria I use to apply codes to quotations. These notes will help me maintain consistency throughout the analysis process, supporting the trustworthiness of the study. Furthermore, I will maintain a reflexivity journal, an important component when creating an audit trail. This journal will enable me to document the progress of my research, including methodological decisions and my underlying thought process. Additionally, the journal will be a repository to record my personal thoughts and insights (Novell, 2017).

### **Criteria for Quality and Trustworthiness**

My approach to case study research is grounded in Stake's framework, which emphasizes the importance of triangulation in establishing trustworthiness (Stake, 1995). Specifically, I will employ data source triangulation by collecting data from both interviews and document reviews, identifying patterns across these sources (Yazan, 2015). To ensure my interpretations resonate with others and to enhance the study's validity, I will employ a peer reviewer (Creswell &

Creswell, 2018). Dr. Yasmine Ziesler will serve as a sounding board and will provide feedback on the data and my findings, asking critical questions about the study. Dr. Ziesler is qualified to serve in this role as she has a Ph.D. in Anthropology from Boston University and most recently served as Chief Academic Officer and Special Assistant to the Chancellor for the Vermont State Colleges System.

Additionally, I plan to conduct member checking, which involves sharing an accounting of the study with participants so they can evaluate the findings. This is a crucial step in ensuring the accuracy of the information collected and to foster confidence in the study (Hancock et al., 2021; Stake, 1995; Yazan, 2015). I will engage in member checking by emailing participants the relevant sections of the study, including their interview transcripts and preliminary findings. In the email, I will invite them to review the provided documents to ensure that their perspectives and experiences have been accurately represented. Participants will be asked to review the data and provide any feedback or corrections within a two-week timeframe. The email communication will indicate that should no response be received from the participants, it will be assumed that they have given their consent.

In order to gain a deeper understanding of how students experience resource scarcity and the impact of emergency microgrants, I will use the Perna and Thomas Conceptual Model of Student Success (2008) and Scarcity Theory (Mullainathan & Shafir, 2014) to analyze the data and shape the findings. This dual application of theories will further triangulate the case and allow for a more nuanced analysis of the data. Theoretical triangulation enhances the validity of the findings (Stake, 1995; Yazan, 2015) and will facilitate a more “well-tuned” understanding that “bear[s] up under scrutiny and challenge” (Stake, 1995, p. 101–102).

## Positionality

Nowell (2017) states, “when conducting data analysis, the researcher becomes the instrument for analysis, making judgments about coding, theming, decontextualizing, and recontextualizing the data” (p. 2). Mindfulness about positionality and ongoing reflexivity are critical to protect integrity throughout the research process. In qualitative research such as this study, it is important to acknowledge positionality to preserve integrity throughout the research process.

I am a senior leader at a community college in the Northeastern United States. My portfolio includes a diverse range of student support services, including an emergency microgrant program. However, I am not directly responsible for overseeing the program, nor do I engage in setting up the protocols for grant administration or in making decisions about awarding grants to student applicants.

My personal and professional background has shaped my understanding of resource scarcity and its impact on educational experiences. Although I have experienced periods of financial stress, I also recognize the privilege of having a strong support system, stable employment, and earned academic credentials. These factors have contributed to my ability to overcome financial challenges.

I acknowledge that my experiences have fostered a deep sense of empathy for students navigating financial stress. As the researcher, I will exercise diligence in reflecting on my own assumptions throughout the research process and work to ensure that participants’ voices are centered and interpreted as authentically as possible.

## **Delimitations**

Merriam & Tisdell contend, “that the single most defining characteristic of case study research lies in delimiting the object of study: the case” (2015, p. 38). Choosing a case study is more about deciding what to study than selecting a specific methodology (Stake, 1995). This case study will be conducted at a community college with a well-established emergency grant program, thereby enhancing the relevance of the findings to other settings. The participants will include grant recipients who have and regularly check institutional email accounts, increasing the likelihood that they are students actively engaged with the institution, either through current enrollment or as alumni.

There is considerable research on administering emergency aid during the pandemic. (Daniels et al., 2024; Goldrick-Rab et al., 2021). However, the COVID-19 crisis and its associated emergency funding represented a unique moment in time that does not accurately reflect the present-day circumstances of community college students or the financial resources of public two-year institutions (Brock & Diwa, 2021). As colleges transition to a post-pandemic context, it’s important to acknowledge that student emergencies are a normal aspect of college life, outside of exigent global events. Given these reasons, the microgrants included in this study are defined as just-in-time grants up to \$600, which does not include COVID relief aid.

## **Significance**

Extensive research has been conducted to determine the prevalence of resource scarcity and basic needs insecurity among college students, but there is a gap in understanding how community college students navigate and experience these challenges (Meza et al., 2018;

Williams et al., 2024). Current literature primarily focuses on the measurable impact of emergency grants, such as term-to-term persistence, grade point average, and graduation rates (Goldrick-Rab, 2021; Hamm, 2021; Rossman et al., 2022). This study aims to contribute qualitative insights to the literature, describing how students at community colleges learn about and decide to apply for emergency grant programs, how they navigate the application process, and how the receipt of microgrants affects their academic and personal lives (Meza et al., 2018; Williams et al., 2024).

This study holds significance because it will address a critical issue faced by financially insecure community college students and will explore the potential of emergency microgrants to offset the negative effects or resource scarcity. Through the dual application of the Perna and Thomas Conceptual Model of Student Success (2008) and Scarcity Theory (Mullainathan & Shafir, 2014), the study aims to shed light on the nuanced impacts of modest financial interventions for community college student emergency microgrant recipients.

As community colleges increasingly serve as essential gateways to higher education for economically vulnerable students, the effective administration of emergency aid has emerged as a crucial intervention to support students who are adversely impacted by resource scarcity. This qualitative case study will offer insights that can help administrators and college practitioners implement and refine microgrant programs that better meet the needs of students who are working toward a college degree while dealing with financial hardships. Furthermore, the research will contribute to the academic literature on student success by highlighting the effects of resource scarcity and the role of emergency aid in shaping students' academic experiences.

## CHAPTER 2

# ‘A LIFT-UP, NOT A HANDOUT’: EXPLORING THE IMPACT OF RESOURCE SCARCITY AND EMERGENCY MICROGRANTS ON COMMUNITY COLLEGE STUDENTS

### **Introduction**

The increase in college tuition, along with the rising cost of living, relatively flat wages, and virtually unchanged financial aid have come together, leading to a troubling decrease in affordability and accessibility of college for many students (Kruger et al., 2016). Tuition, however, is only one expense associated with attending college. When planning for college, it is essential for students and their families to consider the complete cost of attendance (Larin et al., 2018). The cost of attendance (COA) is the federal government’s “cornerstone [for] establishing a student’s financial need” (Federal Student Aid, 2022). COA factors estimated expenses such as tuition, textbooks, course materials and supplies, transportation, housing, and food, into its calculation (Federal Student Aid, 2022).

Financial aid's coverage in supporting the full cost of attending college has decreased over time (NASFAA, 2022). Simultaneously, the number of nontraditional and low-income students enrolling in college has significantly increased, with community college students now comprising one-third of college enrollments in 2016 (U.S. Government Accountability Office, 2018). Unfortunately, a significant portion of community college students lack sufficient financial resources to pay for their tuition. Furthermore, the diminished financial coverage

provided by the Pell Grant, coupled with the increase in low-income, nontraditional students, means that more college students are experiencing resource scarcity (Freudenberg et al., 2019).

A growing body of research is establishing that having adequate financial resources to cover students' living expenses is essential for learning, as resource scarcity impacts a student's ability to excel academically (Baker-Smith et al., 2020; Bennett et al., 2021; Broton & Goldrick-Rab, 2017; Goldrick-Rab, 2021; Meza et al., 2018). Emergency aid is an intervention to address resource scarcity that emerged in the 2000s (Kruger et al., 2016). By 2016, the National Association of Student Personnel Administrators (NASPA) found that 64% of institutions of higher education offered emergency aid, and 70% of community colleges administered emergency grant programs (Kruger et al., 2016).

Emergency aid awards that fall below \$2,500 are typically considered microgrants; although, institutions have varying measurements for what constitutes a micro-award (Rossman et al., 2022). Institutions generally create emergency microgrant programs to assist students who encounter unexpected financial challenges, allowing them to remain enrolled in their courses, finish the semester, and continue working towards their degree (Dachelet & Goldrick-Rab, 2015; Goldrick-Rab, 2018; Rossman et al. 2022).

This qualitative case study aimed to understand the impact of emergency microgrants on the educational experiences of community college students who face basic needs and resource insecurity. Accordingly, this study was guided by the following research questions:

1. How does experiencing financial and resource scarcity influence community college students' engagement with the college and their learning?
2. How does receiving an emergency microgrant program shape students' relationship with the college?

3. How does receiving an emergency microgrant impact students' ability to mitigate financial stress and engage in their education?

## **Literature Review**

### **The Rising Costs of College Attendance**

Income-eligible students have historically depended on financial aid to afford the full cost of college attendance. However, federal financial assistance has not kept pace with inflation nor the increased costs of higher education. The American Council on Higher Education reported that the federal Pell grant, when adjusted for inflation, attained its highest value during the 1975-1976 academic year, and it has not reached that level again (Archibald & Feldman, 2012; Johnson & Collins, 2009). At its peak in 1975, the Pell Grant funded up to 99 percent of the average cost of attendance (COA) at a community college (Johnson & Collins, 2009). By 2008, the share of community college cost of attendance that could be covered by the maximum Pell Grant had decreased to 62% (Johnson & Collins, 2009). This proportion further declined by the 2020-21 academic year, when Pell Grants covered only 31% of the COA at public two-year institutions (NASFAA, 2022).

A 2018 report published by the Government Accountability Office (GAO) shows that non-traditional students and students from low-income households are increasingly enrolling in college. In 2016, approximately half of all undergraduate students were financially independent from their parents, and one-third of these students attended community colleges (U.S. Government Accountability Office, 2018). With the rising number of financially independent, low-income students and the decreasing coverage provided by Pell Grants, an increased number

of community college students are facing resource scarcity and food insecurity (Freudenberg et al., 2019).

Policy makers and higher education administrators, practitioners, and faculty once viewed transportation issues, homelessness, hunger, and housing insecurity as non-academic issues that extend beyond the scope of college mission (Goldrick-Rab, 2021). However, there is a growing body of evidence suggesting that resource scarcity impacts learning and is correlatively associated with lower academic outcomes, including lower GPA, increased drop rates, and increased time-to-degree (Baker-Smith et al., 2020; Bennet et al., 2021; Clark, 2020; Goldrick-Rab, 2021; Maroto et al., 2015). With changing student populations and rising college expenses, it has become increasingly important to understand the extent of basic needs insecurity among community college students.

### **Prevalence of Basic Needs Insecurity Among Community College Students**

The United States Department of Agriculture (USDA) defined food security as “access by all people at all times to enough food for an active, healthy life” (2022, p. 1), and in 2006, established ranges to describe the level of food insecurity people may be experiencing. The USDA (2022) defined “low food security” as a diet with reduced quality or variety with no indication of reduced food consumption (p. 2). The federal department considered multiple instances of reduced food intake and disrupted food consumption patterns as “very low food security” (USDA, 2022, p. 2). A growing body of research indicates that food insecurity rates among college students range from 20% to over 50%, a rate significantly higher than the 12% observed in the general U.S. population (Goldrick-Rab, 2021). However, according to Congressional Research Service, the federal government does not collect nor provide data on

food insecurity among college students (2021). Rather, nongovernmental and academic institutions conduct research to assess the prevalence of food insecurity among this population.

The #RealCollege Survey, created by the Hope Center for College, Community, and Justice (Hope Center), offers the nation's largest assessment of basic needs security among college students. Annually, the Hope Center administers a survey using the USDA's 18-item set of questions to examine food insecurity among the nation's college students (USDA, 2022). According to the 2020 #Real College survey, approximately 200,000 two-year and four-year college students reported insufficient access to affordable food or housing, with almost three in five students experiencing this issue (Goldrick-Rab, 2021). Maroto et al. (2015) asserted that community college students disproportionately experience food and housing insecurity in comparison to the United States general population.

The 2020 #RealCollege survey results support the assertion that community college students are more likely to confront resource scarcity. Sixty-one percent of community college students reported some form of basic needs insecurity compared to 53% of students at four-year institutions (Hamm, 2021). Survey respondents attending community colleges reported food insecurity at a rate 10 percentage points higher than their peers attending a public four-year institution (39% and 29%, respectively; Hamm, 2021). Clearly, the literature shows that contemporary community college students are experiencing basic needs insecurity at an alarming rate.

### **Technology as an Academic Basic Need**

In the context of 21<sup>st</sup> century education, students' basic needs have expanded beyond physiological factors: technology has become a necessity for effective college learning. Digital

devices such as computers and smartphones have become indispensable tools for successful college education. Online courses, degree programs, and colleges have experienced rapid growth, resulting in a significant increase in the number of students enrolling in online classes (Banerjee, 2020). In the United States, online learning is now viewed as a common approach rather than as an alternative learning modality.

The literature reveals that the majority of college students have and use cellphones and laptops (Gonzales et al., 2022). However, students from less privileged socioeconomic backgrounds are less likely to have access to computer devices (Banerjee, 2020; 2022; Gonzales et al., 2022). Moreover, even when economically disadvantaged students possess computer devices, they are still more likely to encounter digital obstacles because of their inability to afford virus protection software or high-speed internet. These students also lack the resources to replace a damaged device (Banerjee, 2020). When low-income students face these technological barriers, they are reluctant to request financial assistance or support, deepening the digital divide (Gonzalez et al., 2020).

It is not surprising then, that a study of low-income students at a small midwestern university found that nearly 50% of them used smartphones instead of laptops or desktop computers to access their online courses (Banerjee, 2022). The issue of low-income students primarily utilizing cellphones for online class access, as opposed to computer devices, is problematic due to the negative correlation observed between GPA, academic performance, and smartphone usage levels (Banerjee, 2020, 2022; Gonzales et al., 2022). Given these challenges, colleges ought to explore solutions that connect students to financial resources to purchase and maintain technology that is adequate for 21<sup>st</sup> century college learning (Gonzales et al., 2022).

The lack of sufficient technology, along with limited access to other basic needs, significantly hinders students' learning experiences and their ability to complete their degrees.

### **Impact of Resource Scarcity on Learning and Persistence**

Policy makers, higher education leaders, and college faculty once viewed resource scarcity as a non-academic issue that extends beyond the scope of college mission (Goldrick-Rab, 2021; Umana et al., 2022). A growing body of research, however, is establishing that “basic needs supports are clearly conditions for learning; without them students achieve lower grades and are less likely to persist or graduate” (Goldrick-Rab, 2021, p. 4). The cognitive burden associated with financial worry is comparable to losing a full night of sleep (Mani et al., 2013). Additionally, very low food insecurity among adults has been associated with cognitive functioning that is “equivalent to accelerating cognitive aging by eight years” (Maroto et al., 2015, p. 516). Research also suggests that a significant number of students who struggle with basic needs insecurity also report experiencing mental health issues, including depression, anxiety, and thoughts of suicide, which can also have profound effects on their college experience (Broton et al., 2022; Meza et al., 2018).

Not surprisingly, basic needs security has a strong correlation to students' earned grades (Maroto et al., 2015; Baker-Smith et al., 2020). Student respondents who reported they were experiencing basic needs insecurity on the 2018 #RealCollege survey were 10% more likely to have earned grades of C or below than students who did not report facing needs challenges. (Baker-Smith et al., 2020) Community college students reporting food insecurity are more likely to have GPAs ranging from 2.0 to 2.49, rather than earning GPAs falling within the higher ranges (Maroto et al., 2015). Furthermore, students experiencing financial stress and facing needs

insecurity are more likely to withdraw from or stop attending a class (Hallett & Freas, 2017).

Addressing resource scarcity can expand the arsenal of interventions colleges can deploy to support student success (Umana et al., 2022). Emergency microgrant have emerged as a potential tool for colleges to mitigate the negative effects of resource scarcity.

### **Emergency Microgrants**

Emergency grants can help to mitigate the negative impacts of resource scarcity. Addressing basic needs security among students may serve to increase academic performance and support degree attainment while simultaneously generating “more tuition dollars and improving outcomes about which legislators care” (Baker-Smith et al., 2020, p. 3). Additionally, supporting students’ basic needs aligns with many philanthropic and community organization missions, positioning institutions engaging in this work to attract new donors, enhance partnerships, and expand available resources (Baker-Smith et al., 2020).

Institutions most often develop emergency microgrant programs to help students experiencing basic needs insecurity and to support retention and degree attainment. Researchers have found that effective emergency grant programs address several key domains: eligibility, stewardship, process, awareness, delivery, funding, and data (Dachelet & Goldrick-Rab, 2015; Goldrick-Rab, 2018; Kruger et al., 2016).

Ninety percent of surveyed colleges define a financial emergency as unexpected, often one-time, and relating to transportation cost, childcare, medical cost, or living expenses, with institutions considering credit load, time-to-degree, and the impact on a student's ability to successfully stay enrolled (Dachelet & Goldrick-Rab, 2015; Kruger et al., 2016; Rossman et al. 2022). Beyond defining eligibility, effective programs are thoughtfully designed and develop

clear guardrails that establish minimum and maximum award limits, with most limiting microgrants to \$500 per student per semester (Dachelet & Goldrick-Rab, 2015; Goldrick-Rab, 2018; Rossman et al. 2022).

Nearly 85% of institutions offering emergency microgrants require students to complete applications, and many colleges require students receiving grants to participate in an accompanying financial literacy intervention or academic advising (Kruger et al., 2016). However, students experiencing a financial scarcity mindset may not have the cognitive bandwidth necessary to understand program processes, so colleges should work to establish procedures that are streamlined and simple (Goldrick-Rab, 2021; Mani, et al., 2013). Indeed, raising student awareness of available resources is crucial to reducing the risk of basic needs insecurity among college students (Broton et al., 2022; Henry, 2017; Olfert et al., 2021). The most effective programs advertise broadly and proactively (Goldrick-Rab, 2018). Despite communication efforts, administrators cited a lack of student awareness and insufficient staff time as primary barriers challenging the reach of these programs (Goldrick-Rab, 2021). Beyond awareness, effective programs recognize that emergencies require timely intervention so that any resulting consequences can be effectively mitigated as soon as possible.

To sustain these timely interventions, donors, philanthropists, alumni, fundraising campaigns, and institutional foundations serve as funding sources for emergency grant programs (Kruger et al., 2016; Dachelet & Goldrick-Rab, 2015). A lack of sufficient funding was cited as the greatest obstacle challenging the sustainability of these programs (Kruger et al., 2016). Institutions with effective microgrant programs should regularly evaluate the impact of aid on recipients' retention and graduation rates while collecting data to effectively communicate

students' lived experiences to external policymakers, philanthropic stakeholders, and alumni (Dachelet & Goldrick-Rab, 2015; Kruger et al., 2016; Goldrick-Rab, 2018).

### **Impact of Emergency Microgrants**

The data show that emergency microgrants are positively associated with increased GPA, increased course and semester completion, and decreased stress (Goldrick-Rab, 2021; Hamm, 2021; Rossman et al., 2022). Emergency aid recipients at community colleges reported having used the grants to pay for food, housing, childcare, transportation, and medical expenses. Over 75% of the recipients stated that the awards aided them in remaining enrolled, purchasing educational resources, and reducing stress (Hamm, 2021). Additionally, emergency aid recipients increased their GPA nearly half a point in the semester in which they received aid (Gill & Miller, 2022). Gill and Miller (2022) posited that the “most salient effect of emergency aid is its potential to help students complete their courses during a period of unforeseen financial hardship” (p. 18).

Research suggests that the quantitative effects of emergency microgrants are short-term, making their impact on persistence and graduation more complex (Rossman et al., 2022). An investigation of Georgia State's emergency microgrant program discovered that emergency grants had a substantial and positive impact on graduation rates within a single term (Rossman et al., 2022). However, there is no data indicating that underclassmen who received these grants had higher persistence rates (Rossman et al., 2022). While existing literature provides quantitative insights into emergency microgrant outcomes, there is a dearth in qualitative literature exploring the experiences of students who receive these grants. This study sought to address this gap by studying how community college students perceived and navigated the

microgrant process, as well as how they experienced the impact of these grants on their academic and personal lives.

### **Guiding Frameworks**

In order to gain a deeper understanding of students' experiences with resource scarcity and the impact of emergency microgrants, I employed a dual theoretical approach. The Perna and Thomas Conceptual Model of Student Success (2008) served as the foundational framework, while Scarcity Theory (Mullainathan & Shafir, 2014) provided a complementary lens. This integrated approach facilitated a more nuanced understanding of the effects of resource scarcity and microgrants by incorporating insights from the cognitive psychology, behavioral science, and economic underpinnings associated with Scarcity Theory into the multidisciplinary, contextually layered student success model.

### **Conceptual Model of College Success**

Perna and Thomas (2008) proposed an interdisciplinary conceptual model for understanding college student success. The model offers four contextual layers to explain the interwoven factors that influence students' behaviors and attitudes, which in turn impact student success outcomes: a) internal context, b) family context, c) school context, and d) social, economic, and policy context (Perna & Thomas, 2008). The internal context includes student characteristics, attitudes, and behaviors.

The Perna and Thomas model has been used in higher education scholarship to study how students' internal contexts, personal attributes, motivation, attitude, and behavior, are connected to an individual and therefore more likely to have direct and immediate effects on their college

success (Yu, 2015). Each subsequent layer of the model (family, school, and social, economic, and policy factors) represents an increasingly wider context that significantly impacts a student's success, albeit in sometimes less discernable ways (Perna & Thomas, 2008).

According to the model, the family context is part of the student's situated environment and includes factors such as familial background, parental education and occupation, and available resources (Perna & Thomas, 2008). The school context includes K-12 and postsecondary institutional experiences such as curriculum, academic support, and school culture, which influence students' academic engagement and opportunities for success (Perna & Thomas, 2008). The fourth contextual layer, the social, economic, and policy context, is the broadest, encompassing societal factors such as public policy, economic class, and labor markets that influence a student's school, family, and internal contexts (Perna & Thomas, 2008).

The Perna and Thomas Conceptual Model for Student Success (2008) is both intricate and comprehensive, as each of the layers is interconnected with and influenced by its surrounding layers (see Figure 2). The inclusion of a feedback loop indicates that each of the four layers influence student success indicators. Additionally, the integration of multiple theoretical approaches in the model enhances its robustness, which is viewed through the lens of four disciplines: a) economics, b) sociology, c) psychology, and d) education. Perna and Thomas (2008) state, "specifically, the model assumes that 1) the relative contribution of different disciplinary and area perspectives to student success varies; [and] 2) when considered together, multiple theoretical approaches yield more comprehensive understandings of student success" (p. 30).

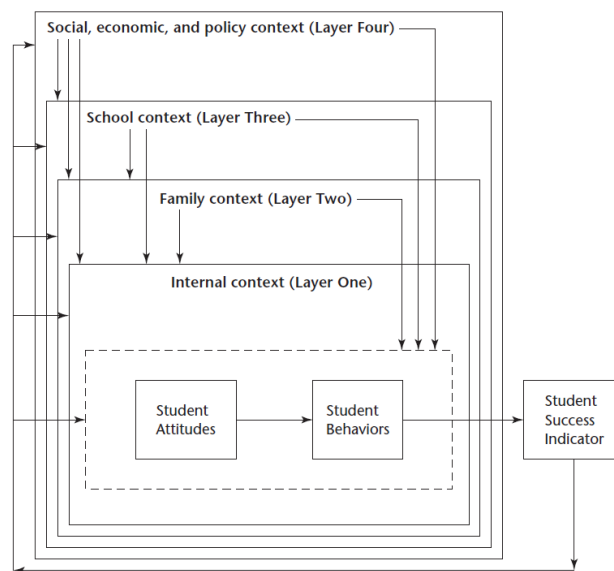


Figure 2. Conceptual Model for Student Success (Perna & Thomas, 2008).

Note. This figure illustrates the Perna and Thomas Conceptual Model for Student Success. Adapted from *Theoretical perspectives on student success: Understanding the contributions of the disciplines: ASHE higher education report, volume 34, number 1*, by L. W. Perna and S. L. Thomas, 2008, Jossey-Bass. Copyright 2008 by Jossey-Bass.

According to the Perna and Thomas Model (2008), a student's economic circumstances influence multiple layers of the student success framework. Scarcity Theory broadens this understanding by incorporating insights from cognitive psychology, behavioral science, and economics (Mullainathan & Shafir, 2014). It was applied as a complementary lens to better understand the nuances of resource scarcity within a student success framework.

### Scarcity Theory

Scarcity Theory explains the impact of “having less than you feel you need” (Mullainathan & Shafir, 2014, p. 4). The theory suggests that the lack of adequate resources can

lead to changes in behavior and cognitive functioning (Huang, 2023). Studies indicate that individuals facing scarcity are more prone to exhibit "tunneling" behavior, which involves becoming preoccupied with meeting their immediate needs (de Bruijn & Antonides, 2021, p. 8). Cognitive psychologists also recognize the tendency to focus on scarcity-related information while disregarding potentially beneficial information as a trait of tunneling behavior (Almeida et al., 2024; Mullainathan & Shafir, 2014).

According to Scarcity Theory, people experiencing scarcity or a perception of scarcity have been found to have reduced "bandwidth" or, rather, a decrease in executive functioning and cognitive flexibility (Almeida et al., 2024; de Bruijn & Antonides, 2021; Huang, 2023). Executive functioning encompasses the capacity to retain information in working memory, the ability to easily shift cognitive focus, self-regulate, and exercise self-direction (Huang, 2023). Adult community college students may face a significant challenge when scarcity causes a decline in executive functioning, because this type of functioning "helps us perform well in school, life, and work, solving specific problems and planning ahead in real life, making our lives smoother" (Huang, 2023, p. 3).

Essentially, Scarcity Theory posits that students' cognitive resources are strained when they are fiscally challenged when paying for basic needs such as food, computer repairs, or car maintenance (Mullainathan & Shafir, 2014). These concerns may tax their mental capacity, leaving them with fewer cognitive resources to address other critical tasks. In other words, a financial scarcity mindset limits the cognitive functioning available for attention and learning new information such as that required for a college class (Almeida et al., 2024; Mani et al., 2013; Mullainathan & Shafir, 2014).

## **Applying the Conceptual Model for Student Success and Scarcity Theory to Microgrants**

This study employed the Perna and Thomas Conceptual Model of Student Success (2008) and Scarcity Theory (Mullainathan & Shafir, 2014) theories as complementary frameworks. Specifically, the focus was on investigating how scarcity impacts students' cognitive bandwidth, attitudes, and behaviors. The aim was to explore how emergency microgrants could reduce the stress of limited resources and influence students across the multiple contextual layers of student success, including their internal motivation and engagement with their academic experience.

### **Research Design**

I employed an instrumental qualitative case study design to understand a) how experiencing financial and resource scarcity influenced community college students' engagement with the college and their learning, b) how receiving the grants shaped their relationship with the college, and c) how receiving an emergency microgrant impacted students' ability to mitigate financial stress and engage in their education.

I grounded my approach to case study research in Stake's framework. This case study took the form of an instrumental case study, which “start[s] and end[s] with issues dominant” (Stake, 1995, p. 16), and where “the case serves to help us understand phenomena or relationships in it” (Stake, 1995, p. 77). Specifically, the bounded case of my research site's emergency microgrant program provided a “conceptual structure” to understand the “complexity and contextuality” of the issues central to my study: the impact of resource scarcity on community college students, how students experience emergency aid programs, and the impact of those grants on their educational experience (Yazan, 2015, p. 140).

## Description of the Case

This case study examines the Fiscal First Aid Microgrant Program at Mountain Community College (MCC), a pseudonym. As a case study is both place- and time-bound, the study focused on students who received grants September 2023 through December 2024 window. Situated in a rural state, MCC has multiple campuses and serves as the primary gateway to higher education in its state. MCC enrolls 10,000 students annually. Of these students, approximately 55% are first-generation and 50% of the degree-seeking students receive Pell Grants.

In 2017, MCC launched the Fiscal First Aid Program (FFAP) as part of its broader student support initiative. This well-established program aims to assist students facing resource challenges that could potentially derail students as they work toward achieving their academic goals. The emergency microgrants provide just-in-time financial assistance to help students address unexpected financial emergencies. The program is designed to help students so they can focus on their coursework and persist in their studies. The grants can be used for a variety of urgent needs, such as addressing food insecurity, covering unexpected healthcare costs, or assisting with unforeseen expenses related to housing, childcare, transportation, or technology.

Students apply for grants via an online application that opens in the second week of each semester. The application prompts students to select from various need categories and provide a brief description of the resource challenge they are experiencing. The college has also used the FFAP application as a mechanism to connect students with additional resources and support services. When students complete the application requesting a microgrant, they are given the option to be contacted by a resource coordinator who follows up with an outreach email. This

process allows MCC to identify students who may benefit from support that extends beyond what a microgrant can provide. Some of the key resources and services that students can be connected to through this process include food assistance, housing support, mental health resources, childcare resources, transportation assistance, healthcare services, financial counseling, academic support services, career services, and a warm referral to a United Way case manager.

As the program has evolved, MCC has refined its awarding criteria and established budgets for each semester to ensure there is funding available to support students throughout the academic year. When the program launched in 2017-2018, FFAP awarded grants to 92 students, with an average award of \$181. By the 2023-2024 academic year, the program had nearly quadrupled its reach, supporting 344 students. The average grant amount increased by 165%, reaching an average of \$480 per award in 2023-2024. This expansion highlights the growing need for emergency financial assistance among students attending MCC and the college's success in raising awareness about the program.

MCC's Fiscal First Aid Program features prominently in its overall fundraising strategy, as 100% of the funding comes from private philanthropic support. As the need for the program has grown, so has its funding. In its first year, the program had a modest \$16,500 budget. In 2023, MCC had raised nearly \$200,000 for the program's 2023-24 budget.

### **Participants and Sampling**

In qualitative research, it is essential to intentionally select participants who can meaningfully contribute to understanding the central phenomenon and research questions (Creswell & Creswell, 2018). To this end, I employed purposive sampling to identify ten

“information rich” participants who had received emergency microgrants at Mountain Community College during either the spring or fall 2024 semesters (Merriam & Tisdell, 2015). Inclusion criteria required participants to have received at least one microgrant through the college’s emergency aid program during those semesters. The college’s Resource Coordinator emailed eligible students, inviting their participation using students’ institutional email addresses. To both encourage participation and compensate students for their time, I offered each participant a \$50 Amazon.com gift certificate. All participants were assigned a pseudonym to protect their privacy and confidentiality (see Table 1).

Table 1

## Participant Characteristics and Microgrant Distribution

Participant	Age	Gender	First Generation Status	Enrollment Status at Time of Interview	# Grants Received	Average Grant Award
Rachel	34	Woman	Y	Grad + transfer	4	\$600
Eleanor	34	Woman	Y	Grad + transfer	2	\$450
Lisa	21	Woman	Y	Grad + transfer	1	\$600
Stacey	35	Non-binary	Y	37 cr.	1	\$300
Jacob	22	Man	Y	58 cr.	1	\$200
Linda	47	Woman	Y	49 cr.	2	\$300
Mary	58	Woman	Y	12 cr.	3	\$430
Tim	34	Man	Y	55 cr.	3	\$700
Hannah	37	Woman	Y	30 cr.	2	\$500
Alexa	38	Woman	Y	48 cr.	1	\$500

In developing a typical sample, I sought to include participants who varied by age, gender, enrollment, and number and amount of grants received (Merriam & Tisdell, 2015). The

final sample included ten participants ranging in age from 21 to 58, all of whom identified as first-generation college students. The number of emergency microgrants received per participant ranged from one to four, with an average of two awards per student, and average grant awards ranged from \$200 to \$700. Three participants had recently graduated and transferred, while others were still enrolled and working toward their associate degree. This diversity allowed for the exploration of a range of financial needs and student experiences with resource scarcity.

### **Data Collection**

“Qualitative researchers take [care] in discovering and portraying the multiple views of [a]case. The interview is the main road to multiple realities” (Stake, 1995, p. 64). To gain insight into the impact of emergency microgrants on students’ academic experiences, I conducted 40- to 60-minute semi-structured interviews with each participant via Zoom. Before each interview, I obtained written consent via email, reiterated the purpose of the study, and requested permission to record the conversation (Creswell & Creswell, 2018). After each interview, I uploaded the Zoom recordings to Otter.ai for accurate transcription and then imported the transcripts into Atlas.ai for analysis, deleting the original video recordings afterward. To preserve important non-verbal cues and affective responses not captured in transcripts, I promptly recorded reflective notes in a research journal. In accordance with ethical standards, I protected participants’ privacy and conveyed this protection throughout the study (Creswell & Creswell, 2018). In addition to interviews, I conducted a document review of Mountain Community College’s microgrant program, including promotional materials and the 2023-24 FFAP year-end philanthropic report.

## **Data Analysis**

I began my analysis with a review of documents related to the case study, including promotional materials and the 2023–24 FFAP grant report. With this contextual foundation, I proceeded to a line-by-line analysis of the interview transcripts, using Atlas.ai to organize and facilitate the coding process. Following Merriam and Tisdell's (2015) guidance, I assigned single words as codes to elements of the data that captured salient ideas. My initial coding phase used pre-determined codes aligned with the Perna and Thomas (2008) Conceptual Model of Student Success, applying its four contextual layers—individual, family, school, and broader social, economic, and policy conditions, ensuring that data organization reflected the study's theoretical grounding. I then conducted a second round of deductive coding to identify excerpts connected to Scarcity Theory. The final phase of analysis involved examining the relationships among codes and identifying nuanced themes that offered a deeper insight into the student experience. To support the study's trustworthiness, I maintained a reflexivity journal throughout the process to document my analytic decisions, evolving insights, and methodological reflections.

## **Criteria for Quality**

My approach to case study research was grounded in Stake's framework, which emphasizes the importance of triangulation in establishing trustworthiness (Stake, 1995). I employed data source triangulation by collecting data through both interviews and document reviews, identifying patterns across these sources (Yazan, 2015). To ensure that my interpretations resonated with others and to enhance the validity of the study, I enlisted a peer reviewer (Creswell & Creswell, 2018).

I also conducted member checking by emailing participants the relevant sections of the study. This allowed them to assess whether their perspectives had been accurately represented (Hancock et al., 2021; Stake, 1995; Yazan, 2015). To gain a deeper understanding of how students experienced resource scarcity and the impact of emergency microgrants, I used both the Perna and Thomas Conceptual Model of Student Success (2008) and Scarcity Theory (Mullainathan & Shafir, 2014) to guide the analysis of data. This theoretical triangulation enhanced the validity of the findings (Stake, 1995; Yazan, 2015) and supported a more nuanced, “well-tuned” understanding that could “bear up under scrutiny and challenge” (Stake, 1995, p. 101–102).

### **Positionality**

Nowell (2017) states, “when conducting data analysis, the researcher becomes the instrument for analysis, making judgments about coding, theming, decontextualizing, and recontextualizing the data” (p. 2). Mindfulness about positionality and ongoing reflexivity are critical to protect integrity throughout the research process. In qualitative research such as this study, it is important to acknowledge positionality to preserve integrity throughout the research process.

I am a senior leader at a community college in the Northeastern United States. My portfolio includes a diverse range of student support services, including an emergency microgrant program. However, I am not directly responsible for overseeing the program, nor do I engage in setting up the protocols for grant administration or in making decisions about awarding grants to student applicants.

My personal and professional background has shaped my understanding of resource scarcity and its impact on educational experiences. Although I have experienced periods of financial stress, I also recognize the privilege of having a strong support system, stable employment, and earned academic credentials. These factors have contributed to my ability to overcome financial challenges.

I acknowledge that my experiences have fostered a deep sense of empathy for students navigating financial stress. As the researcher, I will exercise diligence in reflecting on my own assumptions throughout the research process and work to ensure that participants' voices are centered and interpreted as authentically as possible.

## **Findings**

The reflections and experiences of participants in this case study revealed several meaningful insights. These have been organized into three central themes that illustrate the nuanced effects of resources scarcity on the student experience and the impacts of the emergency microgrant program: 1) resource scarcity creates mental strain and hinders academic engagement; 2) emergency microgrants provide immediate financial and emotional relief; and 3) emergency microgrants foster students' sense of institutional support and care.

### **Resource Scarcity Creates Mental Strain and Hinders Academic Engagement**

Participants shared that financial worries take an emotional toll, adversely affecting their mental health and well-being. When asked if financial considerations have influenced her stress levels, Rachel revealed, “[financial] worry is always in my mind and always impacts me to some degree.” Rachel elaborated, sharing that her experiences with scarcity are so

triggering that “even just the thought of not having financial security again can sometimes get [her] sick.” Similarly, Alexa indicated:

Money impacts my well-being every day of my life. It has an influence over everything...I am okay right now, but I do understand that could turn on the drop of a dime. That’s where the anxiety and the insomnia and other things like lack of eating come in. Right now it’s okay, but I do understand that’s not guaranteed.

Both Rachel’s and Alexa’s comments highlight the persistent undercurrent of anxiety that financial instability brings, even during periods of relative security. Their reflections reveal how experiencing resource scarcity can have enduring psychological effects, creating a strong sense of unease and vulnerability that follows them throughout their college experience.

For many students, this stress interferes directly with their ability to plan, focus, and engage in college learning. The medical community widely acknowledges and documents the physical effects of psychological stress and anxiety on individuals' health. For college students, these effects often manifest in their academic performance and daily functioning. Eleanor, a student working to become a social worker to assist others, shared how financial stress has impacted her:

That kind of stress will ruin my sleep cycle, and then I become pretty unhealthy pretty quickly. I'll get sick, and I'll mismanage my time. It's a really big struggle...things start to slip through. At that point there are no long-term goals; it's just really trying to survive. I'm typically very on top of my assignments. But there are times when I'm really stressed and I've had to reach out to my professor because I've missed something - mismanaged my time and didn't have enough time to finish [an assignment].

Eleanor’s experience illustrates the far-reaching effects financial stress can have on college students. The constant worry about having the resources to cover essential expenses can shift students’ focus from long-term academic and career aspirations to survival.

Rachel, an adult student who returned to MCC to earn a second degree, articulated this tension: “There were some points where I kept thinking, oh, I’m going to quit halfway through

the semester because I just can't do it. I have to do something else to raise some funds to pay for this [car repair]." Rachel's account underscores that even highly motivated students may consider withdrawing from college due to financial insecurity, driven by a sense of necessity rather than the lack of a future-orientation. Rachel's comment suggests that a student's choice to stop-out often reflects a painful concession, one made after carefully weighing their obligations, limited resources, and available options.

Moreover, despite having well-defined long-term goals, students facing significant financial constraints are compelled to make difficult trade-offs between work and college. As illustrated by Lisa's experience, some students choose to prioritize the opportunity to earn money over attending class. Lisa reported, "I work at the Boys and Girls Club, so it's pretty limited hours that we're able to work. So, when I get the chance to work those, sometimes I will. I'll miss class just to get those [hours]." Hannah's situation further exemplifies the complex decision-making process these students undergo:

My friend owns a cleaning company, and she's like, 'Well, if you want some extra hours this weekend, there's a house you could help me clean.' And I was like, 'Oh, that'd be great, but Saturday is the only day I really have to focus on getting schoolwork done this weekend.' So if I pick up extra hours to clean, when am I going to get my homework that's due on Monday done? So, I kind of have to choose. Not every week is like that, but this is one of those weeks where it is, because my rent is due on Saturday. But I really want to make sure that I can get all my homework done. It's only the second week of the semester.

Lisa and Hannah both faced the challenge of deciding whether to work extra hours to afford basic living costs, which came at the expense of attending classes and dedicating time to study. Neither wanted to compromise their academic performance, yet they were forced to choose between supporting themselves and their families and maintaining their grades.

Conversely, Stacey did not mention having to choose between working and attending class. Rather, they maintained a grueling schedule, juggling three jobs. Stacey explained how this demanding work schedule hindered their ability to engage in extended study sessions.

I've been working three jobs, and I'm fitting in homework time anytime possible: late at night, 30 minutes here, 30 minutes there. It's just whenever I can squeeze in time between my jobs. It's very complicated, very nerve wracking...On my typical day I work at the elementary school until 3 o'clock, and then my secondary job starts at 4. So, I sit down and squeeze in 20 to 30 minutes of work, and then sometimes I take my laptop to my second job and do work there. So, finding any spare second. When I have to pick up extra hours at the grocery store, I'll have less energy to do my homework.

Instead of having uninterrupted time for coursework, Stacey had to complete assignments in short bursts between work commitments. Collectively, the experiences shared by Lisa, Hannah, and Stacey highlight the ongoing tension between financial demands and academic responsibilities, creating a challenging dynamic for students. This dynamic often adds stress, interfering with students' ability to fully engage with their coursework and pursue their long-term educational goals.

This mental burden can dominate students' thoughts, making it difficult to concentrate. Eleanor, an honors student, described how financial stress hijacks her attention: "When I'm financially stressed, I will obsessively crunch numbers, which is really time consuming and very brain consuming." Even though she's a strong student, this preoccupation has resulted in late assignments, an example of how resource scarcity strains academic performance.

Several students recounted similar stories regarding the impact of financial burdens on their ability to fully participate in their learning. When reflecting on whether financial concerns affected his concentration, Jacob shared how his mind wandered while doing coursework, an incident that illustrates how intrusive worry about financial obligations hindered his concentration:

I would try to focus on my classes, but then I get a notification saying if I don't have the bill paid in this amount of time, I'll get a late fee. I'm like, 'Oh, no. I still have to pay for this.' And then I think, 'Oh, boy, it's still five days 'til my next paycheck.'

Jacob's thought patterns highlight how financial worries can intrude, diverting attention from studying and potentially affecting academic performance. Lisa shared a similar experience, where persistent worry interrupted her focus in the classroom. She recounted, "Sometimes in class, I'll think, oh my gosh, I have to pay my rent in a week. How am I going to do that?" Instead of fully engaging with her professor, peers, and course material during class, Lisa found herself preoccupied with thoughts about how to pay for rent, an essential expense. Her mental energy was consumed by angst rather than being directed towards learning. Alexa articulated this tension clearly:

So you know, the basic needs have to be met first, and if they're not getting met, that's where the attention goes. If any little barriers can be navigated and alleviated even slightly, it definitely prepares me to be more focused on my schoolwork.

Alexa explained how her attention is preoccupied by the challenge of meeting her basic needs. As her financial pressures ease, she finds it easier to concentrate on her college studies.

The burden of anxiety, preoccupation, and scattered thoughts can result in assignments taking longer to complete. Hannah explained that she needs to take extra breaks to manage her anxiety, which prolongs the time it takes her to complete her work. She recounted how ending a relationship forced her to find an apartment, introducing a significant source of financial stress into her life:

Now I have a \$1,600 a month rent payment that I didn't have before. That's a huge new expense, so I am now back on anxiety meds. It has had a huge impact. And of course, when I'm anxious, my focus is worse. So I have to take a lot of breaks when I'm doing schoolwork. It's like, 'Okay, read a chapter, go walk around, go do something, come back to it.' Getting my assignments done takes a lot longer.

Although taking breaks and going for walks are well recognized strategies for managing stress, Hannah, a busy single mother with limited time, perceived the need for extra breaks as an additional stressor. Her experience illustrates how resource scarcity, mental health challenges, and time scarcity intersect and compound to make learning more difficult.

For students already juggling limited time and mental bandwidth, inadequate access to technology added yet another layer of tension. Several participants described having to rely on phones or tablets to complete assignments, which slowed their work and increased stress. Lisa described the limitations of writing papers on a tablet, sharing that “trying to do homework on the iPad was just really hard. Really hard. I had to voice to text everything and then go through and fix all the grammar.” Similarly, Mary reflected on the inefficiency of using a phone instead of a laptop to do homework. She noted, “completing assignments takes a lot of time on the phone. It takes more time... There are more ways to error. After I’d done something for an hour... I’d hit the wrong button, and it’d bounce me out.” Mary’s and Lisa’s reflections highlight how insufficient resources, particularly limited access to technology, make basic academic tasks more time-consuming and prone to errors, further hindering students’ ability to stay productive and fully engaged in their coursework.

### **Emergency Microgrants Provide Immediate Financial and Emotional Relief**

Students in this study overwhelmingly described emergency microgrants as powerful interventions that not only provided financial assistance but also emotional relief and a renewed ability to focus on their college experience. Participants used the funds to cover a range of essential expenses: rent, food, car repairs, technology, and other necessities, demonstrating how

even modest financial support, when delivered quickly and with minimal barriers, can mitigate the impact of financial emergencies and promote educational persistence.

When asked to describe their immediate reaction to learning they had received the emergency grant, nine out of ten participants gave the same answer: *relief*. This consistent response reveals the level of emotional distress students were managing as they navigated resource scarcity alongside their educational commitments. The grant served as a pressure release valve, relieving students from the persistent stress of trying to balance their financial obligations and academic responsibilities.

Rachel, who received four grants that she used for tires and food, described how receiving the grants eased her sense of burden:

Relief. I think it was a lot of relief. It felt like a lot of stress had fallen off. I felt lighter, I think is a good word for it, just lighter in general. It just made me feel a lot better. I think it helped a lot with the anxiety at the time...it just made me feel a bit safer, you know, more secure.

The microgrant not only alleviated Rachel's financial burden but also eased her anxiety, demonstrating the inextricable link between resource scarcity and mental wellness.

Interestingly, for some participants, the emotional response extended beyond relief to include a sense of empowerment. Eleanor, the only participant who didn't use the word "relief," when asked how she felt upon receiving the microgrant, responded instead with emphatic confidence: "It was so empowering! I loved it. Once I had the money I was able to immediately get the car fixed. And then it was like, pooh! We can just live like normal humans again. It was really nice." Eleanor described how resource scarcity made her feel "othered", unable to live comfortably as "normal humans" do. However, a modest grant for a car repair empowered her to continue her education.

Mary's comments indicate that receiving the microgrants was empowering for her, just as it was for Eleanor. As Mary reflected on the tension between pride and the need for assistance, she ultimately concluded that the grant provided her with the opportunity to thrive as a student:

At the same time your pride is like sure, 'I don't want a handout.' It's not! It's like here – ha! Here is something that you don't have to worry about. You don't have to give it back. You just have to be a good student, and it really allows you to get to school.

Receiving a microgrant contributed to Mary's shift in self-perception, as she began to perceive herself not as someone in need, but as a person of strength and resilience equipped with the tools for college success.

A key impact of the emergency grants was their role in supporting student persistence. For many, the funding served as the difference between staying enrolled or having to drop out, either temporarily or permanently. Eleanor explained:

Honestly, I don't like to admit that without the grant I wouldn't have been able to finish classes until I graduated, because my education is really important to me. But something like transportation would have undermined my ability to get to work and my ability to pay for my rent and my food.

Clearly, Eleanor was committed to graduating; however, without the grant she may have been forced to compromise these goals and stop out in order to create a strategy for managing essential expenses. Rachel similarly noted that the microgrant was integral in enabling her to enroll full-time and graduate within her desired timeframe, which allowed her to transfer and pursue her bachelor's degree.

I probably wouldn't have been able to continue at MCC without the grant...I would not have been able to enroll full-time...To be honest, I don't even think I would be on my way to my bachelor's right if I hadn't received the grant.

Rachel's experience reveals the grants' powerful role in helping students maintain academic momentum, not only to remain enrolled in community college, but to continue advancing toward long-term degree goals, including bachelor's degrees.

Several participants noted that the grant's benefits extended beyond the moment of financial crisis, especially when funds were used for durable expenses such as vehicles or technology. These purchases had ripple effects, restoring valuable time and affording students' enhanced focus. For instance, Hannah described the impact of repairing her car:

I think once I wasn't worried about work or how or if – I mean, there were certain days where I'd go to pick up the kids and then the car wouldn't start. I then had to scramble. I think as soon as that stopped, I was actually able to just focus on school again. Because there were days when I would have to start my car an hour early, because if it didn't start, I was going to have to figure out some way to pick up my daughter. So I got big chunks of my day back. I mean, I was worried about losing my job. There are only so many times you can tell your boss, 'Well, I know my car started yesterday, but today it wouldn't start,' because there's only so many times you can do that before it sounds made up. So not having to worry about whether I was going to lose my job really made a big difference in my life. In all ways.

Hannah expressed the anxiety she felt about the time and cost involved in starting and running her car an hour before she needed to leave. She also conveyed the relief of not having to worry about losing her job, which was crucial for covering her expenses, allowing her to care for her daughter, and remaining enrolled in college.

Students who used the grant for technology also reported ongoing benefits that extended beyond the immediate moment of support. Stacey utilized their microgrants to fix their laptop, enabling them to work more effectively and with less hassle. Stacey reflected on the practical and emotional impact: "I can get my schoolwork done a lot quicker with my laptop...It's less frustration on me. The grant is still helping me because my computer is completely fine now, and I still depend on it every day." Stacey's experience illustrates how even small investments in

durable essentials can make a meaningful difference for students, providing ongoing relief by enhancing their ability to manage academic responsibilities more effectively.

### **Emergency Microgrants Foster Students' Sense of Institutional Support and Care**

Receiving an emergency microgrant significantly shaped students' perceptions of their college. Participants reported feeling personally valued and supported by MCC, describing the experience as one that deepened their sense of belonging and affirmed the college's commitment to student well-being.

Eleanor reflected on the emotional impact of receiving help from the college, noting how rare it felt to be supported by a system:

There's not many times where you can look at our society and feel like it really did everything it could for you, and it felt like that. And that was very like wholesome, and I was able to get the help that I needed, and that was empowering. This felt like a systemic win, right—like it's set up to be helpful. It was like, wow, find this anywhere else! I am very affectionate about MCC. And I'm incredibly grateful for all the help they've given me.

Eleanor's reflection suggests that the microgrant program signals not only institutional care, but a broader systems-level commitment to student well-being. The Fiscal First Aid Program helped her see the college not just as an academic institution, but as a proactive college of care, working to address the systemic barriers that often impede community college student success.

Mary added that receiving the grant helped her feel a genuine human connection to the institution: "I felt a human connection. You know. I felt like somebody wanted to help me." Mary's sense of being seen and supported aligns with Stacey's perception of the college as a nurturing, student-centered environment. Stacey explained, "It feels more like a nurturing environment. It feels like my school cares about me succeeding." Stacey described the sense of

care she was experiencing as a result of being a microgrant recipient. Linda echoed these sentiments while emphasizing the institution's deliberate efforts, sharing "I think that they do a lot to try to make the experience as positive as they can. And I like that. I'm very impressed with that." For Linda, this intentional commitment to creating positive student experiences reinforced her confidence in the college's genuine dedication to student success.

Participants described how the microgrant program contributed to their sense of MCC as a truly community-oriented institution. Rachel offered:

The Fiscal First Aid Grant is just another extension of being one with the community instead of just an entity that is using the community. I don't know how else to explain it, because sometimes it feels like some universities are using students just to keep going instead of really helping them. But MCC feels a lot different than that. And that's just part of it. That's one small part.

Rachel's comparison underscores how the microgrant program shifted her perception of the college from merely an educational institution to a caring community partner, genuinely committed to student well-being rather than prioritizing institutional self-preservation.

Jacob simply said, "It was just like, thank goodness I chose to go here." His words, though brief, reflect his gratitude of having made the choice in selecting a college that actively supported him as he navigated scarcity challenges.

For many participants, receiving the grant reshaped their relationship with the college, not simply as a place of learning, but as a community to which they belong. Their reflections suggest they did not simply feel helped, but they felt seen and validated, with the support reinforcing their sense of belonging at MCC. Hannah reflected on her perception of connection and community at the college:

It really is... I feel like a lot of people think community college is a lesser school, but I think it's more of a community experience, because I feel like this is not something that a

lot of higher education places would do... but I definitely feel like MCC is very community oriented.

Hannah challenged the stigmatized views of community college by highlighting the strong sense of belonging and connection she experienced, expressing her belief that this distinguished the college from other institutions.

For some, the experience of receiving support also motivated them to give back to the college community, reinforcing a sense of purpose, agency, and belonging. For instance, Rachel described how the experience inspired her to become more involved in campus life:

I got more active. I started doing PTK, the [student advisory board] and the college student association with the other colleges [in the system]. I started participating a lot more. I helped do a food drive at one point. It helped me get more involved so I could give back, since so much had been given to me.

For Rachel, the experience of receiving the microgrants deepened her engagement with the college, spurring her to take on leadership roles and give back, reflecting how meaningful the support felt to her.

Respect for the grant program and its limited resources was echoed by several students, who were thoughtful about the amounts they requested. Their decision-making reflected a strong sense of integrity and consideration for others, further evidence of how deeply they valued being part of a caring campus community. Hannah recalled:

My first thought was, there's probably people who need this more than me. I thought, 'Whoa, if it's just my car battery, I can probably figure it out.' But then the more I thought about it, I realized, well, this program really is here to help students with this exact kind of situation. If I can't drive, I can't go to work, and if I can't go to work, I can't afford to be in school. So this really is a necessity... I asked for 300, because I originally asked for the amount of replacing the battery, because I thought that's all it was going to be.

Even after learning that the repair would cost more than expected, Hannah chose not to ask for additional funds, wanting to leave adequate funding to help other students. Jacob also emphasized that he only requested what he needed:

I didn't want to try to go for, like, the most I could get, but I was like, I could use just enough to cover my unpaid bills for that month. I was thinking I don't really need a lot for this month—just enough to get by. At least by next month, I'd hopefully be a little more comfortable, expense-wise. It didn't help clear out the whole pile, but it did help clear off a big chunk. That made me feel like, okay, great—I finally got this part taken care of, and now I can worry about the smaller bills since they're not as expensive.

Like Hannah, Jacob made a conscious choice to ask for a minimal amount. His approach reflected not only his respect for the program, but also a broader ethic of shared responsibility.

Mary's words reflect the deep gratitude that the participants expressed and the ways in which they felt supported, cared for, and empowered by the college: "There's a bunch of beautiful souls out there that just want to see us be productive adults in society. It's like, here's a lift-up, not a hand-out." Mary's reflection captured what many participants described: a sense of being valued, supported, and empowered in ways that went beyond transactional aid. For Mary and other participants, the emergency microgrant program was evidence of a college community that cared about their futures.

## **Discussion**

The findings of this study affirm and build upon existing research on the influence of resource scarcity on the academic experiences of community college students. Additionally, the study provides a more nuanced understanding of the effects of emergency microgrants on students' experiences. The findings suggest that resource scarcity creates mental strain and

impedes academic performance, while emergency microgrants provide immediate financial and emotional relief and enhance students' perception of institutional support and care.

Participants involved in this study reported that they frequently contemplate their financial situations, a pattern that can be characterized as intrusive thinking. Alexa described how basic needs must take priority, and attention naturally focuses there when those needs aren't being met. Alexa's experience strongly aligns with the perspective that "feelings of scarcity induce a focus on scarcity related demands" (de Bruijn & Antonides, 2021, p. 11). This is aligned with scarcity theory, where researchers refer to intrusive thinking and the focus on fulfilling immediate needs as tunneling (Almeida et al., 2024; de Bruijn & Antonides, 2021; Mullainathan & Shafir, 2014).

Scarcity theory suggests that tunneling is linked to a decrease in cognitive bandwidth and flexibility, essentially reducing executive functioning (Almeida et al., 2024; de Bruijn & Antonides, 2021; Huang, 2023; Landry et al., 2022). Executive function involves skills essential for college learning, including the ability to hold information in working memory, shift cognitive focus with ease, and practice self-regulation (Huang, 2023). Consistent with the literature, many participants described tunneling behavior, characterized by a persistent preoccupation with their financial obligations, hindering their ability to fully engage in the learning process. For instance, Eleanor described obsessively calculating finances during periods of financial stress, which consumed both significant time and mental energy. Eleanor revealed that this inability to focus on assignments resulted in late submissions, despite her competence and dedication as a student. This finding aligns with the research showing a strong correlation between basic needs security and students' earned grades (Baker-Smith et al., 2020; Landry et al., 2022; Maroto et al., 2015). Furthermore, it underscores the crucial interplay between economic factors and academic

performance, thereby supporting the framework established by Perna and Thomas (2008) in their Conceptual Model for Student Success. It further extends this framework by incorporating the impact of financial and resource scarcity, as discussed by Mullainathan and Shafir (2014), on student success.

Despite having clear academic and career goals, participants reported making difficult trade-offs between work and college to cover essential expenses. Hannah, for example, described choosing to work on a Saturday, the day she typically dedicated to completing homework, because her rent was due. She indicated that although she did not encounter this dilemma on a weekly basis, the conflicts posed substantial challenges and stress when they did occur because she didn't want to miss assignments. While scarcity theory suggests that financial stress erodes future orientation (Almeida et al., 2024; Mullainathan & Shafir, 2014), both Lisa's and Hannah's experiences point to a more nuanced reality. They described feeling compelled to make short-term concessions to cover essential expenses, all while remaining focused on their goals. Their stories illustrate the ongoing tension between long-term aspirations and survival for students experiencing resource scarcity..

Before receiving the microgrants, numerous participants in this study lacked access to the necessary technology to effectively complete their coursework. This finding aligns with existing literature, which indicates that students from less privileged socioeconomic backgrounds are less likely to possess access to computer devices (Banerjee, 2020, 2022; Gonzales et al., 2022). The availability of sufficient technology, particularly computers and internet connectivity, has become crucial for students' academic success in higher education. Mary described the time-consuming nature of completing assignments on a cell phone, noting significant inefficiencies. She elaborated on challenges such as being “bounced out” after pressing a wrong button,

resulting in lost time and work. Similarly, Lisa described the difficulties of writing and submitting papers on an iPad. She utilized voice-to-text technology but still faced time-consuming editing to correct errors. These experiences demonstrate that attempting to complete college work with insufficient technology imposes additional cognitive and time burdens on students facing resource scarcity, further straining their cognitive load and taxing their executive functioning. This builds on existing literature that highlights the issues faced by low-income students who primarily use cell phones instead of computers for classes, a practice linked to poorer academic performance (Banerjee, 2020, 2022; Gonzales et al., 2022).

Participants in this study reported substantial effects of stress stemming from resource and financial scarcity on their mental and physical well-being. For instance, Alexa reported that financial concerns influence every aspect of her daily well-being. She connected this tunneling behavior to anxiety, insomnia, and nutritional challenges. Similarly, Eleanor described how financial stress disrupts her sleep cycle, often leading to deteriorated health. These observations are consistent with extant literature, suggesting that the cognitive burden associated with financial worry is comparable to the effects of losing a full night of sleep (Mani et al., 2013).

Eleanor also reported that financial stress often leads to illness, which subsequently leads to poor time management and late submission of assignments. Despite perceiving herself as a competent and responsible student, Eleanor characterized this cycle as a significant struggle, one in which she ended up focusing primarily on survival rather than her college studies. Similarly, Hannah's experience illustrates the relationship between financial stress and anxiety. She connected her substantial new expense of a \$1,600 monthly rent payment to her renewed need for anxiety medication. Hannah explained that this anxiety necessitated her to take more frequent study breaks, which extended the time required to complete assignments and exacerbated

existing stress in a feedback loop. The experiences of Alexa, Eleanor, and Hannah are consistent with the findings of Broton et al. (2022) and Meza et al. (2018), which indicate that students facing basic needs insecurity also report mental health challenges, including depression, anxiety, and suicidal ideation, all of which can significantly impact their college experience.

Emergency microgrants offered participants in this study immediate relief and, in some cases, ongoing benefits, especially when used for durable expenses like transportation and laptops. This finding aligns with assertions in the literature, which suggest that addressing resource scarcity should be incorporated into the array of interventions that colleges can employ to enhance student success (Broton & Goldrick-Rab, 2017; Umana et al., 2022). When asked about the duration of relief after receiving the grant, Stacey reported enduring benefits months later, attributing the laptop they purchased with the grant to completing their coursework more quickly and, by extension, reducing their frustration. Similarly, Alexa shared that she was continuing to reap the “trickle down” benefits of using the grant to pay for transportation-related expenses two and half months earlier.

Participants emphasized that the grants were powerful interventions that allowed them to persist in their college education. For instance, Eleanor admitted she wouldn't have been able to complete her classes through graduation without the grant. Rachel similarly expressed that she likely couldn't have graduated from the community college and continued pursuing her bachelor's degree without this support. These findings are consistent with the literature asserting that emergency microgrants are positively associated with increased GPA, increased course and semester completion, and decreased stress (Gill & Miller, 2022; Goldrick-Rab, 2021; Hamm, 2021; Rossman et al., 2022).

Participants underscored the significant intangible effects of microgrants, thereby extending the understanding of their impact beyond conventional success metrics such as GPA, course completion, and persistence. Students reported experiencing a sense of support, empowerment, and enhanced connection to the institution. For example, Eleanor characterized the microgrant program as a unique "systemic win" that cemented her affection for the college. Similarly, Tim described perceiving the college as proactively addressing potential barriers to academic success, which he viewed as a forward-thinking approach. These findings contribute to the existing literature on institutional satisfaction in relation to college student food insecurity (Williams et al., 2024).

### **Implications for Practice and Research**

This study identifies several areas for future research and application in professional practice. The findings suggest that community college faculty, advisors, and leaders, including those working in both academic and student affairs, should view microgrants not merely as financial assistance, but as both (1) a critical academic intervention and (2) a tool to support students' mental health and well-being.

These grants help students manage essential expenses such as rent, transportation, and technology. By addressing these challenges, microgrants often enable students to be more focused and efficient, freeing up valuable time and energy for their coursework. Participants described how the support helped them regain stability and continue progressing toward their degrees. In this way, microgrants served not just as short-term solutions but as meaningful academic interventions that helped prevent financial emergencies from escalating into disruptions that could have derailed students' educational journeys.

Furthermore, given the ongoing relief students experienced from receiving the grants, community colleges should consider incorporating these financial microgrants into their range of interventions supporting mental health and overall well-being. The grants help to mitigate a root cause of anxiety and mental distress: financial exigency. This study suggests that even modest awards can reduce stress and improve students' psychological outlook. Consequently, they may also assist in addressing the capacity challenges faced by community college mental health counselors.

Reframing emergency microgrants as both an effective academic support and a tool to enhance students' mental health and well-being may elevate these programs' priority within institutional operating budgets, rather than being seen as mere "social supports" to help students meet basic needs. This strategic positioning may also appeal to donors who seek opportunities to make a direct and lasting impact on students' educational journeys and overall well-being.

Students who received microgrants also reported an increased sense of institutional care, support, and belonging. Many expressed feelings of gratitude and goodwill toward the college. These sentiments suggest an opportunity for future research: exploring whether students who receive microgrants are more likely to become future donors, motivated by a desire to give back and support others as they were supported.

### **Expanding the Student Success Model to Incorporate Scarcity as a Lived Experience**

In addition to highlighting practical applications for colleges, this study draws attention to the deeper role that students' lived context plays in shaping their educational experiences. This research underscores the profound impact of resource scarcity on the mental health, cognitive capacity, and academic persistence of community college students. While Perna and Thomas's

(2008) Conceptual Model of Student Success provides a valuable framework for understanding the influence of various contextual layers on student outcomes, this study offers an opportunity to enhance the model to more accurately represent the nuanced impact of community college students' lived experiences of scarcity.

This study's findings revealed that scarcity does not merely operate within one of the context layers represented in Perna and Thomas's (2008) model. Rather, it permeates all of them simultaneously, creating a compounding effect that significantly affects students' focus, stress levels, and ability to persist. Building on this observation, this study proposes an expansion of the Perna and Thomas (2008) Conceptual Model for Student Success: The Model of Student Success in a Lived Context of Resource Scarcity.

The expanded model retains the strength of the layered approach, centers students in their individual lived experience, and renames the layers to more accurately reflect the nuanced dimensions shaping student's lived experiences and influencing student success outcomes: Structural Conditions (replacing Social, Economic, and Policy Context); School Environments (replacing School Context); Family and Personal Relationships (replacing Family Context); and Individual Experience (replacing Internal Context). To better illustrate how these layers simultaneously permeate and influence each other, the expanded model is represented as concentric circles with dotted lines, instead of stacked squares with solid borders. This visual framework better conveys the interconnected fluidity of each layer and, importantly, places the student and their lived experience at the center (see Figure 3).

The well-being of students, encompassing their mental, emotional, and physical health, was profoundly central to the participants' experiences. However, the significant role that well-being played in the success of students in this study is not currently reflected in the Perna and

Thomas model. Crucially, the expanded model introduces wellness into individual layer. Moreover, Perna and Thomas's (2008) internal context features a current linear progression, from attitudes to behaviors to outcomes. This depiction does not adequately capture what community college students in this study described. Therefore, the proposed expanded framework replaces the linear flow within the individual layer with a more accurate, tri-directional relationship between wellness, attitude, and behaviors (see Figure 3).

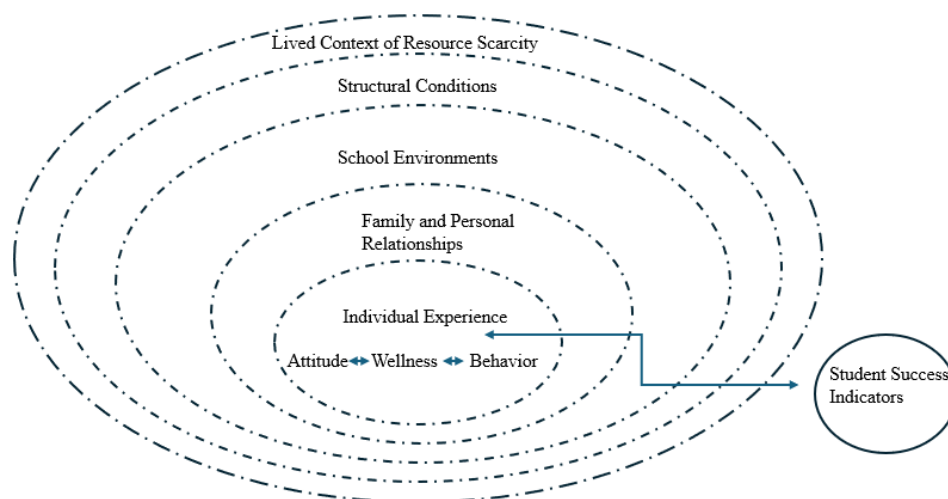


Figure 3. Proposed Expansion of the Perna and Thomas (2008) Conceptual Model Of Student Success: The Model of Student Success in a Lived Context of Resource Scarcity.

While this study specifically focused on resource scarcity, future research might examine how other lived contexts such as racism or childhood trauma move within and across the model's contextual layers and impact the individual experience of the student. These forces, like scarcity, may also have a compounding effect that significantly shapes educational outcomes in complex and dynamic ways.

## Conclusion

Research increasingly shows that having adequate financial resources to cover community college students' essential expenses is crucial for their learning, as a lack of resources can hinder their academic performance (Baker-Smith et al., 2020; Bennett et al., 2021; Broton & Goldrick-Rab, 2017; Goldrick-Rab, 2021; Meza et al., 2018). This study's findings confirm and expand upon existing research examining how resource scarcity affects the academic experiences of community college students. The findings indicate that resource scarcity leads to mental strain and impedes academic performance. This case study demonstrates that emergency microgrants are a direct and impactful tool to support community student success. The emergency microgrants provided participants immediate financial and emotional relief, allowed students to more fully focus on their community college learning, and enhanced participants' perception of institutional support and care.

## CHAPTER 3

### SCHOLARLY REFLECTION

#### **Introduction**

In the past, I facilitated professional development in service-learning and assisted faculty in integrating service-learning experiences into their curriculum. Admittedly, when I was first introduced to the practice, I was struck by the emphasis on reflection in the service-learning process. My natural inclination is to focus on the action or "the doing" of the project. However, through my experience with service-learning, I grew to appreciate that reflection acts as the bridge between experience and knowledge. To that end, in this chapter, I will reflect on my scholarly journey and research practice in developing this dissertation. The first part will delve into the dissertation process, exploring what I learned and the challenges I encountered. The second section will discuss how I anticipate this research will influence my work as a practitioner. In the final section, I will explore how this dissertation has shaped my interest in future research.

#### **Reflection on the Dissertation Process**

Early in the process, I knew I wanted to focus on how emergency microgrants impact community college students. Specifically, I was interested in the nuanced ways these grants impact student success. I was also interested in scarcity theory (Mullainathan & Shafir, 2014)

and wanted to understand how scarcity affects students' day-to-day lives, decisions, and ability to persist in college. That interest began during my time as a TRIO Student Support Services (SSS) director. Through my work with TRIO, I observed the challenges first-generation and economically disadvantaged students navigate, and I developed a deep appreciation for both the barriers these students face and their resilience. When I worked as the Director of SSS, a colleague from my state's economic opportunity office introduced me to Mullainathan and Shafir's (2014) book, "Scarcity". Since then, I've been deeply curious about the concept of scarcity and its impact on community college students.

It took me some time to land on a research design. I went into the proposal stage thinking I would pursue a mixed methods case study. I liked the idea of being able to look at student success outcomes while also listening to students' perspectives to gain a deeper understanding of their experiences. However, the complexity of mixed methods felt intimidating. I can confidently say that HESA 757 Analysis of Higher Education Outcomes Using Quantitative Techniques was the most challenging class of my doctoral program. I dedicated hours upon hours to watching You Tube videos in order to understand the insights provided by the various statistical tests and to learn how to select the appropriate calculation. Once I mastered a foundational understanding of statistics, I felt prepared to tackle the SPSS assignments and discuss the findings with confidence. My work in that class is what I am most proud of because I grasped material that initially felt completely foreign and unattainable at the start of the semester. There were certainly moments of frustration - even tears, but I emerged with a genuine sense of accomplishment. When it was time to propose my research design, I realized that considerable period had passed since HESA 757, and that pursuing a mixed methods design for my dissertation would require a

substantial commitment to relearning statistics and SPSS. This realization was intimidating and heavily influenced my decision to move away from a mixed methods approach.

At that point, I began thinking more seriously about qualitative design. I wanted to explore the nuanced impacts of emergency microgrants on the community college experience, beyond typical quantitative measures of student success. When choosing my qualitative research design, I was torn between a phenomenological study and a case study. I saw strengths in both approaches. In the end, I went with an instrumental case study design. This approach allowed me to examine the impact of emergency microgrants at the research site while gaining an understanding of how resource scarcity and microgrants affect students' college experiences and impact their success more broadly.

Deciding on a theoretical framework took time. I was drawn to Scarcity Theory (Mullainathan & Shafir, 2014) because of my early exposure to it and the way it factors in the economical, psychological, and cognitive effects of resource scarcity. At the same time, I felt that Scarcity Theory (2014) on its own would not adequately guide my study or address student success. I considered Bean and Metzner's (1985) Non-traditional Student Attrition Model as a complementary theory, as I felt this model was most relevant to community college student success. I appreciated how Bean and Metzner's model considered the influence of environmental and psychological factors on non-traditional students' decisions to stop-out or persist. I was determined to explore the complex interplay of scarcity, success, and microgrants.

When I discussed my approach of using dual theories with Dr. Hu, she suggested exploring a more contemporary theory than that of Bean and Metzner (1985). I was frustrated because I was committed to using a student success theory to guide my research. Then I encountered an article by Hongwei Yu (2015) that highlighted the lack of frameworks directly

addressing the community college context. It was through reading Yu's (2015) article that I was introduced to the Perna and Thomas Conceptual Model of Student Success (2008). I especially appreciated the model's feedback loop, which recognizes the interconnectedness of the various factors influencing student success. I also valued the multidisciplinary perspective of the Perna and Thomas model. Ultimately, I decided to use the dual perspectives of Scarcity Theory (2014) and the Perna and Thomas (2008) model to guide my study, allowing me to thoroughly explore the related, interconnected impacts of scarcity and emergency microgrants on the community college student experience.

I was surprised by the vast amount of data gathered from just ten interviews. After coding and identifying themes, I revisited my proposal to reflect on what I truly aimed to understand through this study. I reexamined my research questions and decided to narrow the scope of inquiry, eliminating one area of investigation. Initially, I had planned to also explore how students experienced the microgrant application process. While that information is valuable, it seemed too distant from the core of the study, which focused on understanding the effects of resource scarcity on community college students and the impact of emergency microgrants on their experiences. I concluded that the process of applying for the grants was secondary to the impact of receiving them.

### **Collecting and Analyzing Data**

The contrast in gaining approval from both Northern Illinois University's (NIU) Institutional Review Board (IRB) and my research site was interesting. The research site required me to have approval from NIU before I could apply to their IRB for consideration. Once I gained IRB approval from NIU, I was eager to begin. However, the approval process at the research site

had been much slower and more frustrating than I had anticipated. The timing of the IRB approval from the research site meant that the invitation to participate in the study was sent to students a few days before the end of the fall semester, a busy time for students wrapping up the semester and looking ahead to the holidays and extended winter break.

Recruitment started slowly, but I was able to interview a few participants during the winter break. Initially, the interviews felt somewhat stiff, which was understandable as I was still finding my comfort and footing as an interviewer. Upon reflection, I liken these first interviews to the first pancakes in a batch - not quite meeting my standards, but essential for producing better ones. The students were open and thoughtful, yet I was still finding my rhythm as an interviewer. I wish I had more often asked follow-up questions like, "Can you describe how that felt for you?" or "What did that look like when you were studying?" Ultimately, the timing of the winter break and the initial lack of a strong participant response turned out to be a gift, providing me with the opportunity to reflect on how I could improve as an interviewer by asking follow-up questions to delve deeper into the students' responses.

With the start of the spring semester, students showed immediate and enthusiastic interest in participating in the study. I was particularly struck by their responses to the invitation to participate, as many expressed eagerness to join the study to "give back in some way" to the microgrant program. This sentiment was repeated often enough that I recognized it as a recurring theme, which I was already noting. The students hoped their stories might ease the path for others. Ultimately, the interest of prospective participants exceeded the study's capacity, and I had to express my gratitude to some willing participants and inform them that, regrettably, the study was already full. It was interesting to begin the study with the fear of not having enough

participants, only to later find myself in the position of feeling horrible because I had to turn students away.

I used Atlas.ai to code and analyze the interview transcripts, and to my surprise, I thoroughly enjoyed this step in the research process. It felt like working on a puzzle, and I found it quite relaxing. As I reread and reflected on the participants' experiences, I was repeatedly moved by what they had shared. After dedicating a significant amount of time to coding and identifying themes, I eventually realized I had accomplished enough in both areas. It was time to move on to writing.

### **Application to Professional Practice**

The findings of this case study have several practical applications for my current work. I intend to collaborate with academic affairs to conduct workshops on how resource scarcity affects learning, targeting faculty and advisors as the primary audience. I will also ensure that faculty are informed about the college's emergency microgrant program so they can effectively refer students. Furthermore, the emergency microgrant program at my college is entirely funded through philanthropic support. I believe the insights from this case study will enhance the value proposition for existing donors by highlighting that these grants offer lasting benefits and help address a root-cause of stress and mental health issues: resource scarcity. Additionally, I think that positioning the microgrants as an academic intervention will expand the donor base, appealing to those who wish to provide "a lift up" to empower students, rather than a "hand out."

I have been a senior leader at a community college for 11 years, overseeing student affairs, institutional research, institutional strategy, and accreditation. Although my role does not directly involve serving students, I strive to keep them at the center of every decision I make.

However, I often find myself several steps removed from the students I serve, requiring me to create opportunities to engage with them directly. This research process has profoundly reconnected me to the student experience, and I am deeply grateful to the students I interviewed, who moved me with their stories. I felt honored by their trust and willingness to be vulnerable. It reminded me of the immense value in dedicating time to deeply understand the student experience and, from their perspective, assess the impact of programs, services, and policies designed to support them.

### **Application for Research**

Admittedly, when I began the research proposal phase, I didn't grasp the necessity of having a theoretical framework or guiding theory for the study. To me, it felt somewhat contrived. What surprised me most was how central my guiding theories became in interpreting the study's data, framing my findings, and shaping my implications for future research. I am excited about the prospect of further developing the extended Perna and Thomas Conceptual Model for Student Success (2008). Specifically, I want to delve deeper into the impact of introducing the tri-directional flow between student wellness, attitude, and behavior on student success. Additionally, I am eager to more fully explore the implications of incorporating a lived experience, such as resource scarcity, into the model.

Moreover, this case study has highlighted areas that merit further investigation which were beyond the scope of this study. I am particularly interested in delving deeper into how emergency microgrants can be utilized to tackle a fundamental cause of stress and anxiety among community college students: resource scarcity. Community colleges often lack sufficient resources to provide mental health services that meet the demand. I am curious about the

financial and academic impact if institutions invested in mitigating a root cause of mental health distress, namely financial precarity. I believe this is an area that deserves additional research to guide community college leaders in making informed decisions about allocating institutional resources to programs that support student learning and success.

Furthermore, invitations to participate in this study were extended to microgrant recipients who were either still enrolled or had graduated from the community college. The perspectives of students who contributed to the findings of this study were those who managed to persist, with the grants playing a significant role in their persistence. The broader community college field stands to benefit greatly from understanding why students who received emergency microgrants decided to stop out.

### **Conclusion**

The journey of completing this dissertation has been quite an experience. Initially, I saw the dissertation as merely “the requirement” for earning a doctorate degree. However, I have grown to appreciate that the dissertation process is, in fact, a transformative process that facilitates the transition from being a practitioner and student to becoming a scholar and researcher. I firmly believe in the transformative power of education and the crucial role community colleges play in promoting economic mobility within the communities they serve. I am hopeful that this research, in some small way, will help community college practitioners comprehend the full extent of resource scarcity as a barrier to success and encourage community colleges to invest in their emergency microgrant programs. This investment could enable more students to earn credentials that provide family-sustaining wages. Just as the students who participated in this study were eager to "give back to the program" that supported them, I am

hopeful that this research and my work will “give back” to students like those who entrusted me with their stories.

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APPENDIX A  
PARTICIPANT CONSENT FORM

### Consent to Study in a Research Study

#### Study Title: **BRIDGING THE GAP: A QUALITATIVE CASE STUDY EXPLORING THE IMPACT OF EMERGENCY MICROGRANTS ON COMMUNITY COLLEGE STUDENTS**

#### Investigators

	Counseling and Higher	
<b>Name:</b> Heather Weinstein	<b>Dept:</b> Education	<b>Phone:</b> (815) 753-1306
<b>Name:</b> _____	<b>Dept:</b> _____	<b>Phone:</b> _____
<b>Name:</b> _____	<b>Dept:</b> _____	<b>Phone:</b> _____

#### Key Information

- This is a voluntary research study examining how emergency microgrants influence the educational experiences of community college students experiencing basic needs and resource insecurity.
- This 50-70 minute study involves participating in one recorded interview via Zoom about your experiences with financial challenges and receiving an emergency microgrant.
- While I am taking extensive measures to protect your privacy, the interview recordings will temporarily contain identifiable information about your personal circumstances before they are transcribed with pseudonyms and deleted. During this brief period, despite strong security measures, there is a risk that this identifiable information could potentially be exposed in the event of a breach.
- The benefits include receiving a \$50 Amazon gift card and contributing insights that could improve how emergency grants serve students facing financial challenges.

#### Description of the Study

The purpose of this study is to understand how emergency microgrants influence the educational experiences of community college students experiencing basic needs and resource insecurity. If you agree to participate, you will be asked to:

1. Participate in one 50-70 minute interview via Zoom about your experiences with financial challenges and receiving a [Fiscal First Aid Grant] from [Mountain Community College].
2. Review the transcript of your interview and any preliminary findings to ensure your experiences are accurately represented.
3. Provide feedback on the accuracy of how your experiences are portrayed in the study.

## **Risks and Benefits**

While this study has been designed to minimize risks, there is a privacy risk to consider. The interview recordings will contain identifiable information about your personal circumstances, and although strong security measures are in place, these recordings could potentially be vulnerable to a breach of confidentiality during the brief period before they are transcribed and deleted. Even though transcripts will use pseudonyms, the initial recordings could identify you. To mitigate this risk, I will transcribe our interview and delete the recording within three hours of our interview concluding.

The benefits of participation include receiving a \$50 Amazon gift card for your time and contributing valuable insights that could improve how emergency grants serve students facing financial challenges. Your experiences could help enhance the [Fiscal First Aid Grant Program] and provide better support for future students dealing with unexpected financial challenges.

## **Confidentiality**

The records of this study will be kept confidential to the fullest extent possible by law. All research records will be kept in password-protected files that only I can access. Interview recordings will be transcribed using Otter.ai and then deleted after transcript verification to minimize the period during which identifiable information exists. You will be assigned a pseudonym in the transcripts and any research findings. I will not include any information in presentations or publications that would make it possible to identify you.

## **Compensation**

You will receive the following compensation for your time: *You will receive a \$50 gift card as compensation for participating in the interview. The gift card will be provided at the completion of the interview.*

## **Your Rights**

The decision to participate in this study is entirely up to you. You may refuse to take part in the study at any time. Your decision will not result in any loss of benefits to which you are otherwise entitled. You have the right to skip any question or withdraw completely from participation at any point during the process.

You have the right to ask questions about this research study and to have those questions answered before, during, or after the research. If you have any questions about the study, at any time feel free to contact the researcher, Heather Weinstein at [REDACTED] or by telephone at [REDACTED]. You may also contact Dr. Hutchings at [qhutchings@niu.edu](mailto:qhutchings@niu.edu). If you have any questions about your rights as a research participant that have not been answered by the investigators or if you have any problems or concerns that occur as a result of your participation, you may contact the Office of Research Compliance, Integrity, and Safety at Northern Illinois University at (815)753-8588.

**Future Use of the Research Data**

Your information collected as a part of this research will not be used or distributed for future research, even if all identifiers are removed.

Your signature below indicates that you have decided to volunteer as a research participant for this study, and that you have read and understood the information provided above. You will be given a signed and dated copy of this form to keep, along with any other printed materials deemed necessary by the study investigators.

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Participant's Signature

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Date

I give my consent to be audio/video recorded during the Zoom interview.

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Participant's Signature

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Date

APPENDIX B

PARTICIPANT RECRUITMENT EMAIL

## Participant Recruitment Email

**Subject:** Invitation to Participate in Research Study About [Fiscal First Aid Grants] at [MCC]

Dear [Student Name],

I hope this email finds you well. My name is [REDACTED], and I am the Resource Access Manager at [MCC]. I am reaching out because you received a [Fiscal First Aid Grant], and I want to invite you to participate in an important research study being conducted by Heather Weinstein, a doctoral student at Northern Illinois University.

Heather is conducting research to understand how [Fiscal First Aid] Grants impact [MCC] students' educational experiences. While she works at [MCC], this study is being conducted as part of her doctoral research at Northern Illinois University, separate from her role at the college.

As a [Fiscal First Aid Grant] recipient, your experiences and insights would be invaluable to understanding how these grants affect students' lives and academic journeys. Participation would involve a 50 -70 minute interview via Zoom with Heather, during which you would discuss:

- How financial circumstances have impacted your college experience
- Your experience with the [Fiscal First Aid Grant] application process
- How receiving the grant affected your education at [MCC]

### Key points about participation:

1. You will receive a \$50 Amazon gift card as appreciation for your time
2. The interview will be scheduled at your convenience
3. Your participation is entirely voluntary and confidential
4. Your identity will be protected in all research findings
5. Your insights may help improve the [Fiscal First Aid Program] and support future [MCC] students
6. This project will include interviews with 7-8 grant recipients. Participants will be selected to represent diverse experiences and perspectives of students who have received these grants.

If you are interested in participating or have questions, please email Heather directly at [REDACTED]. You may also reach Heather via phone at [REDACTED]. She would be happy to provide more information or schedule an interview at your convenience.

Thank you for considering this opportunity to contribute to this important research.

Best regards,

Resource Access Manager, [Mountain Community College]

APPENDIX C

SEMI-STRUCTURED PARTICIPANT INTERVIEW PROTOCOL

## **Interview Protocol: The Impact of [Fiscal First Aid Grants] on [Mountain Community College (MCC)] Students**

### **Introduction**

- Thank you for taking the time to meet with me today. I really appreciate your willingness to participate in this study.
- The purpose of this interview to help me understand how you learned about and why you decided to apply for a [Fiscal First Aid Grant], your perceptions of the application process, and how the additional financial resources provided by a [Fiscal First Aid Grant] influenced your educational journey at [Mountain Community College].
- Before we begin, I'd like to review the informed consent form you received earlier. Do you have any questions about it?
- I want to remind you that your participation is entirely voluntary. You can skip any questions you're not comfortable answering, and you can end the interview at any time.
- With your permission, I'd like to record our conversation. This helps me ensure I accurately capture your responses. I will only keep the audio recording, which will be kept confidential and will only be used for research purposes. Is it okay if I record our conversation?
- Our conversation today will last about 50 to 70 minutes. I have several questions to ask, but I really want to hear your story and experiences, so please feel free to share openly.
- There are no right or wrong answers. I'm interested in your personal experiences and perspectives.
- Do you have any questions for me before we get started?

### **Semi-Structured Interview Questions**

#### **Background Information**

- Can you tell me a little bit about yourself and your educational journey at [Mountain Community College]?

#### **Experience with Money and Resource Concerns**

- Can you describe a time when concerns about money affected your daily life while you've been a student at [MCC]?
- How do considerations about money impact your ability to plan for your future academic or career goals?.
- In what ways, if any, have money considerations influenced your stress levels or overall well-being?

#### **Academic Experience**

- In what ways, if any, have thoughts about money influenced your engagement in your coursework?
- Can you describe any times when financial pressures affected your coursework or

academic performance?

### **Awareness and Application Process for Grants**

- How did you first learn about the [Fiscal First Aid Grants]?
- What motivated you to apply for a [Fiscal First Aid Grant]?
- Can you walk me through your experience of applying for the grant?

### **Impact of Receiving the Microgrant**

- What was your immediate reaction when you learned you had been awarded the [Fiscal First Aid Grant]?
- How did receiving the grant impact your ability to address your immediate financial needs?
- In what ways, if any, did receiving the [Fiscal First Aid Grant] affect your stress levels or overall well-being?
- Can you describe any changes in your academic focus or participation after receiving the grant?

### **Reflections and Recommendations**

- How would you describe the overall impact of the grant on your [Mountain Community College] experience?

### **Optional**

- If you could change anything about the [Fiscal First Aid Grant] program, what would it be and why?
- Besides the grant, what other [MCC] support systems or resources have you found helpful in addressing money-related concerns, resource needs, or stress?

### **Closing**

- We've covered a lot of ground today. Is there anything else you'd like to share about your experiences with the [Fiscal First Aid] program or your journey as a [Mountain Community College] student that we haven't discussed?
- I want to thank you for sharing your experiences with me. Your insights are incredibly valuable for understanding how the [Fiscal First Aid Grants] affect [MCC] students.
- In the next few weeks, I'll be analyzing the information from all the interviews I'm conducting. If it's alright with you, I will reach out via email to share the transcript of this interview and my findings. You will have an opportunity to request changes.
- Once the interviews are complete, I'd be happy to share a summary of the findings with you.
- If you think of anything else you'd like to add or if you have any questions later, please don't hesitate to contact me.

- Thank you again for your time and for sharing your experiences. Your participation is helping us understand how to better support [MCC] students. Have a great rest of your day!

APPENDIX D

INSTITUTIONAL REVIEW BOARD APPROVAL



NORTHERN ILLINOIS UNIVERSITY

Division of Research and Innovation  
Partnerships

## Approval Notice

### Initial Review

22-Nov-2024

TO: Heather Weinstein ( [REDACTED] ) Counseling, Adult &amp; Higher Ed

RE: PROTOCOL # HS25-0124 "BRIDGING THE GAP: A QUALITATIVE CASE STUDY  
EXPLORING THE IMPACT OF EMERGENCY MICROGRANTS ON COMMUNITY  
COLLEGE STUDENTS"

In a preliminary review, the **Initial Submission** of the above named research protocol was determined to meet the definition of human subjects research according to the federal regulations. The submission was then reviewed and approved by the Institutional Review Board through the expedited review process [45 CFR 46.110(b)(1) category 6, 7] under **Member Review** procedures on **22-Nov-2024**. Please note the following information about your approved research protocol:

**Protocol Approval period:** 22-Nov-2024 - 21-Nov-2025

It is important for you to note that **as an investigator conducting research that involves human participants, you are responsible for ensuring that this project has current IRB approval at all times**. If your project will continue beyond the above date, or if you intend to make modifications to the study, you will need additional approval and should contact the Office of Research Compliance, Integrity, and Safety for assistance. In addition, you are required to promptly report to the IRB any injuries or other unanticipated problems or risks to subjects or others.

Please note that the IRB has the prerogative and authority to ask further questions, seek additional information, require further modifications, or monitor the conduct of your research and the consent process.

### INFORMED CONSENT

Unless you have been approved for a waiver of the written signature on a physical informed consent form (e.g., online studies), this notice includes a date-stamped copy of the approved consent form for your use. NIU policy requires that informed consent documents given to subjects participating in non-exempt research bear the approval stamp of the NIU IRB. This stamped document is the only consent form that may be photocopied for distribution to study

participants.

If consent for the study is being given by proxy (guardian, etc.), it is your responsibility to document the authority of that person to consent for the subject. Also, the committee recommends that you include an acknowledgment by the subject, or the subject's representative, that he or she has received a copy of the consent form.

**You are responsible for retaining the signed consent forms obtained from your subjects for a minimum of three years after the study is concluded.**

Continuing review of the project, conducted at least annually, will be necessary until data collection is complete and you no longer retain any identifiers that could link the subjects to the data collected. Please remember to use your **protocol number (HS25-0124)** on any documents or correspondence with the IRB concerning your research protocol.

### **Closing the Study**

Please note that a **final report submission** should be created in the record in lieu of an annual continuation form if data collection has ended and the data are free of identifiers. The final report is a separate submission form in the list of options in the InfoEd record, and it may be submitted prior to the annual review deadline.

With all of this said, the IRB extends best wishes for success in your research endeavors!

**Please see the RIPS website for guidance on the impact of COVID-19 on research(including face-to-face data collection) <https://www.niu.edu/divresearch/covid/index.shtml>**