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Uniquely Persistent: Examining the Experiences of Undergraduate Students Who Attend Multiple Institutions

Susannah Waldrop

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UNIQUELY PERSISTENT: EXAMINING THE EXPERIENCES OF UNDERGRADUATE
STUDENTS WHO ATTEND MULTIPLE INSTITUTIONS

by

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ABSTRACT

Today's college student has a wide variety of enrollment choices and is increasingly choosing different routes to degree completion. The purpose of this research is to understand the experiences of students who attend multiple universities (more than two) during their undergraduate enrollment to better understand the reasons behind their decisions. Nine students participated and shared their college journey. Using narrative inquiry to analyze their interviews, their unique stories through higher education unfold and provide insight into how these students could be better helped on campus.

Schlossberg's (1981, 1984, 2011) transition theory and the 4 S System provided a theoretical framework to examine the coping factors used to navigate participants' transitions from one institution to another.

The findings present more accurate pictures of the participants' journeys through higher education. They suggest that the students successfully navigated transitions because of their *self* assets, such as personal commitments to completing a degree. Participants used transfer as a *strategy* to modify their situations. They would leave when their needs were unmet, or the institutional fit was not there. Additionally, the findings illustrate how much financial considerations impacted the participants' *situations*.

These findings are significant because they support previous research, and this work contributes to the discussion of how to support students with complex college journeys. Institutions need to prepare to serve this type of student. Institutions should put students' needs by living up to expectations, keeping promises made during recruitment,

understanding the diverse needs of today's students, and assisting them better in transferring.

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CHAPTER 1

INTRODUCTION

This study closely examines the experiences of students who have enrolled in multiple institutions as undergraduates. Some students are choosing nontraditional paths and enrolling in multiple institutions, swirling among them, and sometimes even back to a previous college or university. This creates challenges for students and institutions.

De los Santos and Wright (1990) first identified swirling as a phenomenon to describe the wide variety of attendance patterns they documented in their research where students chose to attend multiple institutions and switch back and forth between them. They noted that many students do not follow the traditional linear model of transfer in which students begin at a community college and then transfer to a four-year institution, but rather their attendance patterns varied widely. For example, some would attend two community colleges simultaneously. In contrast, others would begin at the four-year institution, transfer to the two-year college, and return to their original institution. De los Santos and Wright decided the varying patterns of attendance seemed more like a swirl than a straight line.

Multiple transfer and student swirl remain topics that are periodically mentioned in various forums throughout higher education. Jeffrey Selingo (2012) lamented in the Chronicle of Higher Education the invisibility of this type of transfer student in federal reporting of college degree completion. He stressed the need for the students to become

the “unit of analysis” rather than the performances of various cohorts (n.p.). The topics of atypical degree completion patterns and swirling also appear as topics on multiple blog posts and discussion forums. These discussion topics seem to center on three main ideas: how to count the students in degree completion reports (Selingo, 2012), how to help them succeed academically (Goldrick-Rab & Ketchen, 2012; HigherEdJob, n.d.), and how institutions can attract them for enrollment (Mintz, 2014; Selingo, 2015). While these non-scholarly sources about managing current attendance trends are primarily opinion-based, these discussions indicate that this population of students deserves attention from researchers.

Despite evidence that shows students are frequently engaging in more complex patterns of attendance (Adelman, 2006), research largely focuses on students who take a traditional linear path of enrollment. Additionally, most transfer research focuses on defining types of transfer, but not much emphasis is placed on *why* students are transferring (Taylor & Jain, 2017). Many considerations influence a student’s decision to leave one college to attend another. Their enrollment patterns are influenced by factors such as the ease of transfer, availability of courses, major choice, and institutional fit (de los Santos & Wright, 1990). More recently, Bailey (2003) noted these complex and new degree paths could have serious implications for the individual student and institutions of higher education. Borden (2004) also called attention to the need to accommodate student swirl and its implications for practitioners on campus. However, it is difficult to find research that centers on students who find degree paths that are nontraditional, unique to their needs, and include enrollment in multiple colleges.

BACKGROUND INFORMATION

Today's college student has more options and is likelier to enroll in more than one institution. This makes these behaviors an important issue in enrollment management (Jacobs, 2004). Because some students choose varied methods for obtaining the credits they need, they may require different types of support than the more traditional students. They are looking for flexibility in course options and co-curricular experiences related to their major and career goals.

While transferring between institutions is not an unusual experience in today's higher education institutions, it does not explain all the different types of attendance patterns that have become commonplace. McCormick (2003, p.14) suggested several reasons students may attend multiple universities:

- Trial enrollment, where the student tries out another institution to evaluate fit
- Special program enrollment, where the student maintains enrollment status at the home university but attends a special offering, training, or program at another school
- Supplemental enrollment, where the student attends another school to accelerate their degree path or stay on track
- Rebounding enrollment, where the student continually transfers back and forth to two or more institutions
- Concurrent enrollment, where the student enrolls in two institutions at the same time
- Consolidated enrollment, where the student collects courses from many different institutions but establishes residency at one primary location

- Serial transfer, where the student continuously enrolls in one institution after another
- Independent enrollment, where the student takes courses at another institution unrelated to the degree they are seeking

McCormick points out an important distinction between some of the abovementioned attendance patterns. He observed that students attending another institution might not be transfer students. Some students, such as those with concurrent or independent enrollment, had not officially transferred out of their original school but were merely taking courses at another institution.

Students who attend multiple institutions have been given different labels within the research. These include “swirling” students (de los Santos & Wright, 1990, p.32), nomadic students (Kearney & Townsend, 1991; Jacobs, 2004), and “quilters” (Miller & Hillis, 2006, p.299). However, each term has a slightly different behavior understood with it, and they cannot be widely applied to all students who transfer multiple times before graduation.

Kearney and Townsend (1991) described these students as nomads who attend several institutions and gather enough credits to finish a degree. Miller and Hillis (2006) referenced these students as “quilters” who attend one main institution but piece together credits from other institutions to complete their degree (p. 299). Various reasons are cited for these behaviors (Borland, 2004). They could be putting together a schedule that works around personal responsibilities, attending summer school when home from college, or even trying to beat the system by taking traditionally difficult classes at other institutions where the student anticipates less rigor or easier requirements. Additionally, these

students may be looking for a more comprehensive selection of courses, cheaper tuition, and desired professors (Bailey, 2003).

Kearney, Townsend, and Kearney (1995) introduced a new term, “multiple-transfer student,” to describe a “student who attended two or more colleges or universities before attending the subject university” (p. 325). They identified the most common degree patterns for students who attended at least three institutions and described common traits associated with each pattern. They suggested that “multiple transfers may be considered the ultimate persisters, in that they make the decision to remain within the system of higher education several times over the course of their collegiate careers” (Kearney et al., 1995, p. 338). They concluded that a more in-depth look at how this population makes attendance choices is needed. It is important to determine why they leave one institution and how they choose where to go next.

Kearney et al.’s (1995) idea of ultimate persisters is intriguing. It merits pause to consider their experiences as they continually transfer from one school to another and stay committed to finishing their degree. What motivates these decisions? Perhaps they are committed to finding the best undergraduate degree or looking for the easiest, cheapest, most convenient way to get there, or they may be reacting to factors outside their control. What were their initial expectations for their college experience, and how have those expectations changed over time? As these students moved from school to school, what have they learned about the “process” of enrollment, and how has that influenced their decision-making process?

Answers to questions such as these can be discovered by uncovering students’ stories. For example, Bergerson (2007) researched the influence of social class on college

adjustment by exploring the experiences of one student. By using this specific case and providing a chronological account of this student's journey, the author was able to show how this student experienced the world of higher education. This allowed for a more complete picture of the issues this student faced. Bergerson's article inspired the design of this study.

PURPOSE OF THE STUDY AND RESEARCH QUESTIONS

The purpose of this study is to expand the understanding of the experiences of students who attend multiple universities (more than two) during their undergraduate enrollment to better understand the reasons behind their decisions. These insights into their experiences provide a more refined understanding of transfer pathways and indicate ways institutions can support these students in their journeys through higher education.

To achieve the purpose, the following research questions guide this study.

1. How do undergraduate students who attend multiple institutions describe their undergraduate degree path and the key experiences that shaped their academic journey?
2. What factors do undergraduate students who attend multiple institutions identify as influencing their decision to persist in college rather than drop out?
3. How are the transfer experiences of undergraduate students who attend multiple institutions shaped by the 4 S's: situation, self, support, and strategies?

The transition framework created by Nancy Schlossberg (1981, 2011) provides a structure for examining students' experiences as they move from one institution to another. While still honoring individuals' unique experiences, Schlossberg's framework allows for a deeper understanding of the coping mechanisms for dealing with transitions. In her work, Schlossberg described four factors (situation, self, support, and strategies)

that assist students in coping with transitions. These factors are frequently referred to as the 4 S System or abbreviated as the 4 S's. The first factor is *situation* which includes trigger, timing, control, role change, duration, previous experience, concurrent stress, and assessment. The second factor is *self* which includes personal and demographic characteristics and psychological resources. The third factor is *support* which refers to social support such as friends and family. The final factors for coping are *strategies* or responses for dealing with change (Chickering & Schlossberg, 2002; Schlossberg, 2011; Anderson, Goodman, & Schlossberg, 2012).

STUDY SIGNIFICANCE

While some students only transfer from one school to another, others enroll in multiple colleges and universities. It stands to reason those students who transfer multiple times go through multiple adjustment periods. Are they savvy consumers looking for the best deal or wayward drifters roaming from place to place? By understanding the motivation for their behavior and examining their commonalities, institutions can develop initiatives to assist these students in their educational journeys.

Students who transfer multiple times face many issues. Learning more about their experiences transitioning to new institutions and exploring how they cope with the changes is important. To appreciate the nuances of their educational journeys, it was necessary to listen to their stories to determine the key experiences that shaped their paths. In turn, these students' experiences shed light on how institutions can assist them in completing their degrees. Understanding these students' stories points to factors in the institutions' control, such as proper advising and preparing faculty to support this type of student. It hints at ways to attract students with some college credit looking to finish their

degrees. It also highlights the importance of fulfilling the promises made during recruitment.

METHODS

To inform the research questions, the researcher utilized qualitative methods, namely a narrative inquiry, to explore the participants' undergraduate experiences. Nine participants were selected who fit the criteria of attending at least three institutions and had recent experiences with enrollment. During semi-structured individual interviews, participants were asked to describe their educational experiences. Their stories were coded in a way that honored their voice and then thematically analyzed. This provided for a richer understanding of the experiences of students who enrolled at multiple universities. After transcribing their interviews, the researcher identified key experiences in the participants' journey through higher education, coded for themes, and wrote a narrative summary of the student's experiences. Finally, the researcher examined the participants' experiences through the lens of the 4 S's identified in Schlossberg's (1981, 1984, 2011) transition theory. This provided evidence of ways they handled transitions associated with transfer.

ASSUMPTIONS

The researcher made several assumptions while conducting this study. First, it was assumed that the participants would remember their main experiences over the course of their enrollments. It was also assumed that since participation was voluntary, participants would honestly and openly answer the interview questions. It was also assumed the 4 S factors would be present in the students' journeys.

LIMITATIONS

For this study, the researcher interviewed nine students who had transferred at least three times and who volunteered to participate. The researcher focused on a small number of study participants, which allowed time for an in-depth look at these students' pathways through higher education. The researcher was purposeful in identifying a location where it was likely to find participants who had experienced the phenomena but also was convenient for the researcher. Due to the size of the sample and methods of the study, it would not be appropriate to generalize results to a wider population.

The data was derived from the participants' memory of events and, therefore, may be inaccurate or incomplete. Additionally, they may have purposefully left out details that make them look bad or exaggerated events (Patton, 2002). To improve the accuracy of their recollections, participants were currently enrolled in an undergraduate program or recent graduates. However, this meant that most of the interviews were conducted before their actual graduation, and their journeys were incomplete. They likely had additional notable experiences that were not captured.

Finally, this research is limited to considering the participants' experiences through their identity as a students. However, participants have many other roles in their lives, such as employee, spouse, parent, or child. While some discussion of these other roles bled into the discussion of their college experiences, these could not be fully explored in one interview. Overall, these are very complex issues where identities intersect and confound the issue.

DEFINITION OF KEY CONCEPTS

Attendance: enrolling for any reason at a college or university

Concurrent enrollment (sometimes referred to as double-dip): students who chose to attend two or more higher education institutions at the same time

Dual credit: enrollment in college classes during high school

Lateral transfer: transfer between like categories of institutions (two-year to two-year or four-year to four-year)

Reverse transfer: transfer from a four-year college to a two-year college

Swirl: enrollment back and forth between two or more institutions, which sometimes includes returning to a former institution

Stop out: a gap in enrollment

Transfer: permanently moving enrollment from one institution to another

Vertical transfer: transfer from a two-year to a four-year institution

SUMMARY

Not all college students choose a linear path to graduation. Some students earn credit at multiple institutions and still remain committed to earning a degree. In today's higher education landscape, where so many options exist for students, more students will likely choose unconventional degree paths. It would be wise to prepare for this by focusing on students who can provide insight into these experiences. This dissertation shines a light on these students' experiences to understand their choices, explores their coping strategies, and provides suggestions for ways to be better supported on campus.

Chapter 2 provides a review of relevant literature that documents recent attendance patterns, reviews the effects of transfer, and provides related previous research about multiple transfer. Chapter 3 details the methodology used to capture and code students' experiences who attend multiple colleges. Chapter 4 describes the participants'

stories and experiences as they navigated their way toward attaining undergraduate degrees. Chapters 5 and 6 present and discuss the findings and conclusions.

CHAPTER 2

LITERATURE REVIEW

This study examines the journeys of undergraduate students who attend multiple universities to determine key experiences and uncover the factors they name as influential in persisting to their degrees. De los Santos and Wright (1990) also focused on this subset of transfer students and were the first to use the term “swirling” to describe the attendance patterns of some students who choose to continually change their enrollment back and forth between and among two or more institutions (p.32). The authors selected this term to illustrate that movement was not linear and did not resemble the traditional upward transfer between community colleges and universities. De los Santos and Wright studied attendance records of students in public institutions in Maricopa County, Arizona, where there are over ten higher education institutions (two-year and four-year) near each other. The authors found that the reverse transfer rate had doubled in a seven-year time frame, and 16% of their local community college students made lateral transfers. They also found differing vertical transfer rates depending on major. De los Santos and Wright also interviewed students who exhibited this type of attendance behavior and found that students cited reasons of convenience, major choice, course offerings, and fit with the environment.

While dated and unclear on their specific methods, their study was the first to recognize attendance back and forth between institutions as a trend. Although their study

was limited to one county in Arizona, de los Santos and Wright (1990) stressed several important implications for other institutions to understand these attendance patterns to serve students properly. They asserted that university and local community colleges must strive for better relationships (more like partners than competitors), communicate curriculum changes quickly, improve continuity and consistency in student services, overcome technology concerns, and implement student tracking to identify degree completers.

THE EFFECTS OF TRANSFER ON STUDENTS

To understand the experiences of students who attend multiple institutions and who likely transfer many times, it is necessary to understand the previous research on the effects of transfer on students. Townsend (2008) described the transfer process as having two phases. The first phase is comprised of the steps taken to transfer to another school. This includes making the decision, the application process, and transcript evaluation to learn what credits transfer. The second phase involves the student assimilating into the new school and learning how to be a student at the new institution.

Townsend and Wilson (2006) observed that most studies of transfer students' success focus on GPAs and do not focus on "actual integration experiences of students" (p. 441). Using qualitative methods, the researchers interviewed 19 students to learn more about their experiences transferring from a small community college to a large research institution. The researchers found that transfer students need more than just articulation agreements that outline the courses that transfer. Some of these students have trouble fitting in during the early part of their transfer experience. They require assistance from the faculty and staff to successfully integrate into the new university. Townsend and

Wilson, using the words of one of their research participants, called this needing “a hand hold for a little bit” (p. 450).

Because Townsend and Wilson’s (2006) qualitative study was based on a small sample of students at one institution, it should not be generalized to other settings, but it does have implications for any schools with large transfer student populations. These institutions should examine how they assist new transfer students and ensure these students have access to resources and advisors. Townsend and Wilson concluded their research by stressing that, in a time when so many students are transferring from community colleges, it is important that the transfer process works. It not only benefits the student but also provides society with a more qualified workforce. Additional research about multiple transfer students could also help us understand ways of making the transfer process easier on students.

Transfer students are typically different from native students. They are usually at a different place in their academic career, have different experiences, and have to meet a different set of expectations from the institution (Johnson & Altemara, 2004). The decision to transfer can be grouped into two categories: “moving (or running away) from one environment” or “running to something” (p. 190). Transferring from a two-year to a four-year college to complete a baccalaureate degree is a good example of running to something. Examples of running away would be transferring due to a bad fit with the educational environment or avoiding high tuition. Similar to Townsend and Wilson (2006), the researchers note that the student’s arrival on campus is quite different from the native student and usually does not include the same orientation or introduction to campus resources.

Another effect of transfer mentioned in the literature was the tendency for grades to drop following a transfer to a new school. This is referred to as *transfer shock*, first identified in the mid-sixties, and is in the literature on transfer student performance. Hills (1965) defined the term “transfer shock” as the drop in performance when a student transfers from a two-year college to a four-year institution and is measured by comparing grade point averages. Hills’ main reason for his thorough review of 40 years of transfer research was to help counselors give advice to students on college choice. He concluded that high school counselors should caution students who are thinking of attending a two-year school and warn them that grades will drop after transfer and they will be less likely to graduate than native students. While Hills’ work is dated, it is still important to understand the existence of transfer shock and watch for it in the experiences of students who attend multiple institutions.

More recently, Ishitani (2008) published results from a longitudinal study that compared native students to transfer students in a single institution. He found that students who transferred with enough hours to be categorized as juniors or seniors were much more likely to graduate than native students or students who transferred as freshmen. While transfer students’ GPAs took an initial drop after they transferred (transfer shock), most of them rebounded to become successful students. However, Ishitani (2008) also reported native students were more likely to persist than freshmen transfers. His findings suggest that within the transfer population, there are different subsets of students, and the timing of transfer plays a factor in persistence. Students who transferred with fewer hours may need more support from the institution than those who have already experienced success in the classroom.

Ishitani's study was limited to a single institution and looked only at enrollment data and grade point average. Also, he did not look closely at students who stopped out for any length of time or interview the students about their enrollment decisions at the institution. Despite these limitations, the discussion of timing indicates it matters when a student transfers and with how many credits. This is a factor to look for in the experiences of students who transfer multiple times.

Farmer and Fredrickson's (1999) research considered different types of transfer students from two-year schools. They differentiated between those on the transfer track and those who enrolled in occupational programs. As expected, a higher percentage of transfer-track students (70%) than those from the vocational programs were a part of the group that transferred to the four-year school. However, they found many similarities between the two groups once they transferred. One of the most interesting findings was that a majority of both groups (over 67%) waited a year in between leaving one school and enrolling in their next school. Farmer and Fredrickson (1999) asserted that future research should provide more information on the reasons for this lapse in enrollment which could provide insights for policies that may help students enroll sooner in their next school and shorten the time to graduation.

Farmer and Fredrickson (1999) studied all students who transferred from community colleges to North Carolina public institutions in a single year. Even though it is based on transfer behavior in one state, their results give further evidence to support national trends concerning enrollment patterns. This study was based on looking at student attendance records (not interviews) and could not provide a reason for students

waiting a year to enroll at their next institution. This supports the need for additional studies that can provide these answers.

STUDENT BEHAVIOR & TRANSFER

Townsend and Wilson (2009) evaluated the academic and social needs of transfer students. As part of their qualitative exploratory study at a single institution, they interviewed 12 students who had transferred over two years before and were previous participants in another study conducted by the authors. These students were primarily concerned with academic achievement and expressed the desire to be more informed of the academic support resources. The researchers found that these transfer students were not likely to be interested in participating in social activities but were interested in co-curricular activities that would help them excel academically, such as study groups, academic clubs, or outside research supervised by a professor. Townsend and Wilson believed these activities could meet students' social and academic needs at the same time. The students in this study made friends through their involvement with their major.

In a more recent study, Gard, Paton, and Gosselin (2012) examined students' perceptions of factors contributing to a successful transfer experience from community colleges to four-year institutions. They conducted focus group research with 14 students who had recently transferred from two-year programs into a four-year institution, and all shared the same major. Gard et al. found three factors that likely hinder students from enjoying a successful transfer experience. The first factor was poor academic advisement at the community college resulting in the student taking incorrect classes that either did not transfer or were unnecessary for degree completion. Financial aid and other monetary concerns were the second factors. The authors described the students as experiencing

sticker shock. This happens when moving from the community college's tuition to the much higher tuition and fees at a university. The final factor that Gard et al. identified was social/cultural issues. These included demands placed on the student from family members or the lack of support from family.

McGowan and Gawley (2006) described students' transfer behavior as a buying experience. In their qualitative study, the researchers interviewed staff members at a university in Ontario who were directly involved with transfer students. Their findings provided evidence of shopping around for degrees. Students wanted to know how many of their credits transferred in order to compare it to other colleges they were considering. They also found students were finding the shortest route to a degree and would choose a major that was not their first choice to finish faster. McGowan and Gawley also reported that students tended to see their new college through the lens of the ways things were done at their previous school. The students were surprised at the variations in practices between institutions because they had not considered that each university operates independently from one another.

As to be expected with small qualitative studies, the results from McGowan and Gawley (2006), Townsend and Wilson (2009), and Gard et al. (2012) lack generalizability but do paint a picture of the academic careers of transfer students, which is very different from the experiences of native students.

ATTENDANCE PATTERNS

Despite de los Santos and Wright's identification of swirling over 25 years ago and more recent discussions by practitioners, it has remained a topic that receives little attention in the scholarly literature. However, attendance patterns continue to demonstrate

that students frequently transfer during their college careers. Adelman (1999) used data from the US Department of Education and the National Center for Education Statistics' longitudinal study of students who were scheduled to graduate high school in 1982 and were tracked until 1993 to study attendance patterns and degree attainment. He reported that students' attendance at more than one institution increased from 40% in the 1970s to 54% in the 1980s and would likely reach over 60% by 2000. Adelman discussed concerns about student attendance patterns and stated that convenience of location, time, subjects, and prices are the main factor behind enrollment decisions. He used the metaphor of the postsecondary shopping mall to describe students' behavior of picking up needed requirements here and there. Adelman postulated that this behavior meant the end of research demonstrating the institutional effects of college attendance because a student's education will not be the product of traditional attendance at one institution.

At first glance, Adelman's analogy seems accurate and helps illustrate an understanding of some of the motivations behind the swirling behavior, especially when considering convenience and cost. It also relates to other common discussions in literature, such as sticker shock and institutional fit. However, it merely places students in the role of consumers and underestimates their desire for learning. It also does not consider other social issues such as access, preparation for college, and socioeconomic status.

This is not the first comparison used to describe students who attend multiple universities. Kearney and Townsend (1991) presented an ASHE annual conference paper suggesting that these students are nomadic drifters throughout the world of higher education. They (as cited in Jacobs, 2004) found that these students were high achievers

but did not feel loyalty to any one institution. A different analogy referenced by Miller and Hillis (2006) to describe this subpopulation of transfer students is “quilters.” This image focuses on piecing together a degree from all the options a student can readily access. While it focuses mostly on the positive side of student resourcefulness, such as finding classes offered to accommodate a work schedule or more affordable options, there are also negative implications of enrolling in a class because it may be perceived as easier at a technical college. Miller and Hillis (2006), who were writing to an audience of student affairs personnel, stated that there is little known about this population, and more research is needed to assist campus decision-making.

Adelman (2006) returned to this work and repeated his previous study with data from students who were scheduled to graduate high school in 1988 and followed through 2000. He confirmed that 60% of undergraduates were attending more than one institution and reported that eight percent were swirling back and forth between two-year and four-year institutions. Adelman described purposeful transfer between institutions as a positive behavior that led to degree attainment, while swirling as an unhelpful behavior. He described swirling as wandering between multiple institutions which had a negative influence on degree attainment. While both of Adelman’s studies are now dated, they establish a foundation to discuss the prevalence and effects of multi-institutional attendance.

Using national data from the 1996/01 Beginning Postsecondary Students Longitudinal Study and the 2000/01 Baccalaureate and Beyond Longitudinal Study, Peter and Cataldi (2005) found that it is not unusual for students to attend more than one institution during undergraduate enrollment. This report was published by the

Department of Education, and the findings were based on large national samples and analyzed the responses of approximately 12,000 students from the 1995-96 cohort. They reported that approximately 60% of the students who made up the 1999-2000 college graduate cohort had attended more than one institution.

Peter and Cataldi (2005) noted that not all of these students actually transferred to another institution. Many of them used concurrent or supplemental enrollment at another institution to earn credits to transfer back to their original institution. They also found that students who transferred or concurrently enrolled were likely to take longer to complete a degree than those who attended a single institution. It is important to understand the distinction between dual enrollment and transfer. Students may enroll at another school with no intention of leaving their first school (2005). This may be for many reasons, but their intention was never to transfer to another school permanently. Peter and Cataldi also noted that students who transfer multiple times (three or more) are much less likely than their peers to complete their degrees.

Due to its large sample size and the longitudinal nature of the study, Peter and Cataldi's data are important because they document the trend of multiple transfer. It also shows that the trend is not limited to one state but is a national issue. However, because it only looks at enrollment numbers, it does not answer questions of *why* students are making these choices and how it influences their academic success.

In a report on improving graduation rates in higher education published by the Educational Trust, a nonprofit advocacy group, Carey (2004) made some critical observations about the reporting of transfer rates. He also analyzed data from the Department of Education's Graduation Rate Survey and 1996/01 Beginning Post-

Secondary Survey. While he did not dispute that 60% of students enroll in more than one institution, he proposed that students were not as mobile as they appeared. Carey reported that 67% of students who graduate with a BA finish at the school where they originally enrolled. He also reported that of the students who began at a four-year institution (removing the graduates that started at a two-year school), 80% of college graduates received their degree at the school which they first enrolled. Carey stipulated that both of these numbers are accurate because not all of the 60% enrolled at other schools actually transferred but were temporarily enrolled. He cautioned that the reporting of transfer rates might be inflated if the definition of transfer is not clear (Carey, 2004). It is important to note that while Peter and Cataldi (2005) were specific in describing their methodology, Carey does not distinguish how he arrived at his conclusions.

While reviewing the literature on swirling, McCormick (2003) also emphasized this distinction between actual transfer and enrollment at another institution. Students such as those with concurrent or independent enrollment have not officially transferred out of their original school but were merely taking courses at another institution. The increased availability of online coursework is an indicator that more students will likely engage in multi-institution attendance. McCormick (2003) highlighted the need to understand the way students are combining enrollment to create their degrees so “higher education can confront the education consequences and imperatives of new patterns of student attendance” (p. 24).

PATHWAYS TO DEGREES

Kearney, Townsend, and Kearney (1995) remarked that very little of the transfer research focused on students who attend more than two institutions. Their research looked at students in a public, urban university who previously attended two or more

colleges. They conducted exploratory quantitative research with multiple transfer students and found that most of the students who transferred multiple times came from private colleges. The students in this study were most likely to transfer from a selective private school and eventually end up in larger public universities. They also found that these students were high in academic ability and educational aspirations. The transfer students included in this study also expressed a greater commitment to graduating from their current university than the first-year students beginning at the same institution.

Contrary to previous researchers' claims that transfer behavior was a result of ill-informed college choice or unrealistic expectations, Kearney et al. found that multiple-transfer students were making informed decisions based on practical reasons such as cost and perceived high academic quality (1995). These students transferred when their academic expectations were not met, or the academic fit was not evident. When the cost (not just money but other costs such as time or effort) of attending was higher than the perceived benefit of transferring elsewhere, the student moved to another institution. Kearney et al. (1995) suggested that multiple-transfer students consider many factors as part of their college choice pattern, and it is important to discover more details about why they transfer out and how they choose where to transfer next.

Kearney et al. (1995) identified the four most likely degree patterns for students who attend multiple institutions and the traits associated with each one. They found that 906 students (19% of the entering undergraduate population) had previously enrolled at two or more institutions. In their description of the paths, "2" indicates two-year college and "4" indicates four-year college. These paths include: 4>2>4, 2>4>4, 2>2>4, and 4>4>4. They did not distinguish between public and private institutions in the pathway

descriptions. They also did not discuss any influence of for-profit schools. During the time of this research, there were not as many for-profit institutions as there are today.

The 4>2>4 path was found to be the most common in this study (33%). They were most likely to attend full-time, be unmarried, have participated in college prep classes, and have a father who is college-educated. Students taking the 2>2>4 path constituted 20% of the study respondents. These students were significantly older than the other group, a higher percentage of them were married, and they were more likely to enroll in professional degree programs. There were other notable distinctions in this group, including lower high school grades, least likely for father to have attended college, and more likely to come from a lower socioeconomic status. Even with these disadvantages, they earned the highest GPA at their new institution and were most committed to earning a bachelor's degree at the current college. The 2>4>4 path accounted for 18% of the study's respondents. They were least likely to still be enrolled the following semester and least likely to have earned an associate degree while at the two-year college. The final path, 4>4>4, was only taken by 12% of the students. They were the youngest in the group and most likely to be enrolled in liberal arts studies. Also, they moved around geographically more than the other respondents.

Kearney et al.'s (1995) study is one of the few studies focused on multiple transfer and defined parameters for discussing the pathways that these students take to complete their degrees. This study relied on quantitative data and compared various attributes to attendance patterns. Without interviewing participants, they could not discuss the reasons students chose these pathways or the students' original intentions

when they began college. Their research was further limited by only sampling students who had transferred into the same institution.

Bahr's (2012) more recent research on student mobility and lateral transfers noted that the preponderance of research on transfer behavior focuses on upward transfer. He points out this makes sense because one of the functions of the community college is to prepare students for transfer to a four-year school which makes traditional upward transfer desirable. Therefore, researchers studying the effectiveness of community colleges like to focus on this issue. He concluded that it is imperative that researchers take a closer look at non-upward mobility and the concept of student swirl, and the implications of the enrollment patterns for various institutions (Bahr, 2012). Using data from the Chancellor's Office of the California Community Colleges, Bahr's study examined attendance patterns of 89,057 first-time students to look for evidence of lateral transfer and found it to be fairly commonplace. Bahr reported that 30% of these community college students transferred laterally at least once in their college career. He suggested that students were purposeful in their decisions to make lateral transfers and were not just reactive to other circumstances in their lives. Bahr's (2012) study focused on the prevalence and timing of lateral transfer. Due to the quantitative nature of his study, he could not make any definite conclusions about the reasons for lateral transfer or the effect it had on the likelihood of degree attainment.

As institutions strive to improve policies for students and streamline the transfer process, they may actually be contributing to increased multi-institutional attendance. Borden (2004) reported that researchers at Indiana University-Purdue University found this to be the case. As the University worked closely with local community colleges on

policy and articulation agreements, more students were guaranteed transferability of their course work and were likely to take courses at the community college. Borden argued that “swirl” is a positive force where students were finding a cost-effective way to achieve their goals. Additionally, he noted that distance learning would also increase multi-institutional attendance, and students will have access to a selection of classes from literally all over the world.

As mentioned earlier, Borden (2004) meant to point out this trend to practitioners and was not actual research conducted by the author. He created a succinct summary discussion of the major research reports of that time. Rather than just focusing on ways to count these students, he strongly argues for institutions to consider the effect of frequent transfer on learning and concerns for supporting these students’ academic success.

Sturtz (2006) returned to the comparison of higher education to a “huge mall” and the students as shoppers (p.151). He hypothesized that students would go from one college to another, picking what they needed from each. Based on his understanding of recent research, he believed these students/shoppers would go where they believe they can find the best value. Sturtz reported that “multiple institutional attendance is at least as prevalent as single institution attendance” (p.151). He looked at the phenomena of student swirl in Connecticut and found that most swirling students’ attendance patterns involved reverse transfer. Sturtz found that the major reasons for swirling were convenient location, academic schedules that accommodate work and family responsibilities, value in pricing, and offerings that include distance education. Sturtz also stated the need for better tracking systems that accurately measure degree attainment. His

work supports the idea that focusing on the graduation rate for fulltime, first-time freshmen does not give an accurate measure of degree attainment.

Sturtz's (2006) research is built on an in-depth look at the success of students in one public university system as measured by enrollment and graduation rates and provides a clear snapshot of the prevalence of multi-institutional attendance. He does not mention additional data collection other than those numbers, and therefore his conclusions about convenience and pricing must be speculation on his part about student behavior. Though his conclusions seem logical, it would be more accurate to have additional data that documents the students' experiences.

CONCEPTUAL FRAMEWORK

As students enroll in multiple institutions, it stands to reason that they have experienced many transitions, and it is useful to examine how students deal with those transitions. Schlossberg's (1981, 1984, 2011) transition framework provides a structure for examining students' experiences as they move from one institution to another. It also allows for appreciation of participants' unique experiences and provides a way to evaluate the coping mechanisms employed during transfer. Goodman, Schlossberg, and Anderson (2006) applied this work to create a transition model for those in positions that support adults going through changes in their life. The model includes three parts: identifying transitions, categorizing resources for coping with transitions, and using the coping resources to deal with the change.

Transitions are happenings that significantly change the pattern of daily life. Transitions can be viewed as anticipated, unanticipated, or non-event. Anticipated transitions are those predictable changes within a normal life, such as graduating high school and going to college. These are expected, and people can prepare for the

consequences. Unanticipated changes are unpredictable occurrences with little notice, such as an illness requiring withdrawal from the semester. Nonevents are when an anticipated change does not happen, such as failure to graduate or get accepted to college. Understanding the context of the change is also important in understanding how the change is affecting the individual. The impact of a transition is dependent on if it was anticipated, the setting, and how much it changes one's routine (Goodman et al., 2006; Schlossberg, 2011).

Schlossberg also theorized that four factors (situation, self, support, and strategies) could assist students in coping with transitions. These are frequently referred to as the 4 S System or the 4 S's. The first factor is the consideration of the overall *situation* during the transition. There are many considerations within the *situation*, including trigger, timing, control, role change, duration, previous experience, concurrent stress, and assessment. Trigger refers to what caused the transition. The timing of the transition is a consideration of whether the transition was during an expected time of a person's life. For example, many high school graduates expect to go to college the following fall. Control refers to whether the source of the transition was within the student's control or forced on them. Role change examines if the transition involved a change in an individual's role, such as becoming a parent or quitting a team. Duration is the length or expected length of the impact of the transition. Previous experience refers to whether an individual has ever experienced this type of transition. Concurrent stress refers to some of the other situations that the individual is facing outside of the transition. Assessment means understanding if the individual views the change as positive or negative. (Goodman et. al., 2006; Schlossberg, 2011).

The second factor is *self* which includes personal and demographic characteristics and psychological resources. These could include factors like age, socioeconomic status, gender, outlook on life, values, and commitment. The third factor is *support* which refers to social support such as friends and family that can aid in the transition. The final factors for coping are *strategies* or responses for dealing with a change. Strategies fall into three categories: those that modify the transition, those that reframe the way the individual views the transition, and those that help with stress (Goodman et al., 2006; Schlossberg, 2011).

Chickering and Schlossberg (2002) collaborated to create a guide for students making the transition into college. This text used the transition model as a framework for students to examine the changes they are experiencing and identify resources for support. It further described the transition into college as a process of moving in, moving through, and moving out. Chickering and Schlossberg (2002) noted that the 4 S's should be evaluated for assets or liabilities within these factors, and students need a balance between them to successfully navigate transitions. The authors clarify that the 4 S System assumes that multiple factors typically influence behavior, that these factors change over time, and can be improved. This theory-to-practice resource is an example of the transition model's universal application and is helpful in organizing the way the research examines change and allows for considering all the unique factors that are part of each person's story.

Schaefer (2009) used the transition model as a framework for her research findings in a study of older adult students returning to college. Her qualitative study used purposeful sampling to identify 10 participants who were interviewed and given

reflective questionnaires. Schaefer used the transition model as a framework for discussing older adult student transition back into college. She also focused on the 4S's and the ways they helped these students navigate change. Specifically, she found that these students were less informed about university processes due to changes since they had last attended and motivated for change by their career goals. These participants also described multifaceted support systems that were both assets (providing supportive motivation) and liabilities (distractions from learning).

Transitions, such as those faced by students who transfer, can provide a chance for development and learning. Students who transfer multiple times may become more adept at adjusting to these transitions. Using the lens of Schlossberg's transition theory will provide a framework to apply to the analysis of students' stories to help understand how these students cope with their changing situations.

CONCLUSION

This chapter establishes that students are increasingly choosing different routes to degree completion. The data show an increasing availability of choices and students taking advantage of those choices. It also addresses how important timing is in transfer decision-making, as well as institutions' effectiveness in and student appreciation of the complexities and consequences of transferring. While research is available that describes the effects of transferring on students, very little information exists that describes the specific experiences of students who transfer multiple times and the reasons behind their enrollment decisions.

Previous research points to the need to understand the reasons behind these students' enrollment behaviors and their desire to persist to degree attainment (Kearney et

al., 1995; Farmer & Fredrickson, 1999). Most of the existing research focuses on quantitative attendance reports, and there is very little research that focuses on the individual experiences of these students. Transition theory allows for a framework for analyzing students' move from one institution to another to learn how they cope with transitions associated with transfer.

While some researchers suggest this type of student is shopping for convenient degrees (Adelman, 1999; Sturtz, 2006; McGowan & Gawley, 2006), other research points to a more nuanced decision-making process that considers the academic quality and institutional fit (Kearney et al., 1995). Institutions need to be prepared to support and attract this kind of student, which requires more insight into their choices and experiences. It is a complex problem that needs further study.

CHAPTER 3

METHODOLOGY

The intent of this study is to create a deeper understanding of the experiences of students who attend multiple institutions in order to better support these types of students during their educational journeys. The research questions for this study are:

1. How do undergraduate students who attend multiple institutions describe their undergraduate degree path and the key experiences that shaped their academic journey?
2. What factors do undergraduate students who attend multiple institutions identify as influencing their decision to persist in college rather than drop out?
3. How are the transfer experiences of undergraduate students who attend multiple institutions shaped by the 4 S's: situation, self, support, and strategies?

To explore these questions, the researcher questioned students who have lived this experience in a semi-structured interview format and reviewed their transcripts for further documentation of their attendance behavior. After transcribing their interviews, the researcher identified key experiences in the participants' journeys through higher education, coded for themes, and wrote a narrative summary of the students' experiences. The researcher then followed up with the participants to allow them to review their narratives to check for accuracy. Finally, the researcher examined the participants'

experiences through the lens of the 4 S factors created by Nancy Schlossberg (1981, 2011) for evidence of the ways they handled the enrollment transitions.

RATIONALE FOR METHODOLOGICAL APPROACH AND SITE SELECTION

A qualitative design allowed the researcher to collect data rich with detail that provided a better understanding of these students' experiences because it is grounded in their lived experiences and explored the meanings they constructed about their experiences. Patton (2002) states, "Qualitative data describe. They take us, as readers, into the time and place of the observation so that we know what it was like to have been there. They capture and communicate someone else's experience of the world in his or her own words" (p. 47). Given that the intent is to better understand these students' experiences, a qualitative approach allowed them to describe in detail their education journey and identify the important milestones along the way.

Previous research also makes a case for a qualitative approach. Cabrera, Burkum, LaNasa, and Bibo's (2012) research indicated that future studies of pathways to degree completion would "benefit from qualitative components that could effectively paint a picture of the complex process individual students undergo along the road to and through college" (p. 190). Other literature suggests a need for understanding the reasons behind students' choices in enrollment (Kearney et al., 1995; Farmer & Fredrickson, 1999; Cabrera et al., 2012). It was important to hear students describe their experiences at each institution and how they made meaning out of those experiences. What led to their decision to enroll elsewhere? How do they describe their experience of moving into another institution? In other words, it was important to uncover their stories and what these experiences meant to their lives.

Narrative inquiry is a qualitative research approach that honors “lived experience as a source of important knowledge and understanding” (Clandinin, 2013, p. 17). Clandinin and Connelly (2000) define narrative inquiry as “stories lived and told” (p. 20). In other words, to understand people’s experiences, the researcher must collaborate with participants and join in their stories. Through this process comes a better understanding of real-life experience by studying “the individual’s experience in the world, an experience that is storied both in the living and telling and that can be studied by listening, observing, living alongside another and writing, and interpreting texts” (Clandinin & Rosiek, 2007, p 42). Through this process of listening and retelling comes a better understanding of social problems and patterns. Clandinin (2013) emphasized that narrative inquiry not only allows for sharing participants’ experiences but also explores how their experiences were shaped by social constructs such as family, culture, language, and institutions. The researcher also becomes a part of this world and, therefore, should reshape their own story “as well as offer up research understandings that could lead to a better world” (Clandinin & Connelly, 2000, p. 61).

To investigate the experiences of students who engage in complex enrollment patterns, it was necessary to choose an appropriate location where students are likely to engage in frequent transfers between institutions. De los Santos and Wright (1990) first identified unusual enrollment patterns in Maricopa County, Arizona, where a large number of institutions were available for students in close proximity to one another. Likewise, in order to find study accessible students who have experienced multiple transfer, it was essential to find a location where a similar dynamic exists, and the researcher has access to the students.

According to IPEDS (2015), South Carolina has 109 post-secondary institutions. Table 3.1 provides a listing of the different types of institutions in South Carolina by Carnegie classification. Given the high number of available choices, it was likely to find students who had enrolled in three or more institutions. This made South Carolina an appropriate state to establish sites and locate participants. The location was also convenient for the researcher because it is the state where the researcher resides and is familiar with the higher education environment.

Table 3.1: South Carolina Postsecondary Institutions

Carnegie Classification as of 2015	# of Institutions
Associate's Colleges: High Transfer-High Traditional	4
Associate's Colleges: High Transfer-High Nontraditional	2
Associate's Colleges: Mixed Transfer/Career & Technical-High Traditional	5
Associate's Colleges: High Career & Technical-High Traditional	8
Associate's Colleges: High Career & Technical-Mixed Traditional/Nontraditional	2
Special Focus Two-Year: Health Professions	4
Special Focus Two-Year: Other Fields	3
Baccalaureate/Associate's Colleges: Associate's Dominant	4
Doctoral Universities: Highest Research Activity	2
Master's Colleges & Universities: Larger Programs	5
Master's Colleges & Universities: Medium Programs	7
Master's Colleges & Universities: Small Programs	3
Baccalaureate Colleges: Arts & Sciences Focus	6
Baccalaureate Colleges: Diverse Fields	11
Baccalaureate/Associate's Colleges: Mixed Baccalaureate/Associate's	1
Special Focus Four-Year: Faith-Related Institutions	2
Special Focus Four-Year: Medical Schools & Centers	1
Special Focus Four-Year: Other Health Professions Schools	4
Special Focus Four-Year: Other Technology-Related Schools	1
Special Focus Four-Year: Business & Management Schools	2
Special Focus Four-Year: Law Schools	1
Not accredited or non-degree-granting	31
Total	109

Kearney, Townsend, and Kearney's (1995) exploratory research into students who attend multiple universities established that these students were likely to transfer away from four-year, private institutions. They also noted that "the multiple transfers showed a strong tendency to move from smaller, more expensive, more selective institutions to larger, less expensive, less selective colleges and universities" (p. 327). Of these institutions in South Carolina, thirty-three are public institutions, of which thirteen offer bachelor's degrees (SC CHE). These institutions share statewide transfer articulation agreements, which make it easier for students to transfer to various public institutions and therefore encourage transfer behavior (SC CHE). Considering these findings, it was appropriate to narrow the study site to an institution within the state that is less selective, is within close proximity to a community college and other private institutions, and has large transfer admissions. The researcher selected the Palmetto College within the University of South Carolina system. The Palmetto College offers online degrees in varieties of majors in cooperation with many of the campuses within the system. Its goal is to make education convenient and accessible, making it an ideal place to find students who have enrolled in multiple institutions.

PARTICIPANT RECRUITMENT AND SELECTION

It was important to choose participants who were likely to provide information on the topic and share the stories of their experiences. Moustakas (1994) outlined criteria for selecting study participants that are straightforward. The participant must be able to share first-person reports of their experience, be willing to participate in a recorded interview process, and willing to have their results published as part of a dissertation. He also

emphasized that they should be somewhat interested in the research topic and invested in seeking more understanding about the topic (Moustakas, 1994).

Patton (2002) identified criterion sampling as one form of purposeful sampling that allows the researcher to “review and study all cases that meet some predetermined criterion of importance...” (p. 238). Criterion sampling was used to choose participants. In order to have knowledge of complex enrollment patterns, participants must have attended at least three or more institutions of higher education. They were also currently enrolled students or recent (within a year) graduates.

In order to access these students, a key informant was identified at the selected site. Patton described key informants as “people who are particularly knowledgeable about the research setting and articulate about their knowledge” (p. 321) and noted that key informants could assist researchers in “learning about subgroups to which the observer does not or cannot have direct access” (p. 322). Key informants consist of university staff members such as transfer advisors, advising center directors, directors of enrollment services, and directors of student success centers. A key informant was identified in the Palmetto College enrollment management office who was instrumental in assisting in sharing an invitation to participate with students. Students were offered a \$20 gift certificate as compensation for their time. Morse (2005) recommended paying participants as a way to honor participants’ contribution to the research and suggests the amount should be similar to paying for dinner for a friend. Head (2009) found that offering a small payment helped when using gatekeepers to access participants. Students who were interested in participating contacted the researcher directly.

Patton (2002) recommended sampling “to the point of redundancy” in an ideal situation that does not have to work about time constraints or budget concerns (p. 246). Patton goes on to explain that ideal conditions are rare, and it is often necessary for the researcher to “specify *minimum samples* based on expected reasonable coverage of phenomena given the purpose of the study and stakeholder interest” (p. 246). Nine participants were interviewed. This is comparable with other qualitative studies with transfer students that used participant numbers anywhere from 10 to 18 students (Wilson, 2014; Schaefer, 2011; Dowd, Pak, & Bensimon 2013; Harrison, 1999).

With assistance from the key informant, an email was sent to 1,071 people who were currently enrolled students at the site. Students were asked to respond if they met the criteria of having enrolled in three or more colleges or universities. Twelve people responded to the request. Eight people followed up to arrange an interview. One person who heard about the study from a friend asked to be included. He attended a different public, four-year institution in South Carolina. Patton (2002) referred to this snowball sampling and suggested that it helps identify “information rich” participants (p. 176). This provided the researcher with nine participants to interview.

RESEARCH DESIGN & DATA COLLECTION

To understand these students’ experiences, it was important for the researcher to personally hear their stories through organized, semi-structured interviews, which allowed the researcher to ask structured questions to direct the conversations (Glesne, 2011). Individual interviews allowed students time to explain their journeys and provided the opportunity to record an individual’s recollections of their key experiences. Bogdan and Biklen (2007) suggested documents are another good source of data. For this study, participants were asked to submit copies of academic transcripts for review to document

the timeline of their college attendance and check the accuracy of their stories. Bogdan and Biklen (2007) stated that “juxtaposing a student’s records with interviews with the student or the parents can prove to be revealing” (p.138). These documents were used to double-check students’ recollection of the timeline of key events described in the interview and look for information that was left out of their stories.

After selecting participants, interviews were conducted in a location of their choice throughout the state between March 7 and May 11, 2020. Participants were given a choice for their convenience and comfort. Locations included private homes, coffee shops, restaurants, stadium seats before a child’s soccer game, and video calls. Video call interviews became necessary because of safety concerns during the COVID-19 global pandemic. These interviews lasted between thirty minutes to an hour and were voice recorded. Students were asked to bring a copy of their transcript to the interview or asked to provide an electronic copy. The interview questions provided in Table 3.2 were written to draw out the story of students’ experiences at each school and based on Schlossberg’s transition framework. Additionally, the goal was for the participants to describe their experiences with as little interference from the researcher as possible. Hence, the questions provided a loose structure for each interview but allowed flexibility for the participants’ stories to come through in their own words. As suggested by Roulston (2010), when possible, the researcher included the participant’s own words when asking follow-up questions. This helped keep their stories true to the students’ original memories without the researcher inserting her own language.

Based on responses to these questions and a general review of transcripts, the researcher created a timeline of each individual journey and determined the key

experiences at each institution the student attended. The timeline includes a summary of attendance and the relevant information learned during the interview, including dates of attendance, type of institution based on Carnegie classification, type of enrollment (see terms), full or part-time status, major, key experiences, and reason for transfer. The charts were compared to transcripts to verify institutions, dates, enrollment status, and major.

Table 3.2 Semi-Structured Interview Questions

Situation
What were some of the main experiences at ____ school? (Repeat question for each school.)
What factors contributed to your decision each time you decided to attend a different college?
Was there ever a time when you felt you had no control of your own education? (RQ1)
Self
What were your goals when you started college? (RQ2)
Thinking back to your time at _____, what was that like for you? (RQ1)
Describe your personal strengths as they pertain to academic skills. (RQ3)
What have you learned from having to go through the admissions process at so many schools? (RQ2)
Which school was your favorite or the one where you felt most comfortable? (RQ1)
What do you see next for yourself? (RQ3)
Support
Tell me about your support systems throughout your academic career. (RQ2)
Do you feel like you have received a quality education, and how so? (RQ2)
What resources did you use on each campus? (RQ2)
Strategies
What kept you going? (RQ2)
Was there ever a time you thought about quitting? Why or why not? (RQ2)
How did these events influence your academic experience? (RQ1)
Miscellaneous
(As needed to deeper probe) You mentioned _____. Could you describe that in more detail.
Is there anything you would like to add that I did not think to ask?

After the timeline was created and compared to transcripts, the researcher wrote up a narrative of each participant's experiences. Chapter 4 provides these narratives.

Maxwell (2013) recommended respondent validation, or member checks, to get feedback from participants to verify conclusions. Participants were emailed their timeline and narrative to check for inaccuracy and asked to respond by phone or email. This second contact allowed participants the opportunity to verify the timeline and confirm that their key experiences were identified. Participants were also given the opportunity to add to their stories. Through these methods, the researcher was able to collect enough data to create an accurate timeline of their educational journeys, identify key events, and detect coping factors used to handle transitions.

Following data collection, information was coded in a way that honors the participants' words and experiences. Based on Saldaña's (2013) descriptions, In Vivo, process, and descriptive coding was used to analyze the data. Saldaña states these coding methods are fitting for most qualitative projects. In Vivo coding keeps the coding in the participant's own language. During this coding cycle, the researcher looked for words and phrases that are unique, spoken with emphasis, or stand out as important. Process coding focuses on identifying the actions of the participants, and the researcher uses gerunds as a part of the code (i.e., registering for classes, applying for admission, deciding to quit). Descriptive coding allows for a view of the basic topics covered in the data and is useful for creating a list of the data's contents.

After coding was complete, a thematic analysis of narrative was conducted. Thematic analysis is a process where the researchers realize there is something notable in the data and then attempt to describe it as a code. Then the codes are organized in patterns or themes. Thematic analysis allows the researcher to maintain the rich details of

the data while organizing it and reporting patterns (Boyatzis, 1998). Chapter 5 shares the ten themes that became salient throughout the participants' experiences.

After creating the narratives, the researcher analyzed each participant's interview for evidence of Schlossberg's 4 S factors (situation, self, support, and strategy) and how these influenced the participants during their journeys. Each participant negotiated through many transitions throughout their transfer experiences. These transitions were both expected (anticipated) or unexpected events within the participant's life. Chickering and Schlossberg (2002) noted that students might have strengths (assets) or shortcomings (liabilities) within the 4 S factors, and students would have needed to balance these to successfully navigate transitions when moving in and out of different institutions. During the second phase of analysis, the researcher reviewed the interview transcripts for evidence of the 4 S's and noted them on a chart, and was recorded as an asset or a liability. A sample chart is in Appendix A. Additionally, each of the participants' In Vivo codes were assigned to a priori themes that matched the 4 S's and compared to the chart to double-check for accuracy.

LIMITATIONS

Limitations are anticipated with this type of study. As a qualitative study with a small sample, the results cannot be generalized to other settings. Additionally, these interviews are based on the subjects' memories of events, and subjects may forget or misremember events. They may also leave out parts that make them look bad or embellish stories to get a reaction from the researcher (Patton, 2002). Additionally, the researcher could also make mistakes in coding that could lead the research to confirm the researcher's preconceived beliefs on the topic. Pursuing construct validity by continually

revisiting the theory and its definitions helped reduce this. This bias can also be counteracted by examining subjectivity/positionality, explaining the importance of the topic, good literature review, resonance with the audience, sincerity in the researcher's approach, and coherence presentation (Tracey, 2010).

THREATS TO VALIDITY

In order for this research to meet the standards of the profession, it is important to address issues of trustworthiness and rigor. To improve trustworthiness, Creswell (1998) recommends multiple data sources, peer review, explanation of researcher bias, member checking, and writing with rich description. To increase crystallization, participants were asked to provide their transcripts as a way to refresh their memories and corroborate their stories. Additionally, the follow-up interview allowed time to reflect on their stories and provide further details. By keeping true to the participants' voices and member checking throughout the research process, the researcher pursued face validity. Results will include excerpts from participants' interviews that provide detailed descriptions of their journey in their own words. Furthermore, the researcher asked a colleague experienced in working with college retention and persistence to provide external reflection by reviewing codes, themes, and research decisions.

A thorough literature review to inform the research and input from peers also served to protect the validity of the study. Perhaps the most useful tool, analytic memos, was used to document research choices, record early patterns, and explore researcher subjectivity. Understanding subjectivity and positionality helped the researcher to be aware of the lenses she used to see the world and determine the meaning of the participants' experiences.

Construct validity is another important aspect of good qualitative research. This is an important part of the research process and was ongoing throughout the study. It required the researcher to continuously compare the experiences of the participants to the theoretical constructs. The researcher looked for evidence that supports theory or contradicts it (Lather, 1986).

THE ROLE OF THE RESEARCHER

The choices made for this study are tied to both a need in the literature and the researcher's personal and professional interests. As the Student Success Center Director at USC Upstate, the researcher was interested in learning more about students with complex enrollment patterns and how they made the decision to take academic risks such as changing majors and transferring between institutions.

The researcher's background within higher education and working with students who transfer helped in understanding the journey of these students. However, since the researcher's own college experience, of never transferring or changing majors, was very different from these students, the researcher knew she must remain open to hearing their stories without imposing her own judgments.

Due to the qualitative nature of this study, it is important to understand more about me, the researcher. I have come to believe that there are very few (if any) truths in life. And rather than searching for truth, I believe it is more important to understand situations from different points of view. I believe knowledge is a social reality and must be interpreted. While reading Guba and Lincoln's (2008) work, I identify with Lincoln's thoughts on truth. She argued, "truth—and any agreement regarding what is valid knowledge—arises from the relationship between members of some stake-holding

community” (p. 271). I agree with this way of looking at truth as something that must be negotiated. Additionally, I identify myself as belonging to the constructionist paradigm, which focuses on allowing the individual to construct (and reconstruct) meaning and the need to observe phenomena from the inside (Mack, 2010).

It has been over twenty years since my undergraduate experience. I attended two large research universities in South Carolina, and I am currently enrolled in a doctoral program in higher education. My job deals with many aspects of student success, including assisting transfer students and outreach to students in academic distress. I also have experience with several other areas of the university, such as academic advisement, enrollment services, and distance education.

Like me, participants saw value in a college degree. This was part of the reason they continued to enroll in institutions. In many ways, because we are discussing higher education, I am an insider in their world. I understood their struggles with assignments, various red-tape, transfer evaluations, and negotiating relationships with faculty.

However, as someone who completed two degrees in a traditional time frame and never transferred, I am an outsider to many of their experiences. It was difficult to remove the lens created by my knowledge of the ways my institutions operated. Also, during my undergraduate experience, I never had to deal with the pressures of student loans or the necessity of working while in school due to my family’s socio-economic status.

ETHICAL CONSIDERATIONS AND IMPLICATIONS

It was important to consider the individual first and respect their rights. To guard against a breach of confidentiality, the researcher kept responses as anonymous as possible and used pseudonyms in place of participants’ names. Out of respect for their

identity, the researcher asked the participant to choose their own pseudonym. Any file that reveals participants' true identities was password protected. Additionally, the researcher was careful to consider the way she handled methods, relationships, and exit strategies to ensure no harm came to participants. She was careful not to suggest she could "fix" any problems that were discussed but merely suggested likely resources on their campus where they could find assistance. The researcher strived to help the participants find benefits in participating, both from reflecting on their journey and reading the final research. However, there was the risk of recounting times of difficulty in their lives and having to relive the emotions from this time. This did not appear to be an issue during any of the interviews. Participants had the option to discontinue participation at any time.

SUMMARY

A qualitative research design, specifically narrative inquiry, allowed the researcher to collect data rich with detail that provided a better understanding of the experiences of students who transfer to multiple institutions. The study site is comprised of a program within a public, four-year institution in South Carolina that is less selective and accepts a high number of transfer students. A key informant was instrumental in identifying potential participants to participate in the study. Participants were all students who have attended at least three institutions while pursuing their undergraduate degrees. An interview, plus a document analysis of transcripts, was used to create a timeline of events in their educational journey and a narrative that details their experiences. Interviews were coded and then thematically analyzed. The next chapter provides detailed descriptions of the participants' college journeys, followed by a findings chapter that describes the themes that emerged from the data.

CHAPTER 4

PARTICIPANTS

In the current study, the researcher interviewed nine students who had attended three or more higher education institutions. They all were currently enrolled and close to graduation or recent graduates (no more than six months) from four-year universities in South Carolina. The participants had first-hand knowledge of the multiple transfer experience and were generous in sharing the details of their college enrollment and life circumstances surrounding their enrollment decisions. Participants were from mixed demographic characteristics, which are summarized in Table 4.1. A snapshot of their overall attendance is provided in Table 4.2. In this table, “2” indicates two-year college and “4” indicates four-year college. For example, Audrey attended a two-year community college, laterally transferred to another two-year community college, and finally transferred to a four-year university (2>2>4).

Table 4.1 Demographic characteristics of participants

Pseudonym¹	Current Age	Marital Status	Children	Race	Gender
Audrey	22	Single	0	White	Female
Bobbi	33	Married	2	White	Female
Elena	24	Single	0	White	Female
Emma Jay	60	Married	3	White	Female
Lashawn	37	Divorced	1	African American	Female
Nikki	40	Married	1	White	Female
Olivia	56	Married	2	White	Female
Triumph	48	Divorced	2	African American	Female
Thatcher	23	Single	0	Hispanic	Male

¹ Participants chose their own pseudonyms to protect their identity.

Table 4.2 Summary of overall attendance

Name	Number of institutions attended	Summary of transfers (2 = two-year, 4= four-year)
Audrey	3	2>2>4
Bobbi	5	2>2>2*>4>2*>4
Elena	4	4>2>4>4
Emma Jay	4	2>2>2>4
Lashawn	5	4>4>4>2>4*>2*>4
Nikki	3	2>2>4
Olivia	6	4>2>2>2>4>2*>4
Triumph	7	2>4>4>2>4>2>4
Thatcher	3	2>4>4

*Indicates returning to a previous institution

PARTICIPANT DESCRIPTIONS

The following section provides rich descriptions of each student's college journey based on the data from interviews. These descriptions give a narrative summary of their journey through higher education which creates a story for the reader to understand their experiences better. When possible, direct quotes from the data were used to honor the participants' voices and allow their experiences to emerge. These descriptions include tables (Tables 4.3-4.11) that summarize their college attendance, including dates, type of enrollment, major, and reason for transfer. Institutions' names were omitted to protect participants' privacy, and instead, a brief description of the type of institution is included in the summary tables. These descriptions are based on the Carnegie Classification, a prominent tool for identifying the different types of higher education institutions (Indiana University Center for Postsecondary Research).

AUDREY'S STORY

Audrey did not seriously consider attending college until about six months before her high school graduation. Her main attendance concern was affordability. She turned to her parents for advice about enrolling. Her father stressed that there are affordable ways to attend college and that financial aid is available. Her stepmother encouraged her to

consider her future and the opportunities that a degree would make available to her. Specifically, Audrey had thought about just going to work after high school instead of going to college. Her stepmother encouraged her to “really look at it (her current situation), and if you like it, then fine, but if you don’t, you are going to probably want to go to school.” Audrey realized, “I [didn’t] want to look up, and the rest of my life was like this. I want to better myself.”

Audrey made a pact with her dad that, “I’ll go to college until I need to take out a student loan.” That was the promise she made to him and herself, and she is very close to graduation with zero debt. Money was the main factor in deciding to attend the local community college. She pointed out the “significant difference” in tuition costs between the community college and four-year institutions, which helped her save money. She said, “The reason I’ve been doing my school career the way I have been is the fact that I have had to. It was mostly based on tuition.” Audrey has lived at home and worked to avoid needing to take out a loan. This also drives her to finish because she has sacrificed and put her own money into financing her education. She said, “I’ve been paying my own money for it. So, if I were to quit, it would be like I was throwing away my own money.”

Once Audrey made the decision to attend college, she lived at home with her mother and enrolled at a local community college. After the first year, she moved in with her father and stepmother and transferred to another community college, where she earned an associate degree. She then enrolled in an online program associated with a large public university and should graduate this semester with a bachelor’s degree in organizational leadership. During her college career, Audrey explained that there was “never a time where I wasn’t working” while in school; most of the time, it was class in

the morning, then homework, then work. It was in a cycle of “go home and repeat.”

Working while in school was an important part of Audrey’s plan to stay debt-free.

Audrey relies on her parents for some support. They provide her with a place to stay, so she does not have living expenses. Audrey explained, “It’s mostly been a home situation. I lived with my mom at [Institution 1], and then when I moved to Columbia, my dad was like, here, if you just work and pay for your own bills, and you continue with school, you don’t have to pay for anything, so I was like okay, and I’ve been living with him ever since.” She gives most of the credit to her dad for motivating her to attend school. Audrey stated, “I don’t know what I would have done without my dad. I would have probably not gone to school, and I recognize that, and I recognize that there is an issue with the support systems like a lot of kids that don’t have the support systems and don’t go seek higher education.”

Audrey appreciated her experiences at the community colleges and called it “a more intimate education when compared to her experience at the large four-year institution. She picked her major in organizational leadership because she believes it will be “pliable” and will allow her to have options when it comes to potential job opportunities. She appreciates her current online program because it is a “flexible option” that allows her to work. Audrey also lived near the campus and is grateful she has access to on-campus facilities such as the gym and library but glad she is not forced to participate in person.

Other than tuition and finances, she recognizes “bad experiences with administration” as another big obstacle. She is referring to the application process and, even more specifically, the process to transfer credit and apply it to a degree at a new

institution. She stresses it is important to “get all your ducks in a row” because when working with the admissions office, “it can be discouraging.” By this, Audrey means starting early and having all your paperwork together. She faced issues each time she transferred, specifically into the four-year campus, where she started classes a week late due to issues with the admission office. Her experience was so discouraging that she still felt anger when recalling it.

Audrey is excited about graduating at the end of the semester and earning “that paper, the degree.” Overall, she is proud of her accomplishments, such as earning “Graduation with Leadership Distinction” and being able to avoid student loans. She is very grateful for the support of her father, mother, stepmother, and boyfriend in making it possible for her to finish her degree. Audrey’s overall reflection on her experience in higher education is positive. She believes she received a quality education and explained, “my education has really expanded the way that I think about the world and in the way that I interact with it.”

Table 4.3 Audrey’s Attendance Summary

Enrollment Dates	Institution Type¹	Type of Enrollment	Major	Reason for Transfer
Fall 16- Summer 17	Large, Two-year, Public, Associate’s Colleges: Mixed Transfer/Career & Technical-Mixed Traditional/Nontraditional	Fulltime Degree-Seeking (Associate)	University Transfer	Moved within the state Lateral Transfer to another Two-year institution
Fall 2017- Summer 2018	Large, Two-year, Public, Associate’s Colleges: Mixed Transfer/Career & Technical-Mixed Traditional/Nontraditional	Fulltime Degree-Seeking (Associate)	University Transfer	Vertical University Transfer
Fall 2018- Present	Online program through a Large, Four-year or above, Public Doctoral Universities: Very High Research Activity	Fulltime Degree-Seeking	Organizational Leadership	Graduates this term

BOBBI'S STORY

Bobbi grew up near Charleston, South Carolina, and in the ninth grade, she decided on a job in healthcare. She recalled, “I just picked it when I was young, and it just stuck.” She explained that she did not have “any kind of reference of things to be” and “didn’t know [the] different things you can do in this world,” so she looked through a “career book” and decided she could be a doctor. Bobbi said it was likely financial reasons that initially led her to the healthcare field, but over time she learned that she “loves taking care of people.” Bobbi is the first in her family to go to college and her mother “embedded” in her the importance of a college education. Bobbi explained that her family is from a “lower socioeconomic level” and that it was “instilled in me from a young kid to do better, and in order to do that, I needed a college education.”

In her senior year of high school, Bobbi enrolled in dual credit classes at the local community college and found them to be much harder than high school courses. After high school graduation, she enrolled fulltime at the same community college. She was interested in degrees associated with various healthcare fields but quickly learned that there were “waiting lists for everything.” Bobbi had also decided to get married and started looking for a “quick program so [she] could get a job in the medical field.” This way, she could work to pay bills and continue her education.

She found a nearby for-profit school where she could become a certified medical assistant in one year. It was expensive “but not as expensive as other trade schools.” She attended fulltime and worked at the local Air Force base as a civilian. As soon as she finished this program, she returned to her local community college to take classes that would transfer to a local four-year public college. Her plan was to become a physician’s

assistant. She decided to take classes at the community college first because it was more affordable. Bobbi enrolled for one semester but then had to stop out because her son was born prematurely. Over the next three years, she returned and finished her associate degree.

Once that was completed, Bobbi was finally ready to enroll at the four-year college as a biology major. She quickly ran into several issues. First, she was disappointed because she “wasn’t given accurate information” about degree requirements. While her classes from the community college transferred over, she had taken classes that did not count toward her degree. She felt like she was “never advised properly” and was frustrated because she had “wasted so much money” on extra classes. Bobbi explained that transfer students had to “figure out things on your own,” and the community college advisors did not have enough information to help her. Bobbi “felt failed because I wasn’t given accurate information.”

Bobbi’s second struggle was “being in classes with younger kids” and managing instructors’ expectations. She found it very difficult to balance her responsibilities at home and school. She felt the instructors did not understand the needs of adult students and that instructors expected coursework to come before anything else. Bobbi also felt that she was behind in the material because it had been a long time since her high school science classes. She recalled a terrible experience approaching a professor in his office before class and being rudely dismissed. Bobbi said she was just going to make an appointment, but he “didn’t even hardly look up at my face.” She walked away and “wanted to cry.”

She also had her second child while enrolled. Bobbi had to take a semester off after she had the baby. Overall, she describes her experience at this school as a “rough time,” a “struggle,” and a “horrible mess.” Her grades suffered, and her grade point average was not what she expected. While she graduated, she had come to realize that her grades were not strong enough for acceptance to a medical school or physician assistant program. Bobbi said her diploma is “sitting in my closet on the floor” and that “picture frame cost me like \$60,000.”

She had to come up with a new plan to move forward in her career. Bobbi explained, “I started to realize I needed to figure out something else, so nursing was always kind of in the back of my head.” She decided to return to her community college to pursue an Associate’s Degree in Nursing (ADN). Although the “material was very challenging,” Bobbi recalled, “you have professors there that are really there for you and understanding.” She felt supported because “they just realize their program and their population.” Bobbi “did very well in nursing school” and completed her associate degree in two years. She started working as a nurse but is “under contract” to get a bachelor’s degree in nursing within the next five years.

After working as a nurse for two years, she enrolled part-time at a different four-year public institution in an online RN to BSN program. It is the first time she has taken online classes. She found the whole enrollment process “weird” and “confusing.” She attributed this mostly to doing everything virtually because it is an online program. While it is in her home state, it is approximately a three-hour drive from her house, and not convenient to go in person to ask questions. She also found some of their other practices baffling, like having “two email addresses” and a website that is hard to navigate. She

said it has “been stressful just getting their online stuff down.” She is making good progress and should graduate in two semesters.

Bobbi describes herself as a “planner” and is always looking ahead toward the future. She is considering becoming a nurse practitioner but also says it is “still in my head that I maybe want to go back and go to med school.” Those plans may have to wait until her children are grown. Her family has called her a “career student,” but she is quick to point out that she has always worked along the way. She took responsibility for mistakes along the way and stated, “as an adult now, I want to own it,” but also clarified that “if I would have been told better, I would have done this process different.”

She credited her husband and mother as the support that made her education possible. Bobbi said her husband “picks up the slack” and that there were times when “he was like a single parent.” Her mother also moved in with them to help with the children. Additionally, Bobbi’s sister finished nursing school before her and was a “sounding board” through her program.

Bobbi said there was never a time that she ever really wanted to quit. While it may have been difficult and tempting, she explained, it has “never been inside of me to stop.” Even if it “took me a while...I got it done.” Bobbi explained that you can “sit here and you make a plan,” but “it never goes the way you plan... that is just part of life.” She goes on to stress that “not everybody just moves on this straight linear line; things happen, you mess up, we just pick up and keep going.”

Table 4.4 Bobbi's Attendance Summary

Enrollment Dates	Institution Type	Type of Enrollment	Major	Reason for Transfer
Fall 2004-Spring 2005	Large, Two-year, Public, Associate's Colleges: Mixed Transfer/Career & Technical-Mixed Traditional/Nontraditional	Part-time, Dual Credit	NA	Changed type of enrollment to degree-seeking
Summer 2005	See first entry	Fulltime, Degree-Seeking (Associate)	Associate in science and university transfer	Wanted a shorter degree program
2005-2006	Small, Two-year, Private for-profit, Special Focus Two-Year: Health Professions	Fulltime, Diploma	Certified Medical Assistant	Completed diploma program
Spring 2007	See first entry	Part-time, Degree-Seeking (Associate)	Associate in science and university transfer	Returned to the first institution to pursue an advanced degree
Fall 2007	Stop out for her child's medical concerns			
Spring 2008-Summer 2008	See first entry	Part-time, Degree-Seeking (Associate)	Associate in science and university transfer	Child's medical concerns
Fall 2008	Stop Out			
Spring 2009-Summer 2010	See first entry	Mixed Fulltime, Part-time, Degree-Seeking (Associate)	Associate in science and university transfer	Completed Associate in Science
Fall 2010-Spring 2011	Stop Out for work			
Fall 2011-Fall 2015	Medium, Public, Four-year or above, Master's Colleges & Universities: Medium Programs	Fulltime, Degree-Seeking	Biology	Completed BS Not eligible for PA program but wanted additional healthcare credentials (reverse transfer to the first institution)
Summer 2015-Fall 2017	See 1. above	Fulltime, Degree-Seeking (Associate)	Nursing	Completed ADN Overlapping enrollment with completing BS
Spring 2017-Spring 2019	Stop Out to work			
Fall 2019-Present	Online Program through a Large, Four-year or above, Public, Doctoral Universities: Very High Research Activity	Part-time, Degree-Seeking	Nursing	Required to complete BSN, on track to graduate

ELENA'S STORY

Elena knew there was value in going to college, and she wanted to “further [her] education” after high school. However, financial constraints were closely tied to her decisions about where to attend. She started at a small, private college where she was offered an athletic scholarship, but she “would have gone somewhere else if it hadn’t been for [the] scholarship.” She majored in criminal justice and history and eventually planned to go to law school. When she started, she felt supported by her coaches and teammates, who were her “instant friends.”

Elena’s first semester went well, and she appreciated the required study hall and having her “whole entire day ... planned out with soccer.” She never struggled to get her work completed because we “kinda had to do it.” On the negative side, when she went to college, her parents did not approve of her dating decisions and financially “cut her off.” She was also in a serious relationship and regretted that she “let dating that guy take me out of some things... like instead of hanging out with my team, I hung out with him more.”

Her second semester was not as smooth as the first, and she “totaled” her car. This meant she needed to get a job to pay for a new one, but athletics was already “like a full-time job.” She felt pulled between all the commitments of athletics, job, and academics. She was considering transferring because she was going to have to quit her team, and “private school was super expensive” without her athletic aid. She thought about finding a way to stay at the college, but when she learned her boyfriend was with another girl, “there was no point for me to try to still go to [Institution 1] ... I actually walked in on him in the bed with another girl and then, like, literally the next day we went to

[Institution 2] my mom and me and applied.” By this time, her parents had prioritized their relationship with her over their concerns about her dating choices, and therefore, her mom was available to help her enroll at a local, two-year public college.

Elena transferred easily and planned to stay for one year and then transfer to a four-year campus. She changed her major to history and planned to be a history professor. She joined the soccer team, and the coach was willing to accommodate her work schedule. She liked the “smallness” of the school and felt she “thrives whenever I can build a relationship with my professor.” She was now accustomed to the freedom of her own place and felt confined moving back to her parents’ house. Some of her friends decided to go to a public, four-year university about an hour away, and she went with them. She also “started serving,” which means working in a restaurant as a waitress, and she mentioned that restaurant workers are a culture of their own. She jokingly stated that it “went downhill from there.”

Elena does not remember much about this school because she “was hardly ever there.” She “worked six to seven days a week to pay the rent... kind of just put school on the back burner.” This is not to say she did not enroll. She was a fulltime student but would miss class for work and eventually “just stopped going to class.” She made friends with local people through work and did not make connections with classmates. Elena’s parents recognized her struggle and helped her move home to “finish up school and save money.” When she moved home, she enrolled in an online program that was offered by a large public institution in the state, which allowed her to continue a four-year degree from home.

At the time of the interview, most of Elena's classes were online, but she had the convenience of being able to seek help on campus at a local office when she needed assistance registering and continued to take some classes there. Elena mentioned she does not feel academically challenged and disliked classes where she was enrolled with dual-credit high school students. Elena majored in liberal studies and was considering law school again. However, she is not committed to any one career path after graduation. She continues to work because of "bills" while she is finishing up her requirements.

Elena is not motivated because she thinks instructors accept subpar work from her peers, which does not make her want to put in any effort. Poor advising has frustrated her, and she doesn't "trust an English professor to help me with my schedule." She received some bad advising that wasted her time, so now she will only see the "Dean" or the main advisor for help with registration.

Elena recently struggled with mental health concerns but saw a counselor and is repeating the classes from last semester. In general, Elena is "just to the point where I'm over school, so I don't like any of it." However, she plans to graduate at the end of her current semester and believes she "can do what we got going on" for the remaining classwork.

While Elena is unsure of her career path, she feels like a degree will be needed for whatever she chooses. She even hopes to go on for an advanced degree. She is a self-proclaimed "nerd" who "love(s) learning" but believes "financial stress" has held her "back more than anything." Elena shared the following philosophy when it comes to the pull between academics and job commitments: "my bills are more important because I can always go back to school and finish a class, but if I fall behind on my bills, that's my

car repossessed. How can I get to work?” Elena also feels like she has put so much time into it that she needs to finish what she started.

Elena credits her parents and grandparents as helping her when asked about her support system. She said she “would not have made it without one of my grandparents,” who she could depend on if she was “ever behind on a bill.” Her parents, especially her mom, encouraged and “has still been pushing” her to finish a degree.

Overall, Elena feels “like I should have learned a lot more in college than I have.” She believes it is “more high school’s fault than college’s because you can’t really fail everybody,” and these are the students who end up in college without the ability to complete college-level work. This requires classes to be “dumbed down a little bit” for dual enrollment students. She also acknowledges that she “just screwed around for the past three years.”

Table 4.5 Elena’s Attendance Summary

Enrollment Dates	Institution Type	Type of Enrollment	Major	Reason for Transfer
Fall 2014-Spring 2015	Small, Four-year, Private, Baccalaureate Colleges: Diverse Fields	Fulltime, Degree-Seeking	History & Criminal Justice	Financial- loss or scholarship, Reverse transfer to a two-year institution
Fall 2015-Spring 2016	Small, Two-year, Public, Associate’s Colleges: High Transfer-High Nontraditional	Fulltime, Degree-Seeking (Associate)	Undecided	Seeking independence, Vertical transfer to a four-year institution
Fall 2016-Summer 2017	Medium, Four-year or above, Public, Baccalaureate Colleges: Diverse Fields	Fulltime, Degree-Seeking	History & Criminal Justice	Financial – return to parent’s home to save money, Lateral transfer to another four-year institution
Fall 2017-Present	Online Program through a Large, Four-year or above, Public, Doctoral Universities: Very High Research Activity	Fulltime, Degree-Seeking	Liberal Studies	Graduates this term

EMMA JAY'S STORY

Growing up, Emma Jay's family frequently moved due to her father's military assignments, and she recalled, "I lived from Idaho to England." She considered herself a weak student in high school and moved back to South Carolina to get married right after high school graduation. She quickly had three children and "worked several retail kind of nothing jobs," and then decided she needed a degree for better employment opportunities. When she was twenty-eight, she enrolled in a local community college to pursue an Associate in Arts degree in business management. It took her three years to complete the degree, which "opened up a lot of doors for [her]."

She moved to Columbia, South Carolina, and "settled into working as an insurance agent for fifteen years." During this time, she had also divorced and remarried. Her husband told her, when she was fifty-three, "You need a profession." Emma Jay equated insurance to a sales job and explained, "the insurance world is good when it's good, but it's commission and when it's not good (frowns), and that just wore me down." She was looking for a change and said she had "fantasized about being a surgical tech." She inquired at a local community college where "they" encouraged her to enroll in the "Associate in Allied Health" because it "makes you more marketable" compared to a diploma or certificate program.

Emma Jay thought, "that seems reasonable," and enrolled in classes. She left her insurance job and worked taking care of a family member so she could be free to take classes. She progressed in the program over the next two years, but she failed a skill "check off in the last semester." She recalled, "I had made good grades and during the lab check off, they said I had two contaminations without realization because I put my hands too close to my head and I dropped my hand below my waist, and I was dropped

from continuing.” Emma Jay explained that it was not possible to “get a second chance to prove myself.” She was dismissed from the program and left trying to find a new plan.

Emma Jay “cried for three days” and then went back to them to discuss other programs she could pursue. She said, “medical assisting was my second choice,” but when she tried to enroll, she was amazed and angered that the school “acted like they didn’t even know me.” By this, she means they asked her to reapply, take some prerequisites, and wait until fall to learn if she was admitted to the new program. Emma found this to be “not acceptable” and explained:

what still infuriates me even now is that they acted like they did not know me... I was within one semester of another associate degree. Why do I have to go through all that shit? Pardon me, of like reapplying again and, oh, take a couple classes. Are you kidding me? You know, I felt very, very let down by them, and I would never go back there, nor would I recommend it to anybody.

Emma Jay started looking for other options and found a local for-profit school where she could complete a registered medical assistant program in eight months. She said it was “\$17,000, but at that point, I felt like I had to do it” because she wanted to finish quickly and start a job. After completing the program, she started working right away as a medical assistant for a couple of years. She enjoyed the work but was disappointed with the salary and started considering options. She explained, “it was on my bucket list to get my bachelor’s, even though it’s late in life.” Also, her husband returned to school later in life to complete a bachelor’s degree and encouraged her to pursue her degree as well.

As Emma Jay considered programs, she explained she was being a “school snob” and wanted a “qualified, legitimate degree” and wanted to take classes at a large state college near her. She debated about majors and decided that public health was a perfect fit because “it’s like getting paid to be a mom.” The school pointed her to their online degree program, and she decided to quit work to focus on school. She took a “full load” and described the experience as “wonderful for the most part.” She especially enjoyed the internships, and her eyes lit up with joy when she explained her experiences helping clients. However, there were times when she struggled with this program.

Emma Jay found summer language classes to be difficult and was not able to find campus resources to help her. In her search for assistance, she visited the school’s main campus and was disappointed that they would not provide her services because she was a part of the online program. She was dismayed at the lack of assistance and said, “We all sing the same alma mater.” Her daughter, who was also enrolled, told her to “just let it go,” so Emma Jay withdrew from the class and completed the requirement in another semester.

Emma hoped to have already graduated and is “not really happy with the advisor” because there was some miscommunication about her final requirements. To finish, Emma Jay needed approval for two independent studies, and the advisor made it seem like this would not be a problem. However, the request was denied, but Emma Jay was not notified in a timely manner. She is currently enrolled in her final classes, and her graduation coincides with her sixtieth birthday. Her daughter made her promise to participate in the graduation ceremony. She stated, “I wasn’t going to walk,” and her daughter said, “Oh, yes, you are... you know, for your grandchildren, for me, you know

you're doing it." After the ceremony, they are planning to take a family vacation to celebrate several family milestones, including her graduation, her birthday, and her husband's retirement. She is also excited to work as a certified health education specialist and help patients manage or prevent chronic disease. When it comes to her next job search, Emma Jay knows her worth and plans to be choosy because she wants a "good fit" with the position.

Emma Jay has learned to love school and explained, "after my first degree, it's like I was hooked on education." She finds this to be ironic because she struggled in high school and "hated school." When she looks back on her high school grades, she feels "embarrassed," but that also pushed her to want to achieve more. She is proud of her latest degree and explained it "makes me feel legitimate." During her college career, Emma Jay was considered a non-traditional student but did not find that to be a barrier. She also feels like she "absolutely" received a quality education.

Emma Jay's family has provided the support that allowed her to attend college. At one point, her parents paid her to take care of her father when he was bedridden, which allowed her the flexibility to attend class and still have some income. Also, the "full support" of her husband and children has been important, and whenever she is discouraged, they cheerlead her with a "go, go, go" to not give up. She credits her husband as being her biggest supporter.

Emma Jay pointed out that "every school ...wants you to get in, but then when it comes to really working to get you out, that seems to be a problem." She credits her "sense of urgency" to get more out of life as to why she persisted and sees education as a way to "change your circumstances." She believes, "everybody should have some sort of

an education,” but “pay attention to what you’re doing in school and make sure it’s really going to be beneficial.”

Table 4.6 Emma Jay’s Attendance Summary

Enrollment Dates	Institution Type	Type of Enrollment	Major	Reason for Transfer
Fall 1992- Fall 1995	Small, Two-year, Public, Associate’s Colleges: Mixed Transfer/Career & Technical- Mixed Traditional/ Nontraditional	Part-time, Degree- Seeking	Business Management	Completed AS in Applied Science
1996-2012	Stop out for work and family			
Fall 2013- Summer 2014	Large, Two-year, Public, Associate’s Colleges: Mixed Transfer/Career & Technical- Mixed Traditional/ Nontraditional	Fulltime, Degree- Seeking	Surgical Technology	Career Change, Lateral Transfer, Unable to complete the degree and unsatisfied with processes at school to change programs
2014-2015	Small, Two-year, Private for-profit, Special Focus Two-Year: Health Professions	Fulltime Certificate	Registered Medical Assistant	Completed certificate
2016-Spring 2017	Stop out to work			
Summer 17- Present	Online Program through a Large, Four-year or above, Public, Doctoral Universities: Very High Research Activity	Fulltime, Degree- Seeking	Public Health	Vertical transfer to complete her personal goal of BS and open career opportunities, Graduates this semester

LASHAWN’S STORY

Lashawn started college at a four-year public college right after high school graduation with an interest in psychology but no clear career path. She recalled, “I didn’t have any plans... which is why it’s been taking me so long.” She also explained that “when you get out of high school, the idea is to go to college. So that’s what I did.” It was her first time away from home, and she enjoyed the coursework but was not involved in the social scene. Lashawn was pregnant during her first semester and recalled that her

roommate would help take care of her. Lashawn was also married and left after the first semester to move to Chicago with her husband and baby. She explained, “family was first; school took a back burner.” Her husband was in the military, and they would go on to move several times during the next few years.

In Chicago, she enrolled part-time at another four-year college and continued to take psychology-related classes. After a year and a half, they moved to Florida, where she enrolled at a community college as a part-time online student. During this time, she was always working and taking care of her family. School “wasn’t first priority for me, unfortunately.” She was also satisfied with her career opportunities and was able to find jobs in “behavior health” without a degree. Lashawn said, “it’s kind of all worked out for me and worked out for my good even though I didn’t finish my education.” She continued classes for six years in Florida until “school just kind of stopped pretty much ... until I came back to South Carolina.”

When Lashawn moved back to South Carolina, she was motivated to complete her associate degree and said she decided, “I got to get through. I got to finish.” She registered at a local community college, changed her major to general studies, continued part-time, and completed the degree in four years. Lashawn recalled an instructor who advised and encouraged her to continue her studies to earn a four-year degree. When she completed her associate degree, she started an online degree in Human Services at a large public institution. She has enrolled in two classes per semester and is on track to graduate soon. As for the quality of her education, Lashawn was reserving judgment and said, “I believe that when I get into that field, more so of social work or whatever it is, then I’ll be able to apply what I’ve actually learned.”

Along the way, she has used a few campus resources and called the Writing Center her “favorite” because of the convenience of being able to get on-demand help. She has not experienced many issues with enrolling. Lashawn said, “It’s been easy because I’ve done it so many times, and I know what to expect if you stay on it.” She did have some issues with financial aid at one community college, which led her to cancel her enrollment at that institution. Instead, she chose another community college with better processes in place. It was further away from her home, but the location did not make this a big inconvenience because her classes are online.

When asked about her support system, Lashawn stated, “I rely on myself when it comes to school... I either push myself to do it, or it won’t get done.” Looking toward graduation, she feels like she will stay on track. However, when it comes to her degree, Lashawn is clear that “it wasn’t a must...it’s not a must now” and means that she is already employed fulltime, “so my bills are taken care of, but this is something that I want to accomplish.”

Reflecting on the experience, Lashawn said, “if I have a choice for my daughter, she would go and stay in place and finish rather than bounce around.” Lashawn calls her educational career “a long-drawn-out journey.” However, she is clear that this was purposeful and on her own terms, and she explained, “where I could have done four years and been done but like I said life took its course, and I chose a different path.”

Table 4.7 Lashawn's Attendance Summary

Enrollment Dates	Institution Type	Type of Enrollment	Major	Reason for Transfer
Fall 2001	Medium, Public, Four-year or above, Master's Colleges & Universities: Larger Programs	Fulltime, Degree-Seeking	Psychology	Moved for the military, Started a family
Spring 2002	Medium, Private, Four-year or above, Master's Colleges & Universities: Medium Programs	Part-time, Degree-Seeking	Psychology	Moved for military
Fall 2002	Large, Public, Baccalaureate/Associate's Colleges: Mixed Baccalaureate/Associate's	Part-time, Degree-Seeking	Psychology	The participant did not specify
Spring 2003	Small, Two-year, Public, Associate's Colleges: Mixed Transfer/Career & Technical- Mixed Traditional/ Nontraditional	Part-time		The participant did not specify
Spring 2004-Summer 2004	Return to institution 3	Part-time, Degree Seeking		Moved for military
Fall 2004-Spring 2014	Stop out for work			
Summer 2014-Fall 2018	Return to institution 4	Part-time, Degree-Seeking		Completed Associate Degree
Fall 2018-Spring 2019	Stop out for work			
Summer 2019-Present	Online Program through a Large, Four-year or above, Public, Doctoral Universities: Very High Research Activity	Part-time, Degree-Seeking	Human Services	She is on track to graduate in 4 semesters if she continues part-time

NIKKI'S STORY

When reflecting on her decision to attend college, Nikki described herself as a “good student in high school” who was the “first person in my family” to attend college. Being from a “very small town in backwoods Mississippi” where “there’s no Walmart,” she was motivated to attend college because she wanted more financial options and “wanted to not have to struggle.” She explained that her family could not help her with the admissions or financial aid process because they “didn’t have the tools” and did not understand the process. They supported her decision to go to school, but she was on her

own for the rest. She only considered the local community college because she did not realize it would even be possible to get financial aid to attend a university. She completely missed out on federal aid because “nobody pressured pushing me to fill out FAFSA.” She said, “I lost in translation that I needed to fill out a FAFSA to get some federal aid.”

When it came to picking a major, her family encouraged nursing because “if you get your RN, you’ll always have a job.” Nikki applied to nursing school “not for any passion for the profession” but because it “seemed like the smart thing to do.” She started school and waitressed at the Waffle House. Nikki had class three days a week and waitressed four days a week, and “that was my life for several years.”

She enjoyed “camaraderie among the nursing students.” She describes the experience as being “in battle together” because that coursework was so difficult. She had a “tight-knit study group.” She finished her associate’s degree in Nursing one semester late because her “father passed away dramatically.” At the time, “all my classmates were telling me, you know, don’t stop, keep going” toward a bachelor’s degree in nursing. She considered it, but “life happen[ed],” and she started a family, so before she knew it, 15 years had passed, and she still wanted a bachelor’s degree. She did recall briefly enrolling in a certification program for additional duties at work but ultimately chose not to pursue it. When she was thirty-five, she decided to return to school and let her degree be her 40th birthday present to herself.

As for nursing, she “enjoyed the autonomy” and having to be “reliant upon yourself to give good care.” However, she did not want to pursue another nursing degree. A friend told her about a healthcare administration program that seemed “convenient” to

complete. Even though Nikki “just wasn’t that interested” in the degree, she took classes for several years and made good progress. Then the administration “changed some policies” on the way they accepted payment, and without much notice, they started charging a hefty fee for paying with a credit card. As she recalled this experience, you could tell it still bothered her, and she admitted that it “pissed me off.” Up to that point, she had paid tuition with her credit card and then paid the balance before the next semester. This issue upset her enough to reconsider her enrollment at this school. She also had doubts about her degree and realized “that everybody and their brother has a healthcare administration degree,” and she “didn’t really want to be anybody’s boss,” so she began considering other majors and institutions.

At work, she discussed with a colleague how informatics and patients’ “electronic health records” and how the implementation caused “more confusion for clinicians on the floor... who were trying to take care of patients.” Nikki believed “there’s a smarter way to do this,” and she decided to enroll in a local online program in healthcare informatics. She realized she would lose credits, and it would take more time, but she knew it was the right decision. Nikki explained, “I kind of went left to get right, but the journey has come into focus for me as I’ve been walking through it.”

At the time of the interview, she should graduate at the end of the semester. Since nursing school, she attended classes part-time to juggle work and family responsibilities. Her spouse has provided good support and encouragement along the way. She recognizes the sacrifices she made when it comes to family time to be able to complete schoolwork. She said there were times when she had to “emotionally black myself out” by having “her nose in a book” while life was happening around her. At first, when she returned to

school, she enrolled in “one class at a time” because she “really want[ed] to still be around to do laundry and cook and be a mom and a wife” but realized “it was taking too long.” Her husband encouraged her to sign up for more credit hours each semester and said, “so what if the house isn’t as clean as you might like.”

Other than the study groups with her classmates in nursing school, Nikki does not recall using many campus resources. She said that while some classes were just a “checked box” and did not expand her knowledge base, there have been a few classes “that I do feel contributed to my environment at work because of what I’ve learned from them.” Even before graduation, she was able to leave bedside care and begin working in informatics. Nikki explained that “pursuing this degree, doors that were previously shut to me as an associate RN with just the clinical background have just blown open, and I’ve been working in informatics for some time now.”

While she wished she had “known more as a young person” about university choice and financial aid, she feels like she set the example for other family members to attend college. Nikki laughed and said, “after I graduated, about five of my family members went to nursing school and have since graduated and become nurses, and I thought, well, I can either take that as a compliment or as an insult...if Nikki can get through it, surely we can, or I was an inspiration. So, I choose to go with that version.” She also feels better prepared to help her son prepare for college.

Table 4.8 Nikki's Attendance Summary

Enrollment Dates	Institution Type	Type of Enrollment	Major	Reason for Transfer
Fall 1998-Fall 2001	Large, Two-year, Public, Associates Colleges: High Career & Technical-Mixed Traditional/Nontraditional	Fulltime, Degree-Seeking (Associate)	Nursing	Completed ADN
2002-2015	Stop out for work and family			
2004 (Approx.)	Large, Two-year, Public, Associate's Colleges: High Career & Technical-High Traditional	Part-time, Special Program	Audit paramedic refresher for additional work certification	Decided not to pursue
Spring 2015-Spring 2017	Small, Four-year, Private, Baccalaureate Colleges: Diverse Fields	Part-time, Degree-Seeking	Healthcare Administration	Unhappy with business practices, Changed major
Fall 2017-Present	Online Program through a Large, Four-year or above, Public, Doctoral Universities: Very High Research Activity	Part-time, Degree-Seeking	Informatics	Graduates this term

OLIVIA'S STORY

Olivia first went to college in 1982. While her parents raised her with an emphasis on education and the idea that “you’re going to go to college,” Olivia “never took school seriously in high school and “did not prepare for the SAT,” so she settled for attending a small, private college as an electrical engineering major. She also had a “boyfriend at home” which meant she still “didn’t take school seriously” and “was wanting to come home every weekend.” Olivia went to college with her best friend from high school,” and they roomed together on campus. Her fondest memories are their trips with friends to a nearby National Forest where they would “have our little parties because you can’t drink on campus.” She recalls,

[Institution 1] was about getting away from home. It was a really cute environment. Could walk to town. I remember more of those types of

things than the actual school itself. I did have some very nice professors, and a lot of it was the surroundings of where we were, the people I met, going up to Pisgah, walking into town, just hanging out on campus.

Academics did not go well, and she “left and came back home to Charlotte with the theory of going on.” She enrolled in a local community college to take some computer classes with the idea that she could maybe have a job in the computer industry. She was also strongly motivated to be a fulltime student so she could stay on her parents’ insurance. In fact, she was not allowed to take a break from school to consider her options. She says during this time, she “was just lost.” She did not take this school very seriously and did not earn many credits. At the end of the spring semester, she broke up with her boyfriend and moved to her parents’ second home at the beach to attend a different community college.

She was “still in the engineering mindset” but was starting to feel like this was not the right area for her. Advisors “tried to get me back into computer,” and “she took some computer classes.” She felt supported by the advisors, and this was also her first taste of living on her own and “the beginning of starting to feel a little more adult-like.” She had a new boyfriend who lived in Columbia, SC, and she moved to be with him. She enrolled in the local community college and “was mainly taking like core classes and some type of secretarial type stuff to help me basically get a job.” She was also taking English and other general education classes with the idea of transferring to a large, public, four-year university nearby.

Before finishing her associate degree, she transferred to the four-year university as a math major but struggled with the coursework. She was concerned, so she went to talk with someone at the school. Olivia recalls:

I was in the counselor's office, and we're sitting down looking at how much longer cause you know math has a prerequisite to another math and another math and another math, and I thought, 'oh my gosh, I'm gonna be here forever.' And then they shared that interdisciplinary study, and I had like two more semesters to be done, and I'm like, I'm in! I'm just ready to get out of here.

When explaining her major, she says interdisciplinary studies “means I went to 5,000 different schools with 5,000 different classes, and they gave me a degree.”

After this degree, she got married and started a family. After about ten years, she became concerned about her marriage and worried she would have to support two children by herself, so she decided to go back to work on an associate degree in nursing (ADN) at the local community college she had attended before. Olivia said she always wanted to be a nurse, but her mother, who is a nurse, had told her that she would “be a terrible nurse because [she] had no empathy.” Olivia describes it as “I just did this running around for years and then came full circle, and I'm going back to nursing school and was able to eventually leave him and support my children.” She worked for many years as an ADN nurse but realized that “BSNs are pretty much required for nursing,” so she recently returned to college to get a bachelor's degree through a local online program affiliated with a public university. She waited so many years because she was worried about the cost, but she also explains, “I guess I've always been embarrassed because I

only have my associate. I never speak up at work about it because I am the most uneducated there.”

Throughout her education, she has always had a support system provided by her family. She credits her parents and other family members with helping her along the way. Her parents paid for her expenses until she left her third school without a degree. When she moved to Columbia, Olivia recalled, “they finally cut me off, and then, of course, I started doing better in school. It was my money.” From then on, she was responsible for her bills and remembered this time as “school and work and getting by.” When she returned to school for her nursing degree, she reports her husband at the time “allowed [her] the opportunity” to attend and not work. Recently, her current husband and “biggest supporter” encouraged her to return to school and is helping her figure out the finances for her tuition, but she is concerned about student loans. She said, “at my age, and I’m like what the heck am I going back and doing this and spending all that money when I’m 55 years old, and I’m going back and getting \$15,000 in debt at my age for school.”

Looking back, Olivia has regrets and explained, “I’ve had people try to lead me in the right way, and I just wasn’t there right then.” When asked if she wanted to add anything to her story, she talked of going back to start over with focus and a solid degree plan. She lamented that at her age, she should be “looking at retirement, but because I goofed off for so long, I’ll probably never get to retire.”

Table 4.9 Olivia's Attendance Summary

Enrollment Dates	Institution Type	Type of Enrollment	Major	Reason for Transfer
Fall 1982-Spring 1983	Small, Four-year or above, Private, Baccalaureate Colleges: Diverse Fields	Fulltime, Degree-Seeking	Electrical Engineering	To be close to he boyfriend, Reverse Transfer to two-year
Summer 1983-Spring 1984	Large, Two-year, Public, Associate's Colleges: High Transfer-Mixed Traditional/Nontraditional	Fulltime, Degree-Seeking	University transfer	Broke up with her boyfriend, moved, lateral transfer to another two-year
Fall 1984-Spring 1985	Medium, Two-year, Public, Associate's Colleges: Mixed Transfer/Career & Technical-High Trad	Fulltime, Degree-Seeking	University transfer	New boyfriend, moved, lateral transfer to another two-year school
Fall 1986-Spring 1987	Large, Two-year, Public, Associate's Colleges: Mixed Transfer/Career & Technical- Mixed Traditional/Nontraditional	Fulltime, Degree-Seeking	University transfer	Vertical transfer to four-year
Fall 1987-Spring 1989	Large, Four-year or above, Public, Doctoral Universities: Very High Research Activity	Fulltime, Degree-Seeking	Math and Interdis. Studies	Completed BA
1990-2001	Stop out to start her family			
Fall 2002-Spring 2004	Return to institution 4	Fulltime, Degree-Seeking	Nursing	Career Change, Lateral Transfer, Completed ADN
2005-2019	Stop out to work			
Fall 2017-Present	Online Program through a Large, Four-year or above, Public, Doctoral Universities: Very High Research Activity	Part-time, Degree-Seeking	Nursing	Requirement for work, Vertical Transfer

THATCHER'S STORY

Thatcher grew up in a small town near Greenville, South Carolina, and graduated early from high school. He felt that as the “child of immigrants,” the “number one thing [he] had to do” was attend college to “get a degree and to just lead a better life.” However, because his “SAT scores were awful,” Thatcher felt his options were limited, and he “couldn’t even reach those other opportunities that some of my friends were going

after,...” so he decided to attend a local community college. Thatcher “felt stuck” but also believed living at home was the “wake-up call” he needed for future motivation.

During his first semester, Thatcher was required to take “College 105,” a class required for all freshmen where students are taught “all the resources you have at the institution to be successful.” Through this course, Thatcher learned about the “transfer associate” who helps students prepare to transfer to other institutions. They frequently met throughout the semester, and Thatcher appreciated the help in learning about possible next steps.

Thatcher said he never planned to finish an associate degree and his enrollment was “just for taking gen eds to transfer on to a four-year institution.” He was academically successful in these courses with a 4.0-grade point average. He decided to transfer to a four-year public institution located an hour and a half away and major in “Integrated Marketing Communications.” He thought the major sounded “creative driven but still marketing driven,” and Thatcher hoped to find a career that would link marketing and music. He chose this school because of its proximity to a large city where he pictured having the opportunity to work with music venues. Also, his girlfriend was a student there, which he admitted likely influenced his decision to attend.

Thatcher was able to share an off-campus apartment with a friend of his older brother, and it was a good situation to “live with somebody I knew really well” for his first time living away from home. The apartment was within walking distance of campus. His academic performance at the community college helped him earn a scholarship which allowed him to focus on school and not have to have a job. He described classes as a “little tougher,” but he remained academically successful.

While academics were fine, Thatcher said the “student body wasn’t a great fit for me.” He tried to make friends but never could make new connections. He felt like he “put [himself] out there,” but “they’re not reciprocating.” He was disappointed when he learned it was considered a “suitcase school” where “everybody packs your bags on the weekends and just leaves.” He started to feel like “he might be in the wrong place.” Additionally, his girlfriend decided to study abroad, and he realized he was “completely alone” most of the time. He recalled feeling “incredibly alone and isolated” during this time and “seriously considered quitting.” While he never enrolled “with the intentions of moving away,” he realized it “didn’t work” at this school.

Thatcher was hesitant to transfer because it felt like “quitting,” but family and friends assured him, “you’re not necessarily quitting, you know, you’re leaving to go find your spot and your place.” He decided to start the “transfer process.” He briefly considered attending some out-of-state schools but ultimately “needed to stay in the state” and be “realistic of what [he] could afford.” He decided there was only one state institution that he would seriously consider, which was in a small town less than an hour from where he went to high school. This is a large, public institution with a wide variety of majors and a large student population. It was also where his brother had completed one degree and was working on another. Thatcher acknowledged that he may not have originally considered this school when he left the community college because he was “making a point to not do the same thing as my older brother.”

He found that transferring into this institution was “a lot of bureaucracy” and required him “to talk to five different people every single time” he needed to do something. However, once he was enrolled, he was pleased with his decision to attend.

He wanted to major in Marketing which required a “full year of pre-business,” and he worked with a “pre-business advisor” who helped him map out a path to graduation. Thatcher was conscientious about making any enrollment decision that would add “time on” and did not want to be “irresponsible.” When he enrolled at this new school, he said to himself, “after so much transferring...oh my gosh, this has got to stop now.” While there were times when he “wasn’t too happy with the curriculum,” he decided not to change his major because he “couldn’t fathom spending thousands of dollars on another one, starting over basically.”

While academic life was not perfect, he loved his campus job, his supervisor, and his large friend group. Working on campus was his “favorite experience,” and he says he was “blessed with great bosses” who have helped him be successful. He enjoyed the “big student population” and felt like he was a “part of something bigger than myself.”

Thatcher found it easy to connect with people on campus, both new friends and people he knew before enrolling. He said the “place has treated me so well” and “everybody here kind of cares about this place.” He believes his other experiences helped him appreciate what this school had to offer or, as he says, “I think I needed to go to a lot of other places to get here and be successful here and take great advantage of me being here.” Thatcher just recently graduated and is considering job prospects.

He credits himself as being “adaptive” and able to find information for himself. He is a very independent person and feels like he did more things “on his own” than other college students. He completed applications, attended orientation, and applied for financial aid “completely on my own.” Thatcher is quick to add that his parents and brother are his support system, and if he “absolutely needed my mom or my brother to

come with me to anything on campus, I don't doubt they would come." Also, when his "mental health was not good" at his second institution, they encouraged him to stay in school and not give up.

Thatcher also used campus resources to be a successful student, and at "every school, I took advantage of the resources that I absolutely needed." He is quick to list services such as office hours, writing center, tutoring, and career center as part of his success strategies. During his journey, he said he "never had any bad professors" and "the vehicle that each institution used to teach me was outstanding." He believes he received a good education and "quality product" at each school he attended.

Reflecting on his experience, Thatcher said, "I get lost when I compare myself to my friends," who started as freshmen and graduated at the same institution. He is slightly envious of their experiences that included living in campus residence halls and "the crazy freshman experience of living with a bunch of other 18-year-olds." He was quick to dismiss these musings and acknowledged, "I wouldn't be who I am today if I didn't have the experiences... so I could get lost in comparison, but I am grateful for the experience I had."

Table 4.10 Thatcher's Attendance Summary

Enrollment Dates	Institution Type	Type of Enrollment	Major	Reason for Transfer
Fall 2015-Spring 2016	Large, Two-year, Public, Associate's Colleges: Mixed Transfer/Career & Technical- Mixed Traditional/Nontraditional	Fulltime, Degree-Seeking	University Transfer	Vertical transfer to a four-year institution, never intended to stay
Fall 2016-Fall 2017	Medium, Public, Four-year or above, Master's Colleges & Universities: Larger Programs	Fulltime, Degree-Seeking	Integrated Marketing Comm	Lateral transfer due to lack of fit with the institution
Fall 2017-Fall 2019	Large, Four-year or above, Public, Doctoral Universities: Very High Research Activity	Fulltime, Degree-Seeking	Marketing	Recently graduated

TRIUMPH'S STORY

Triumph always understood that “you got to go to school” and explained that there was “nothing else really for me to do.” She attributed these beliefs to her godmother and church family, who taught her “education was key.” Triumph was independent at a young age because she was a single parent at sixteen and out on her own. Although her mother “never really cared” about her education, Triumph also felt like she “was a disappointment to her because I was young, and I had a kid.” In high school, she participated in Co-op, which helped her get her CNA license so she could work in a nursing home to support herself. She felt like she “always knew I was going to be a nurse.”

She decided to enroll at a public community college in Lawrenceburg, Indiana, and major in nursing. She was only there for a few classes, and then she attended a large, public university part-time for three years. Triumph shared her fondest memory from there:

My first experience with an African American professor was at [Institution 1], and I think he taught sociology. His name is Professor Patton, and he was the most inappropriate guy you’d ever want to meet. He was an atheist and talked about he didn’t believe in religion and everything. He was so intriguing, and he caught my eye, and I loved the class. I didn’t believe what he believed in, but some of the stuff that came out of his mouth, we were like, ‘Oh my God,’ this guy is a hot mess. I really loved the experience.

She liked this school because it was well known, had good school colors, and was an easy commute. While she remembered it fondly, she described it as mostly for “business

classes,” and she was still interested in nursing. Triumph said, “there’s nothing more I could have done there... so I decided I was going to transfer.”

She transferred to another large, public institution that required a twenty-mile commute. Here Triumph studied sociology and met a professor who became her lifelong mentor. Triumph described their first meeting:

She [the professor] said, “what do you plan on doing with your life?” and “I responded, I don’t know,” and she said, “meet me after class,” and we’ve been friends ever since. She’s like 80 years old, and we’re best of friends, and she’s taught me everything I know. She was instrumental in me continuing to go to [Institution 2] because she would often send me \$25 checks every other month so I had gas and something to eat.

Triumph described her experiences at this school as being “captured” and “intrigued.” She loved taking African American classes where she was “so intrigued of all the stuff I just didn’t know going to a public [high] school and not learning African Americans in our history...” She completed an associate degree but missed the graduation ceremony because she had to attend a funeral of a close family member who died unexpectedly. Triumph was so proud of her degree and wanted to acknowledge her accomplishment, so she “told the lady in the registrar’s office what happened, and I asked her if she would hold the diploma up and present it to me so I can get a picture.”

While Triumph was finishing her associate degree, she got married. A few years after her graduation, they moved to Salt Lake City, Utah, and she had another baby. She was still interested in pursuing nursing, so she enrolled in a few classes at a community college. However, she “didn’t like it there” because there was “no culture” and “nobody I

could relate to.” The “majority of people are Caucasian people,” and as an African American, Triumph “felt like “the only one.” Triumph said, “people would see me, they would do a double-take.” She explained that locals were not trying to make her feel uncomfortable, but she felt like “a hot commodity” or “a wild factor.” Overall, it was not a good fit, and Triumph had decided not to pursue a nursing degree.

She stopped out of school for a few years because “life happens again,” and she started working. Triumph decided to go back to school and enrolled at a local branch of a public, four-year institution and described this branch as “a little half of a high school kind of college” where she received a “foundation of like political classes.” She had decided to no longer pursue a nursing degree. Before completing a degree, Triumph and her family moved to Aiken, South Carolina. They divorced, and Triumph “had to reinvent” herself to become financially stable and provide for her children. Her husband had provided most of the income, and she had a hard time finding a job because she did not have “a solid foundation of employment.” She was worried about finances because her husband had indicated that he was no longer going to support her or the children.

Triumph decided to enroll in a manufacturing certification program that was necessary for a local plant job. She completed the class but was unable to pass the final certification tests. She said it was “too technical for me like pressure and electricity. It was just something I didn’t know.” She had also considered enrolling in a local, four-year institution and was even accepted. Triumph found that the classes were not offered at times convenient for working adults, so she never enrolled.

She learned about an online program offered at a large state university and was promised, “the stuff you’re doing is going to be wonderful,” and you will “be able to

graduate to get your degree.” However, she had a “bad experience with registering” and the “paperwork to critique my grades.” She explained that it was “not until I voiced my concerns that I get what I need.” Triumph attends part-time while working. She described the online experience as mostly positive, except for the “service-learning class has been a nightmare.” She explained, “you’re not actually seeing people, so it’s been a struggle.” She recently lost her job, which is an additional stressor. Triumph stated there were “professors that have been excellent and understanding, but one professor is like, oh well, you just got to toughen it up.” These should be her final classes before graduating.

She believes her degree will lead to job opportunities or, as she says, “attaining a badass job.” Now she is waiting for “that one person who’s going to see something in me” and take a chance on hiring her. Triumph is proud of her accomplishments because “nobody from my family has had a degree.” Education was “just something I know I had to,” and “the will to succeed” kept her going. Triumph stated, “I was my own support system,” but she also acknowledged that there were community members along the way that kept her focused. They would “slip some money in my hand” to make sure she would have food and gas.

As she reflected on the overall experience, she was more satisfied when her earlier instructors where they “nurtured you, they guided you. You weren’t just a paycheck.” She went on to say that “universities today they don’t invest themselves into their students. They’re just the person that pays their tuition so they can get paid.” However, she still believes in education and calls it “a must.” Triumph finished her statement by explaining, “I think me attending all these colleges just made me a stronger person...at each college, I found something.”

Table 4.11 Triumph's Attendance Summary

Enrollment Dates	Institution Type	Type of Enrollment	Major	Reason for Transfer
Fall 1990-Spring 1991	Large, Two-year, Public, Associate's Colleges: Mixed Transfer Career & Technical- High Traditional	Part-time, Degree Seeking	Nursing	No fit with institution, vertical transfer to a four-year institution
Fall 1991-Spring 1994	Large, Four-year, Public, Doctoral University: High Research Activities	Part-time, Degree-Seeking	Sociology	Did not offer her major
Spring 1995-Fall 2000	Small, Four-Year, Public, Master's Colleges & Universities: Small Programs	Part-time, Degree-Seeking (Associate)	Sociology	Completed Associate Degree
Spring 2001-Fall 2004	Stop out for family and moved to a different state			
Spring 2005	Large, Two-year, Public, Associate's Colleges, High Transfer-Mixed Traditional/Nontraditional	Part-time, Degree-Seeking	Nursing	No fit with the institution and changed career directions
Fall 2005- Fall 2007	Stop out for family			
Spring 2008	Local branch of a Large, Four-year, Public, Doctoral Universities: Very High Research Activity	Part-time, Degree-Seeking	Sociology/ Criminal Justice	Moved
Fall 2008-Spring 2014	Stop out			
Fall 2014-Spring 2015	Small, Two-year, Public, Associates Colleges: Mixed Transfer/Career & Technical-High Traditional	Part-time, Certificate	Manufacturing	Did not complete certificate
	Stop out			
Fall 2019-Present	Online program through a Large, Four-year or above, Public, Doctoral Universities: Very High Research Activity	Part-time, Degree-Seeking	Liberal Studies	Graduates this term

SUMMARY

The students' stories demonstrate a wide variety of experiences within higher education. Most participants were very forthcoming, and their stories were rich with detail. Their stories gave great examples of the barriers encouraged by many students and

how they navigated through each one. The next chapter begins to make meaning of their journeys and describes the themes that emerged from the participants' interviews.

CHAPTER 5

FINDINGS

The purpose of this study is to expand the understanding of the experiences of students who attend multiple universities (more than two) during their undergraduate enrollment. This study describes their educational journeys, identifies patterns in the way they handled transitions, and identifies themes between their experiences. After creating the participants' narratives, coding the data, and member checking, the researcher examined the participants' journey through the lens of the 4 S's and found common themes that appeared in the data. This chapter describes these findings.

LOOKING THROUGH THE LENS OF THE 4 S FACTORS

Schlossberg's (1981, 1984, 2011) transition theory 4 S factors include situation, self, support, and strategies for coping. Chickering and Schlossberg (2002) noted that students might have strengths or shortcomings within these factors, and students should find a balance to navigate transitions successfully. During the analysis of data, each of the participant's interviews was evaluated for evidence of the 4 S's and charted as either an asset or liability for that participant and evaluated in the context that the participant mentioned it. Tables 5.1-5.9 summarize an evaluation of their assets and liabilities and are followed by a description of the evaluation.

AUDREY

Audrey attended three institutions, and a summary is provided in Table 5.1. During her college journey, her *situation* assets remain high in terms of the timing being

expected after high school graduation and within her control to make the decision to enroll and transfer when necessary. While finances were of concern, she had come to terms with that before starting college by deciding to enroll until it became unaffordable, so she also perceived this as being within her control. She did not mention specific *situation* stresses at her first institution, but she emphasized the evaluation of her previous credit made her feel like she had lost some control of the *situation* at the other institutions.

Audrey's assets for *self* were high because she was motivated to "better" herself, and she had a positive outlook on the potential benefits of college. Additional assets under *self* included that she was traditional college age and she believed in her ability to be successful in college. She was also committed to protecting her investment, so she would not give up. This all remained constant during her enrollment.

Her *support* assets remained high. She specifically mentioned emotional and financial support from her parents. She credited her boyfriend and an understanding employer as additional *support* during her enrollment. Audrey felt supported by the institutions as well. She remarked on the "intimate education" setting at the community colleges as supportive. She mentioned the available amenities of the institutions, and even though she did not frequently use them, Audrey was glad they were offered. However, she was very bothered by the way her transcript evaluation was treated and cited it as a time when she felt both out of control and unsupported.

Audrey's overarching *strategy* was to attend where it was most affordable and convenient for her work schedule and to transfer when needed. She never seemed overwhelmed during her college journey, and while she remained concerned about the

cost of college, she continued to live at home and work to keep it affordable as *strategies*. She gained additional *strategies* from her previous experience, so when she encountered the issues with her credits at the last institution, she was able to self-advocate and was organized with her paperwork.

Table 5.1 Audrey's 4 S's

Academic Transition	Situation		Self		Support		Strategy	
	Asset	Liability	Asset	Liability	Asset	Liability	Asset	Liability
Initial enrollment institution 1	High	Low	High	Low	High	Low	High	Low
Lateral transfer to institution 2	High	Mod	High	Low	High	Low	High	Low
Vertical transfer to institution 3	High	Mod	High	Low	High	Mod	High	Low
Overall evaluation of factor	High resource (Remained stable)		Very high resource (Remained stable)		High resource (Remained stable)		Very high resource (Remained stable)	

BOBBI

Bobbi experienced many enrollment transitions that she navigated over 15 years, and a summary is provided in Table 5.2. Bobbi's *situation* assets were high in terms of the trigger, control, and duration during her initial enrollment in community college through dual enrollment as a high school student. However, Bobbi noted that her lack of experience with college classes made her unprepared to deal with the rigor. She mentioned that as the first in her family to go to college, she did not completely understand how the higher education system worked. Triggered by high school graduation, she made a planned transition to becoming a degree-seeking student at the same institution where she enrolled for dual credit, but her *situation* had changed because

she had married and felt financial stress. She also felt some loss of control of the *situation* at institution 1 when she saw the waiting lists for the programs within health professional programs at the community college.

Bobbi quickly decided to make an unplanned transfer to earn a quick certification but regarded it as necessary, so she still felt in control of the *situation*. Bobbi returned to the community college to take classes that would eventually transfer to a bachelor's program. She felt in control of the *situation* because she was returning to a school that she had previously attended, and this was back on track with her original plan. However, when her son was born with health issues, it created a liability in terms of control of the *situation* because there were times when she would stop out to provide fulltime care for him. These were unexpected and stressful occurrences, and the duration was out of her control.

When Bobbi transferred to a four-year school, she had been planning for this for many years and felt like she was back in control. However, things remained stressful for her juggling family, work, and school responsibilities, and the rigor of her science major surprised her. This created a precarious balance of *situation* assets and liabilities. During her last two institutions, while unexpected transitions, she felt more in control. Her stress remained high but had evened out as her children were older.

In terms of *self*, Bobbi always had high assets. Throughout her college enrollment, Bobbi remained committed to earning a college education to improve her life, and she valued her potential career in the health care field because she would be able to help people while increasing her earning potential with an advanced degree. However,

she described her status as a nontraditional student at institution three as a negative factor.

Table 5.2 Bobbi's 4 S's

Academic Transition	Situation		Self		Support		Strategy	
	Asset	Liability	Asset	Liability	Asset	Liability	Asset	Liability
Initial enrollment institution 1	High	Mod	High	Low	High	Low	High	Low
Change to degree-seeking institution 1	Mod	Mod	High	Low	High	Low	High	Low
Lateral transfer to institution 2	High	Low	High	Low	High	Low	High	Low
Swirl to return to institution 1	High	High	High	Low	High	Low	High	Low
Vertical transfer to institution 3	Mod	High	High	Mod	High	High	Mod	Mod
Reverse transfer to return to institution 1	High	Mod	High	Low	High	Low	High	Low
Vertical transfer to institution 4	High	Mod	High	Low	High	Low	High	Low
Overall evaluation of factor	Mixed resource (Fluctuated)		Very high resource (Remained stable)		High resource (Remained stable)		High resource (Remained stable)	

Bobbi's *support* assets remained high, and she made it clear that her husband and mother were always supportive throughout her enrollment. They were especially needed when it came to childcare, so she was able to attend. She was quick to praise the instructors at the community college as supportive and understanding. However,

liabilities were noted at institution three, where she did not feel like professors understood her struggles and were not willing to help her be successful. Additionally, she “felt failed because [she] wasn’t given accurate information” about degree requirements.

Bobbi used enrollment and transfer as a *strategy* to deal with her changing situations. She also described how she learned appropriate study *strategies* for college classes. She became a certified medical assistant so she could work in the medical field to gain experience and help pay for tuition to continue toward her degree. When necessary, she revised her plan to become a doctor and chose to earn a nursing degree. The only time she seemed to be at a loss for a good *strategy* was at institution three when she often felt overwhelmed.

ELENA

Elena attended four institutions, and a summary is provided in Table 5.3. Her *situation* assets remained high in terms of the timing being expected after high school graduation and within her control to make the decision to enroll and transfer when necessary. However, her first transfer was unexpected, and she was clearly still bothered by it, so there was a drop in assets and an increase in liabilities (loss of freedom due to living at home and additional financial stress from the car accident). In terms of overall liability factors within *situation*, finances appeared to cause huge anxiety for her and were often out of her control, creating a stressor that remained throughout her enrollment.

Elena’s assets for *self* were initially high because she was motivated to attend college and eventually attend law school. She was also traditional college age and felt that she had the ability to succeed in college. Eventually, her assets in the *self* category decreased, and her liabilities increased when she was less committed to earning a degree

and placed school “on the back burner.” She also stated that she became unmotivated because she was not academically challenged and prioritized work over school. She did put a high value on a college education and stated, “just knowing that I need it has kept me going.”

Table 5.3 Elena’s 4 S’s

Academic Transition	Situation		Self		Support		Strategy	
	Asset	Liability	Asset	Liability	Asset	Liability	Asset	Liability
Initial enrollment institution 1	High	Mod	High	Low	High	Mod	High	Mod
Reverse transfer to institution 2	Mod	High	High	Low	High	Low	High	Mod
Vertical transfer to institution 3	High	Mod	Mod	Mod	Low	High	Low	High
Lateral transfer institution 4	High	Mod	Mod	Mod	High	Mod	Mod	Mod
Overall evaluation of factor	Low resource (Slightly strengthened)		Mixed resource (Weakened)		Mixed resource (Fluctuated)		Mixed resource (Fluctuated)	

Her *support* assets remained high throughout her enrollment. At her first two institutions, she felt supported by her athletic coaches and teammates. However, she was not on good terms with her parents and broke up with her boyfriend creating liabilities for her. When she transferred the first time, she had repaired her relationship with her parents and felt encouraged by her relationships with her instructors. This increased her assets and decreased her liabilities. However, when she transferred again, she had few assets, and her work and peers were a big liability. Her final transfer allowed her to live at home and receive more support from family. Work remained a liability.

Elena started strong with academic *strategies*, such as completing her assignments during study hall. She also was successful in recognizing when she needed to leave a situation and used transfer as a *strategy*. However, during her last two institutions, she used missing class to work as a *strategy* to deal with financial stress, which created a liability. This was very evident at institution three, where she notes she “was hardly ever there.” At her last institution, she described positive *strategies* such as her choice of a flexible major available through online classes so she could work and mentioned that she sought help to address her mental health concerns.

EMMA JAY

Emma Jay enrolled in four institutions, and a summary of the evidence of her 4 S's is provided in Table 5.4. When she initially enrolled, it was her choice because she was looking for career opportunities. She presented this as an asset because she was more prepared for academic success than when she graduated high school. However, she had a lack of experience in academic success, which was a liability at first. When she started, there was also the stress of being a single parent and working three jobs.

When she enrolled at the second institution, she remained in control of the *situation* because it was her choice, and she was now better prepared because she could rely on the experience of her previous degree to give her more confidence. However, she felt a loss of control of the *situation* when she was dismissed from the program. It was her choice when she enrolled in a new institution, but she felt the financial stress of the tuition and a sense of urgency to be successful. When she described her enrollment at the last institution, she only mentioned positives such as it was her decision to enroll, less financial stress, and fewer family responsibilities.

Table 5.4 Emma Jay's 4 S's

Academic Transition	Situation		Self		Support		Strategy	
	Asset	Liability	Asset	Liability	Asset	Liability	Asset	Liability
Initial enrollment institution 1	Low	High	High	Low	High	Low	High	Low
Lateral transfer to institution 2	Mod	High	High	Low	High	Mod	High	High
Lateral transfer to institution 3	High	High	High	Low	High	Low	High	Low
Vertical transfer institution 4	High	Low	High	Low	High	Low	High	Low
Overall evaluation of factor	Mixed resource (Strengthened)		Very high resource (Remained stable)		High resource (Remained stable)		High resource (Remained stable)	

Emma Jay was highly committed to degree attainment at each institution and strongly believed in the value of education. These assets under *self* remained high throughout her enrollment. She briefly mentioned noticing that she was always “older than everybody” but quickly brushed it off with a laugh and viewed it as unimportant. She also stated that she was motivated by her poor high school grades to be successful in college.

Emma Jay initially described a phenomenal babysitter and her instructor's *support*, and these were noted as assets. Throughout the rest of her enrollment, she gave examples of how various family members, especially her husband, were support assets. She described the second institution as unsupportive when she was dismissed from the program. She did not blame them for her failure but was still angry at her treatment when she needed help exploring options. She briefly mentioned some negative experiences

with her last institution that could be categorized as unsupportive, but overall, she holds the school in high regard.

Emma Jay used enrollment decisions as a *strategy* to modify *situations*. She also described hard work as a *strategy* for academic success. When she experienced the program dismissal at her second institution, she immediately started looking for a new way to get a degree and found a program she could finish quickly. At her last institution, she described times when she self-advocated, adjusted to a new timeline, and used the flexibility of an online program, and these all appear to be her *strategies* for success.

LASHAWN

Lashawn enrolled in five institutions, and a summary of the evidence of her 4 S's is provided in Table 5.5. During her college journey, her *situation* assets remained moderate. Her first enrollment was triggered by high school graduation, and within her control to make the decision to enroll. However, she described it as just the next step after high school graduation. She also got married and started a family, and they were moving due to her husband's military service, so she lost the ability to control where they lived. Family, military, and work commitments remained a liability within her *situation* throughout her enrollment. However, when she was able to enroll in online classes, these were less of a liability.

Lashawn's assets for *self* were her strong belief in her ability to do college work and her commitment not to give up because it was something she wanted (but not needed). When she first enrolled, she explained that she did not have a true plan and did not think a college degree was ever a "must" for her. She did not seem motivated to push forward to graduation until she returned to institution four and then transferred on to

institution five. Lashawn did not mention any strong support assets. She continued to reference that she has to rely on herself. She did credit her first roommate for being helpful. She also mentioned the support of an instructor at institution four who encouraged her.

Table 5.5 Lashawn's 4 S's

Academic Transition	Situation		Self		Support		Strategy	
	Asset	Liability	Asset	Liability	Asset	Liability	Asset	Liability
Initial enrollment institution 1	Mod	High	Mod	High	Low	Mod	High	Low
Lateral transfer to institution 2	Mod	High	Mod	High	Low	Mod	High	Low
Lateral transfer to institution 3	Mod	High	Mod	High	Low	Mod	High	Low
Reverse transfer institution 4	Mod	Mod	Mod	High	Low	Mod	High	Low
Swirl to return to institution 3	Mod	Mod	Mod	High	Low	Mod	High	Low
Swirl to return to institution 4	Mod	Mod	High	Low	Mod	Mod	High	Low
Vertical transfer institution 5	Mod	Mod	High	Low	Low	Mod	High	Low
Overall evaluation of factor	Low resource (Remained stable)		Mixed resource (Strengthened)		Low resource (Remained stable)		Very high resource (Remained stable)	

Lashawn's overarching *strategy* was to transfer when needed because she had no choice. Lashawn was not overly concerned about this and framed it as not a problem for her because she had done things on her own terms. She moved where the military took them and enrolled as it was convenient and available. Another asset she mentioned was using the campus resources such as the writing center. She also transitioned to online courses, which made it easier for her to stay enrolled.

NIKKI

Nikki enrolled in four institutions, and a summary of the evidence of her 4 S's is provided in Table 5.6. However, her enrollment at institution 2 was for an additional job certification that she decided not to pursue. She briefly mentioned it but did not share details, so it was not assessed. During her college journey, her *situation* assets remained high in terms of the timing being expected after high school graduation and within her control to make the decision to enroll. She mentioned that as the first in her family to go to college, she did not completely understand all the college opportunities available or the financial aid process, which limited her options. Her limited financial *situation* did influence her first enrollment *situation* and created some stress.

Nikki's assets for *self* were high because she was committed to attending college to improve her career opportunities. Additionally, she believed in her ability to be successful in college. These assets remained constant during her enrollment.

Her *support* assets remained high. She specifically mentioned emotional support from her parents when she started college. She also referenced her classmates and instructors as positive supports. Later, when she returned for another degree, she acknowledged the huge amount of support she received from her husband. The only

liability noted was at institution three, where she explained her anger with the financial policy when she lost faith in the institution.

Table 5.6 Nikki's 4 S's

Academic Transition	Situation		Self		Support		Strategy	
	Asset	Liability	Asset	Liability	Asset	Liability	Asset	Liability
Initial enrollment institution 1	High	Mod	High	Low	High	Low	High	Low
Trial enrollment institution 2	NA	NA	NA	NA	NA	NA	NA	NA
Vertical transfer to institution 3	High	Low	High	Low	High	Low	High	Mod
Lateral transfer institution 4	High	Low	High	Low	High	Low	High	Low
Overall evaluation of factor	High resource (Remained stable)		Very high resource (Remained stable)		Very high resource (Remained stable)		High resource (Remained stable)	

Nikki never seemed overwhelmed within her college journey and exhibited positive *strategies* such as working on the weekends to deal with her early financial stress. Later, she described the sacrifices she made at home, such as studying at her son's ball game or ignoring housework so that she could concentrate on coursework. The only *strategy* that did not work well for her was picking a convenient major that she ultimately did not want to pursue at the third institution.

OLIVIA

Olivia enrolled in six institutions, and a summary of the evidence of her 4 S's is provided in Table 5.7. During Olivia's first enrollment, her *situation* assets were moderate in terms of the timing being triggered by high school graduation. However, she

felt pushed by her parents to enroll and had limited options due to low admission test scores. She was happy to get to move out of her house and live on campus. However, when she decided to move back home, the *situation* was out of her control because her parents forced her to enroll in a community college due to financial concerns and would not allow her to stop out. She improved her *situation* assets by moving and feeling more in control of her choices going forward. Her *situation* assets remained stable, and the only liability noted was some high stress during nursing school.

Olivia's assets for *self* fluctuated based on her motivation. She always believed in her ability, but she was not committed to finishing a degree until her later enrollment at institution 5. When she returned for her nursing degree, she was highly motivated by career opportunities and committed to quickly finishing so she could establish her independence from her husband.

Olivia's parents remained a support asset through her first five institutions. They provided both financial support and encouragement. However, her boyfriends and peers were a distraction. Later, when she returned to institution 4 for her nursing degree, she acknowledged the support she received from her husband and peers. During her most recent enrollment, she acknowledged the support of her new husband helped her immensely.

During Olivia's early enrollment at her first four institutions, she did not mention many *strategies* that were assets. She admitted that she "goofed off" for so long and referenced partying with her friends and pursuing boyfriends. The one *strategy* she mentioned was changing her major to a degree that allowed flexibility so she could finish degree requirements quickly. However, when she returned to college to be a nurse, her

strategies were more effective such as studying with peers, using campus resources, and working harder in general.

Table 5.7 Olivia's 4 S's

Academic Transition	Situation		Self		Support		Strategy	
	Asset	Liability	Asset	Liability	Asset	Liability	Asset	Liability
Initial enrollment institution 1	Mod	Mod	Mod	Mod	Mod	Mod	Low	High
Reverse transfer to institution 2	Low	High	Mod	Mod	Mod	Mod	Low	High
Lateral transfer to institution 3	High	Low	Mod	Mod	Mod	Mod	Mod	Low
Lateral transfer institution 4	High	Low	Mod	Low	High	Low	High	Mod
Vertical transfer institution 5	High	Low	High	Low	Mod	Mod	Mod	Low
Swirl to return to institution 4	High	Mod	High	Mod	High	Low	High	Low
Vertical transfer institution 6	High	Low	High	Low	High	Low	High	Low
Overall evaluation of factor	High resource (Strengthened)		Mixed resource (Strengthened)		Mixed resource (Strengthened)		Mixed resource (Strengthened)	

THATCHER

Thatcher enrolled in three institutions, and a summary of the evidence of his 4 S's is provided in Table 5.8. When Thatcher described his initial enrollment *situation*, he mentioned that he purposefully graduated from high school early so that he could have a short break to be ready to start college. He still enrolled in college within the expected

time of his other peers. However, he mentioned feeling “stuck” in terms of college choice because of low college admission scores and his financial *situation*. He was excited to transition into the second institution and felt like he was getting on track. However, the experience quickly turned stressful when he realized he was not a good fit for the institution. He then made an unexpected transfer to a third institution but felt in control and relieved to have a good option.

Table 5.8 Thatcher’s 4 S’s

Academic Transition	Situation		Self		Support		Strategy	
	Asset	Liability	Asset	Liability	Asset	Liability	Asset	Liability
Initial enrollment institution 1	Mod	Mod	High	Low	High	Low	High	Low
Vertical transfer to institution 2	High	Mod	High	Low	High	High	High	Low
Lateral transfer institution 3	High	Low	High	Low	High	Low	High	Low
Overall evaluation of factor	High Resource (Strengthened)		Very high resource (Remained Stable)		Mixed Resource (Fluctuated)		Very high resource (Remained Stable)	

Thatcher described himself as independent and had a strong belief in his abilities. He valued a college education and was motivated to do well. These assets under *self* factors remained high throughout his college enrollment. Additionally, he described the *support* of his parents and brother as remaining constant. At the first institution, he also described the support of an advisor. At the third institution, he shared examples of extremely positive support from his on-campus job and peers. However, the lack of support and relationships with peers at the second institution was a huge obstacle for him.

Thatcher exhibited many *strategies* that kept him moving forward. He used enrollment and transfer to modify the *situation*. He also explained how he worked to earn

a high grade point average so he could earn scholarships and therefore improve his options. He also noted seeking counseling when needed. He also frequently used campus resources such as tutoring, the writing center, and the fitness center. However, there was a point at the second institution when he indicated he was overwhelmed by the lack of friends and connections on campus. Overall, he was satisfied with the choices and framed his experiences as beneficial.

TRIUMPH

Triumph enrolled in seven institutions, and a summary of the evidence of her 4 S's is provided in Table 5.9. During her college journey, her *situation* assets remained high in terms of the choice to attend being within her control. During her early enrollment, she referenced the pressure of being a single parent and some financial constraints. This seemed not to be as much of a factor when she got married. However, after her divorce, her *situation* liabilities became high because she was facing great financial stresses. She recently lost her job and is feeling a loss of control of the *situation*.

Triumph was highly committed to degree attainment at each institution and strongly believed in the value of education. These assets under *self* remained high throughout her enrollment. The only time she doubted her ability was when she attempted the technical certification at institution 6, where she took a risk to try something new but then realized it was not the right fit for her, so she was not committed to finishing.

Her *support* assets varied during her enrollment, and she indicated that she mostly had to rely on herself. During her early enrollment, she credits her godmother and brother as some source of support. She also acknowledged the support of her early faculty members. Later, her husband provided some financial support, but that became a liability

when they divorced, and she was left with no support. At institution 4, she stressed how she could not “relate” to peers because they were almost all white, and as an African American, Triumph felt like “the only one.” Additionally, she indicated that during her more recent enrollments, she found professors to be less invested in students’ success.

Table 5.9 Triumph’s 4 S’s

Academic Transition	Situation		Self		Support		Strategy	
	Asset	Liability	Asset	Liability	Asset	Liability	Asset	Liability
Initial enrollment institution 1	High	Mod	High	Low	Mod	Low	High	Low
Vertical transfer to institution 2	High	Low	High	Low	Mod	Low	High	Low
Lateral transfer to institution 3	High	Low	High	Low	High	Low	High	Low
Reverse transfer institution 4	High	Low	High	Low	High	High	High	Low
Vertical transfer institution 5	High	Low	High	Low	High	Low	High	Low
Reverse transfer institution 6	Low	High	High	Mod	Low	Low	Mod	Mod
Vertical transfer institution 7	High	High	High	Low	Low	High	High	Low
Overall evaluation of factor	High resource (Remained stable)		Very high resource (Remained stable)		Mixed resource (Weakened)		High resource (Remained stable)	

Triumph rarely seemed overwhelmed within her college journey and exhibited positive *strategies* such as finding joy in her course work, seeking out mentors, and switching to online courses to accommodate her work schedule. Her overarching *strategy* was to transfer when needed, either because the institution did not offer something she needed or because her family moved. The only liability noted was she seemed overwhelmed during her time at institution six, where she was unable to pass the

certification. At the time of the interview, she was also struggling to find a *strategy* to pass her current classes, given her change in employment status.

THEMES IN THE DATA

The following section organizes the themes that emerged from the data and describes the themes through the participant's voice. The themes are organized by the 4 S's, and a summary is provided in Table 5.10. As each theme is connected back to the 4 S's, it illustrates how these factors shaped participants' college experiences. Table 5.11 gives an overall summary of the themes by participant.

Table 5.10 Organization of Themes by 4'S's

Situation	Self	Support	Strategies
-Financial concerns control decisions	-Never let myself not finish -Education is the key to a better future -Appreciation of learning	-Influence of interpersonal relationships -Interacting with faculty and staff -Failed by the institution	-Living with my choices -Needing to work -Majors of convenience

THEME RELATED TO SITUATION

The first factor considers the students' situations, and for these participants, their financial situation greatly influenced this factor, especially in terms of students feeling in control and stressed. Every participant mentioned how financial concerns influenced their decisions and are described in detail in the following paragraphs.

Financial concerns control decisions. Financial concerns were mentioned by every participant and were a major factor for seven of them. For Audrey, her main reason that she decided to go to college was to "better herself," which she qualified to mean "get out of the neighborhood I grew up in" and "overcome barriers of financial gain and live a

better life for myself.” However, she was concerned about the cost of attendance, and Audrey said that at first, she thought, “I’ll never be able to afford it.” Her dad explained about grants and scholarships, and she made the decision to “go to college until I need to take out a student loan.” When asked about her reasons for transferring, she explained, “the reason I’ve been doing my school career the way I have been is the fact that I have had to. It was mostly based on tuition.” She pointed to the “significant difference” in the cost of community college versus a four-year university. She was pleased to be “saving a lot of money” by attending a community college for the first part of her degree. She also has always lived at home with a parent to save money.

Bobbi also initially chose a community college because of the lower tuition cost. She also first enrolled in college to be a doctor, which she said she likely picked for “financial reasons” to have a high-paying career. She identified as coming from a lower socioeconomic status and wanted something better for the future.

Concerns about money dominated Elena’s college experience for her entire journey, and she summarized that most of her decisions to transfer were based on “financial” reasons. She chose her first college because she received a significant athletic scholarship. Early in her college career, she often felt like her parents tried to “control her” with money, and when they did not agree with some of her decisions, they no longer gave her financial support. This caused her to start working, and her job often took priority over school. She has a noteworthy philosophy on juggling work and school, which she explains as “I can always go back to school and finish a class, but if I fall behind on my bills that’s my car repossessed [and] how can I get to work?” In other

words, she had often prioritized work over school when it came to attendance and completing assignments. She also eventually moved back home to save money.

For Nikki, her main reason for attending college was because she “wanted to not have to struggle.” She had seen “everybody” around her struggling financially, and she wanted something else for herself. She also chose to major in nursing because it seemed like the “smart thing to do” so “you’ll always have a job.” Later in her college experiences, her disagreement with the financial practices at one institution concerning their credit card fees triggered her to reconsider her enrollment at that school and ultimately led her to transfer.

Olivia’s situation was different from the others. During her first degree, she did not have many financial concerns because her parents took care of her bills. However, she was clear that she was not allowed to sit out a semester because she needed to be on her parents’ insurance, so it is not unfair to say that financial concerns were one of the main reasons she stayed enrolled during this period. Later in life, when she was preparing for her divorce and needed to be financially independent, she returned to school to be a nurse. Like Nikki, she believed that nursing was a good career path because of the salary and available positions.

Triumph also identified nursing as a good career choice, and her original intention was to major in nursing because of her experiences as a certified nursing assistant. While ultimately she changed her major, she still is convinced that her education will lead to a “badass job” where her input is valued. Throughout the early part of her story, she also mentioned her community supporters who would “slip some money in [her] hand,” which made it possible for her to have food and gas for her car.

Financial concerns are found throughout Thatcher's journey. He worked hard at the community college to have a high grade point average to be eligible to apply for scholarships when he transferred to a four-year school. Later, when he transferred again, he considered out-of-state schools, but he wanted to be "realistic" about what he could afford. He also considered changing majors but ultimately decided to "finish it out" because he "couldn't fathom spending thousands of dollars on starting over."

Emma Jay saw education as a way to get a better job than the "kind of nothing jobs" she had before she finished an associate degree. She also took out loans as needed and alluded that she had incurred significant debt along the way. Lashawn did not go into much detail about her financial situation but did indicate she needed to work fulltime, so her enrollment needed to be part-time.

THEMES RELATED TO SELF

The second factor is self which includes personal characteristics and psychological resources such as age, socioeconomic status, gender, outlook on life, values, and commitment (Goodman et al., 2006; Schlossberg, 2011). The theme *never let myself not finish* speaks to students' commitment. When asked if they ever thought about quitting, most participants never seriously considered quitting. Participants' commitment also was noted in the theme that *education is the key to a better future*. Multiple participants focused on the value of education and its ability to help them achieve better lives or jobs. Another part of self is to consider the values of a participant. The theme of *appreciation of learning* illustrated ways participants value knowledge acquisition. The following subsections describe these themes in detail and provide examples from the data.

Never let myself not finish. When they were asked if they ever thought about quitting, five participants said that they never seriously considered it. For Audrey, who worked along the way and invested her own money to avoid student loans, the idea of quitting was never an option. She said, “if I were to quit, it would be like I was throwing away my own money.” She is also motivated to earn “that paper, the degree.” When she received her associate degree, she was motivated to continue. She explained, “I just saw that paper, and I’m like, wow, two more years, and I get a bachelor’s... me being able to hold that degree and say wow, I’ve earned this and then, you know only two more years and I can get that second one, and that was really another boost to morale.”

Bobbi had to stop out to take care of her sick child, but she says she never really contemplated giving up. Her response to considering quitting school was:

Honestly, maybe. Just because it’s so hard and like there is a wanting to but not a realistic wanting. Just kind of like a child pouting kind of wanting... like this is horrible and I hate it, but it’s never been inside of me to stop something that I started...I have to finish it. I would never let myself not finish. Yeah, and that’s why, even though it was tough. It took me a while, but I got it done.

At the time of the interview, Elena was feeling burnt out and said, “I’m just to the point where I’m over school, so I don’t like any of it,” but she still seemed committed to graduating. While her parents, especially her mom, have been “pushing her to finish,” she also noted, “I want me to have my degree because I know in the field that I’m in, I need a degree... just knowing that I need it has kept me going.” As mentioned earlier, she may drop a class if she needs to work more, but ultimately, she wants to graduate. She said she

reminds herself, “you did not go to school for four or five years to quit right now, so just get it done. I mean [I] thought about quitting, but I’ve never really entertained the idea because I know it is not an option.”

Like Elena, Lashawn does not feel like school is her top priority and takes a break from school when she needs to focus her attention elsewhere. She is very clear that a degree “wasn’t a must” for her to work in her chosen career path, but she still never considered quitting. She is very self-reliant and explained, “I either push myself to do it, or it won’t get done.” Triumph talked about the “will to succeed” and that “there’s nothing like somebody in the back of your head saying you’re not going to make it to make you make it.” She also said she “was my own support system” and would not let herself give up. Triumph explained that “the fact that I’m not letting anything stop me” is a strength. She compared herself to other students and said, “I guess a lot of students, especially those fresh out of high school if they are up here where they’re all A’s and then they falter, it can be a big disappointment, whereas I’m gonna push pass it and keep going. I’m not going to let that stop me.”

Education is the key to a better future. Multiple participants focused on the value of education and its ability to help them live better lives or attain better jobs. Triumph said it was “instilled in me to go to school.” Her godmother knew that “education was key” and told her, “You have to go to school.” Bobbi echoed this idea when she explained, “You know my family is lower socioeconomic levels and stuff ...just kind of instilled in me from a young kid to do better and in order to do that I needed a college education.” As discussed earlier, Nikki and Audrey’s main reasons for going to college

were job opportunities. Audrey recalled a frank discussion with her stepmother after her high school graduation:

My stepmom looked at me when I told her I was thinking about not going to school and working. I guess to me, I wanted to start a career... I wanted to start working. She said OK, I want you to look at your life as it is now. Look at your job, your home life. I want you to really look at it and if you like it then fine but if you don't like it then you're probably going to want to go to school or do something because you have to change something. And I realized yeah, I don't want to look up [and] the rest of my life [is] like this. I want to better myself. So, the main reason I wanted to go back to school was to get out of the neighborhood I grew up in [and] to overcome barriers of financial gain and live a better life for myself.

Nikki first decided to attend college because she “wanted to not have to struggle.” She chose to major in nursing because nurses “always have a job,” but now that she is studying informatics, she seems excited to make a difference in the way she can help the patient electronic health record make more sense for clinicians. She has already moved away from nursing and into a role with managed care data. In terms of new job opportunities, she said starting her current degree, “doors that were previously shut to me... have just blown open.” One of the first things that Thatcher discussed in his interview was the belief in the power of the education system. He said:

Attending college, like at least in my family, was everything. You know, that was the number one thing I had to do. It wasn't ... enforced just like more so encouraged but also kind of like, you know, being the child of

immigrants that was the main goal... have your kids here and you have them inspired enough, inspired to go to college and get a degree and to just lead a better life.

Emma Jay also mentioned the power of education and believed “everybody should have some sort of an education.” She explained it leads to a better society where people “learn how to talk... learn how to be able to look for resources and look around the world.” She returned to school because she was tired of a “sales” job and “really need[ed] a profession,” and she had “fantasized about being a surgical tech.” That started her on the path that eventually led to majoring in public health. She becomes very animated, explaining how she is going to help people as a certified health education specialist.

Appreciation of learning. While related to the idea that education is key, a separate theme emerged that could be described as an appreciation of learning. For Audrey, she explained, “my education has really expanded the way that I think about the world and in the way that I interact with it.” Elena explained it in a slightly different way, “I may not seem like a nerd, but I love learning. I would love to have those degrees. It has been more the financial stress that has held me back more than anything.”

Emma Jay struggled in high school and described looking back at her high school transcript and being very embarrassed at her “D average” but found college to be a better experience. She said, “I hated school, but once I hit my thirties or after my first degree, it’s like I was hooked on education.” Emma Jay is not just interested in what the degree can do for her; she is excited to work with clients to pass along her knowledge to help them manage their health conditions. For Bobbi, she says it is “still in my head that I

maybe want to go back and go to med school” but acknowledges that it may have to wait until her children grow up a little more.

Triumph had the most to say about what she had learned over the years by being exposed to new ideas. She singled out her classes in African American studies, where she learned “all the stuff I just didn’t know going to a public school” because “African American in our history was not something we did.” She said, “it captured me,” and “I was so intrigued.” Later, when asked what is important for understanding her journey, she replied, “You asked me what motivates me to keep on going, and that’s a good question...why wouldn’t education be the motivation for anyone? It’s a must.”

THEMES RELATED TO SUPPORT

The third factor, support, refers to social support such as friends and family (Goodman et al., 2006; Schlossberg, 2011). Many participants described how *interpersonal relationships* influenced their educational endeavors. This included their *interactions with faculty and staff*. These were both assets and liabilities for students. A significant liability was when participants *felt failed by their institutions* because the institution did not fulfill its commitment to its students. The following subsections describe these themes in detail and provide examples from the data.

Influence of interpersonal relationships. Within the stories of seven of the participants, it was apparent how much they depended on their families for assistance. While Lashawn and Triumph did not have much in the way of family support, the rest of the participants all relied heavily on their families for support, both financial and emotional. Thatcher was an independent student and often found himself alone at events where other students would have had a parent present. He did all the campus tours and

research on his own. He went to orientations by himself and applied for his own financial aid. However, he knew if he “absolutely needed my mom or my brother to come with me to anything on campus, I don’t doubt they would come.” He also says they were “incredibly supportive,” but he likes to do most of it on his own. When his “mental health was not good,” his parents and his brother helped him not give up and encouraged him to find a healthier situation where he did not feel so alone.

Audrey said that her mother, stepmother, boyfriend, and especially her father have been a “great support system.” She said she recognized “that there is an issue with the support systems like a lot of kids that don’t have the support systems and don’t go seek higher education.” She is quick to point out that without her father’s support, she would “probably not [have] gone to school.”

Bobbi married early in her college career but always had the support of her husband, who was willing to “pick up the slack” when she had school responsibilities and said there were times when “he was like a single parent.” After the birth of her younger son, her mother moved in to help with childcare, and she said, “I don’t think we would have made it without that.” Also, her sister, who is a nurse, was a good sounding board when Bobbi was in nursing school.

Elena’s relationship with her parents went through ups and downs throughout her enrollment, and at the time of the interview, she was living at her parents’ house to ease the burden of living expenses. Her mom is also the one “pushing” her to stay in school. She credited her grandparents as “bigger supporters” than her parents because if she were “ever behind on a bill... they would help [her] out.”

Initially, Olivia's parents supported her financially but eventually, after her fourth transfer, they "finally cut me off." She also noted, "then, of course, I started doing better in school. It was my money." After she had children and was returning to school, her mother would help with childcare. She also said her sister was always a big supporter. At the time of the interview, her spouse had convinced her to return to school and explained how they could afford it. She named him her "biggest supporter."

Emma Jay said she was the "luckiest person" when it came to support systems. When she first returned to school, she was able to quit her insurance job and work for her parents, so she had the flexibility to attend school. She also had the "full support of [her] husband and children" When she returned to school, her children were adults, so there were times when they were all in school, and they emotionally supported each other. She also had sisters who would motivate her when she felt like giving up. Overall, she, too, credited her husband as her "biggest" supporter.

When Nikki first started college, it was mostly up to her, but when she returned to school, her husband was very supportive, and they adjusted their lives so she could finish faster. She explained that her whole nuclear family (husband and son) had earned this degree:

Well, at first, I was doing it one class at a time, and I told him if it... you know, I really don't want you guys to suffer. I really want to still be around to do laundry and cook and be a mom and a wife. And then it was taking too long. And I said, you know if I really just buckle down and do three at once instead of one at a time, I can get through this thing a lot faster. He said you know, do what you do. I'll be here, and so what if the

house isn't as clean as you might like it to be normally. I said, okay, and I just had to teach my kid to wash his own clothes, and he does all the grocery shopping. He does pretty much all the cooking. I do the cleaning.

Yeah, it's my family. It's everybody's degree.

Interpersonal relationships were not always a positive factor. For Bobbi, Elena, Olivia, Lashawn, and Triumph, some relationships were liabilities in terms of support and put their college education at risk. For example, Bobbi's son was ill, and she had to stop out to care for him. Elena's boyfriend's infidelity caused her to transfer. Olivia attributed transferring many times to either go to be with or get away from boyfriends. Lashawn and Triumph had spouses in the military, which led to frequent relocations and transfers. Triumph's divorce caused her significant financial issues and detracted her from her studies.

Interacting with Campus Faculty and Staff. Seven participants identified some key experiences with university personnel. Audrey mentioned valuing the "intimate connections" that were possible on campus. Those seem to be related to the size of institutions and specifically stated that the community college allowed for a "more intimate education." Bobbi also appreciated her community college experiences and explained, "you have professors there that are really there for you and understanding...they just realize their program and their population." For her, that meant professors who are more "considerate of the fact you have a family, you have a job not to slack off but just more considerate of that stuff." She compared this to her experience at a four-year college when she approached her professor's office and was rudely dismissed.

He was annoyed because it was time to go to class, and she did not get a chance even to ask him if she could make an appointment for later. Bobbi recalled:

I remember going to one of my professor's office one time in the morning before classes because I was struggling and I needed to ask a question, and I get to the door, and he's like you really going to come in here a few minutes before class. Didn't even hardly look up at my face like this is so rude, and I'm like, oh, sorry, and I just turned around and walked out. I wanted to cry. I'm like, wait a minute. I'm struggling, and this is what I get when I go to try to talk to him. Granted, I wasn't going to ask him to tutor me before class. I was actually going to ask when a good time was that I could come back, but... Yeah, it was ugh.

Listening to her story, her voice was still raw with emotion from this encounter.

Similarly, Triumph mentioned that she has struggled with one of her current professors, who was not understanding Triumph's current extenuating circumstances. She explained:

I have two professors that have been understanding. Who allowed me to breathe and do all the things that I need to do, and one professor like oh well, you just got to toughen it up, and that is definitely not what somebody wants to hear when they're going through a lot of stuff and plus figure out how you going to get the money to continue going on to school and it's just been a nightmare.

Triumph compared this to her earlier experiences in higher education and explained that "back in 1990, that's when schools really...professors were professors, they invested in you. They make sure you knew what you needed to know, not like now. You don't have

that human touch...” She is comparing her current situation when she first attended college and had very positive experiences with professors. She had one professor who became her mentor and who she now calls her “best friend.” This professor invested time to mentor Triumph and even gave her own money and sent small checks to Triumph for food and gas. She also was impressed by her first experience with an African American professor whom she found “intriguing” and who challenged her beliefs, but she loved the experience.

Lashawn had mentioned an instructor at her community college who “helped her through the process and the courses” and “pushed” her to transfer and work on a bachelor’s degree. Elena liked the small size of some of her classes because she was “the type of student that thrives whenever I can build a relationship with my professor.” Although she never mentioned one specifically, she alluded that she had some good experiences. However, she was concerned about the rigor in grading and felt like some professors were inflating grades. She explained that “a lot of what didn’t motivate me in college was because of how easy it was for just anybody, and it didn’t feel challenging.”

Thatcher only mentioned professors to say he “never had any bad professors,” but he singled out an advisor at a community college who he holds in “high regard” because he was willing to meet frequently to help Thatcher find his next school. On the other hand, Emma Jay was “not very happy” with her advisor because of some miscommunication about her timeline to graduation when the advisor had assured her an independent study would be approved, but it was not. Elena also noted that “advising was a problem” and believed that “a professor should not also be an advisor because ... they don’t have all the like knowledge about all the different things and different classes.”

Because Elena had transferred so many times and her transcripts were complicated, she would only trust a “dean” to “do my advising.”

Failed by the institution. Six of the participants shared examples of experiences where they felt in some way failed by their institution or that the school did not fulfill its commitment to its students. Emma Jay said, “everybody wants you to get in, but then when it comes to really working to get you out, that seems to be a problem.” She said she had felt that way at each institution she attended. For her, that meant “\$10,000 in extra loan fees” along with additional time and extra credit hours. Even after many years, she still has a lot of anger about her dismissal from her second institution. She accepts that she did not fulfill a requirement, but she still is incredulous that they would not give her a second chance when she was so close to graduation and even more upset that they would not help her transition into another degree within the community college. She actively campaigns against others attending this institution because “they’ve done a lot of people wrong.” At her current institution, she felt like she “couldn’t find anybody to help” when she was struggling in a summer class and needed tutoring. She eventually had to withdraw from the class and repeat it in a later semester. She also had communication issues with her advisors that added time to her degree.

Like Emma Jay, Triumph said, “they [admissions] told me all the stuff you’re doing is going to be wonderful; you’re going to be able to graduate to get your bachelor’s degree,” but then she was plagued with “bad experiences with registering.” She went on to say, “it just took too long to get my paperwork to critique my grades, to talk to a counselor, to get enrolled, to schedule the classes; it was just a nightmare.” Eventually, after she “voiced her concerns,” she was able to get assistance.

Audrey also mentioned “bad experiences with administration” at all three of her schools. She identified the “administration and the tuition” as her biggest obstacles. The bad experiences she described were about accepting her credit toward a degree. When she originally transferred into her third institution, she started classes a week late because the process of reviewing her transcripts took so long despite her applying several months in advance. Bobbi also said that when it comes to understanding transfer policies, she “felt failed because she wasn’t given accurate information” and therefore “wasted so much money.”

As stated earlier, Nikki felt anger toward her second institution because they changed a financial policy that added a fee for credit card payments. She was so discouraged by this new practice that it caused her to reconsider her enrollment at the institution, and she eventually transferred. However, this worked out to her advantage because she was glad that she took the time to reconsider her goals and find a new major.

Perhaps not completely the institution’s fault, Thatcher became quickly disillusioned at his second institution because he realized it was a “suitcase school.” He said there was a campus culture of going home on the weekends, which left him alone every weekend. Ultimately, he did not make friends, and his isolation led to some mental health concerns. He transferred because it was not what he expected when he applied, and “the environment of that institution [and] the student body wasn’t a great fit.”

THEMES RELATED TO STRATEGY

The fourth factor, strategy, refers to the responses to dealing with change which includes modifying the situation, finding ways to reduce stress, or reframing how the situation is viewed (Goodman et al., 2006; Schlossberg, 2011). Choosing *majors of*

convenience is an example of ways participants modified the situation. The theme of *needing to work* is an example of a strategy to reduce financial stress. Every participant mentioned working at least part of the time while enrolled. The theme of *living with my choices* describes ways participants reframed how they viewed their journey. The following subsections describe these themes in detail and provide examples from the data.

Majors of convenience. Six of the participants specifically talked about the time related to degree completion and choosing a major that fits their timeline. Bobbi wanted to be a physician's assistant but also to find a "quick program so I could get a job in the medical field." She decided to become a certified medical assistant, and for her, the fastest route was to attend a for-profit school. She said that she would have attended a public community college, but there are "waiting lists for everything," and she wanted "it to be done so I could get back to my path of what I was planning to do ultimately." However, she admitted it was an expensive program. Emma Jay had a similar experience when she was dismissed from her program at the second school and felt like she "needed to get out and work and help the family," so she enrolled at a for-profit institution.

For Nikki, when she decided to pursue a bachelor's degree, she also wanted to make a career change and found the Healthcare Administration program. While she "wasn't that interested in it," she thought it "just seemed convenient." She ultimately changed her mind and decided to switch majors and intuitions to an area where she sees a need in healthcare.

While Elena was originally interested in history and criminal justice, she had not made much progress toward either of those degrees. After four years of taking classes,

she decided to major in liberal studies. She explained, “Because I moved around so much, the only way I could get a degree in an ample amount of time was to do a BLS in different concentrations and stuff cause if I wanted to get like an actual history major, it would have taken like two more years, and I was ready to be done.” Olivia came to a similar conclusion at her fifth institution. She recalled a conversation with her advisor where they were mapping out her courses to graduation. Olivia was struggling in math and was concerned about prerequisites. When looking over the program requirements, she realized, “I’m gonna be here forever.” She asked her advisor, “how can I get out of here quickest? I’ve wasted all this time. I’ve got to get a degree.” She said the advisor introduced her to the major in interdisciplinary study and said she could be finished in two semesters. She decided she was “in” and was “just ready to get out of here.” She explained that a degree in interdisciplinary studies “means I went to 5,000 different schools with 5,000 different classes, and they gave me a degree.”

As mentioned before, Thatcher was majoring in marketing and considered changing majors. He was concerned about the cost of starting over but was also concerned about being “irresponsible” by “adding time” to his degree, so he would not even consider adding a minor. When he first transferred to his third and final school, he met with an advisor who walked him through the degree requirements, and Thatcher decided to stick with the choices that were the quickest route to graduation.

Needing to work. Every participant mentioned that they were working at least part of the time while enrolled. Audrey had a job throughout her college experience which played a role in her ability to stay debt-free. She explained, “there was never a time where I wasn’t working” and that her schedule of attending class and going to work

was on a cycle of “go home and repeat.” She also shared that some of her jobs were supportive and let her do homework while working. At his final institution, Thatcher worked a part-time job on campus to help with his expenses and found this to be one of the most rewarding parts of attending this school.

Elena described how she started working in a restaurant as a waitress and jokingly stated that it “went downhill from there.” She mentioned many times when she would miss class so she could work. Nikki also waitressed when she was working on her associate degree. She recalled, “I went to school Monday, Wednesday, Friday, and I waitressed at Waffle House the entire time- Tuesday, Thursday, Saturday, Sunday- that was my life for several years.” Now she works as a fulltime nurse.

Olivia was not working during her early enrollment, but when her parents stopped financing her education, she began working during the day at UPS and attended evening classes. She remembered, “it was the school, and work, and getting by at the time.” Now she is a fulltime nurse while enrolled in her current degree. Lashawn also did not work while enrolled at her first institution but has been working since then. During her time in Florida, she started working fulltime in “behavior health” and explained this was her desired field.

When Bobbi graduated high school, she initially wanted to be a physician’s assistant, but she also had family responsibilities, so she knew she had to “make money.” She decided that “it would be wise to have like a trade in the healthcare field” so she would have a job that would help her afford to go to school. This led her to enroll in a certificate program so she could start working rather than starting on a biology degree at a university. Bobbi also pointed out that she “always worked” while attending school and

knows that hindered her ability to be successful in some of her classes. This especially affected her when she attended a college where most of the students were of traditional age. She now works as a fulltime nurse.

Emma Jay started college when she was 28 and had a family, and always worked while in school to support them. At one time, she had three part-time jobs, including an on-campus job in the writing center. She also explained that she negotiated with her family to be a paid caregiver for her father so that she was earning money but also easing the burden of care responsibilities that had fallen on her mother. Emma Jay explained, “So, they paid me, and I wrote up a contract.” This allowed her the flexibility to go to class when needed.

Triumph also mentioned working during different times in her college journey. However, after she divorced, she worked fulltime to support herself and her children while attending the last two institutions. She had recently lost her job, which had created much stress for her to search for jobs while completing her last classes.

Living with my choices. This theme focuses on making choices and living with the results. As discussed earlier, Elena is committed to earning a degree but also is “over school.” She recognized that she “just screwed around the past three years.” Olivia, who is 56 years old, acknowledged she could be “at my age and looking at retirement, but because I goofed off for so long that I’ll probably never get to retire.” She also admitted, “I’ve had people try to lead me in the right way, and I just wasn’t there right then.”

Emma Jay acknowledged that “I’ve basically done whatever I wanted to do my entire life, and it’s been costly at times.” For Lashawn, “family was first, [and] school took a back burner,” and she explained, “it’s a long-drawn-out journey where I could

have done four years and been done, you know, but like I said, life took its course, and I chose a different path.”

When Bobbi reflected on her experiences where she struggled, she said, “as [an] adult now. I want to own it,” but also noted that she could have used more support from college personnel to explain transfer articulation and how the system works. She also noted that “not everybody just moves on this straight linear line ... that’s just life. I guess. Things happen. You mess up. We just pick up and keep going and learn from your mistakes.”

Nikki, who transferred and changed her major, understood it would take longer to graduate, but she was glad she made that decision and explained she “went left to go right.” Thatcher, who was slightly envious of his peers who took a more traditional route, stood by his choices. He said, “I wouldn’t be who I am today if I didn’t have the experiences...so I could get lost in comparison, but I am grateful for the experience I had.”

SUMMARY

This chapter illustrates the themes that emerged from the data collected from interviews. The 4 S’s provided a way to examine the coping factors students employed to navigate the transfer experience. Those ten themes provide a richer understanding of these students’ experiences. These findings give hints as to why they transferred so many times and how they can be better supported. Chapter 6 discusses these findings in further detail and provides implications and conclusions.

Table 5.10 Organization of Themes by Participant

	Audrey	Bobbi	Elena	EmmaJ	Lashawn	Nikki	Olivia	Thatcher	Triumph
Situation Theme									
Financial situation controls decisions	✓	✓	✓			✓	✓	✓	✓
Self Themes									
Never let myself not finish	✓	✓	✓		✓				✓
Education is the key to a better future	✓	✓		✓		✓		✓	✓
Appreciation of learning	✓	✓	✓	✓					✓
Support Themes									
Influence of interpersonal relationships	✓	✓	✓	✓	✓	✓	✓	✓	
Interacting with faculty and staff	✓	✓	✓	✓	✓			✓	✓
Failed by the institution	✓	✓		✓		✓	✓	✓	
Strategy Themes									
Living with my choices		✓	✓	✓	✓	✓	✓	✓	
Needing to work	✓	✓	✓	✓	✓	✓	✓	✓	✓
Majors of convenience		✓	✓	✓		✓	✓		

CHAPTER 6

DISCUSSION, RECOMMENDATIONS, AND CONCLUSIONS

OVERVIEW OF THE STUDY AND FINDINGS

The purpose of this study was to expand the understanding of experiences of students who attend multiple universities (more than two) during their undergraduate experience by describing their journeys, examining the common themes that emerged from the data, and evaluating their use of the 4 S's to navigate transitions. The following research questions guided the study.

1. How do undergraduate students who attend multiple institutions describe their undergraduate degree path and the key experiences that shaped their academic journey?
2. What factors do undergraduate students who attend multiple institutions identify as influencing their decision to persist in college rather than drop out?
3. How are the transfer experiences of undergraduate students who attend multiple institutions shaped by the 4 S's: situation, self, support, and strategies?

The researcher determined that these questions required a qualitative design to collect data rich and grounded in their lived experiences. This allowed for better exploration of the meanings they constructed about their experiences. The researcher identified nine participants who had experience relevant to the research and interviewed them in a semi-structured interview format. The researcher also used their academic transcripts for further evidence of their attendance behavior.

After transcribing their interviews, the researcher identified key experiences in the participants' journeys through higher education, coded the interview transcripts, and wrote a narrative summary of the students' journeys. The researcher then followed up with the participants to allow them to review the summary of their key experiences and check their narratives for accuracy. Finally, the researcher examined the participants' experiences through the lens of the 4 S's for evidence of the ways they handled the enrollment transitions.

DISCUSSION OF FINDINGS AND IMPLICATIONS

It is necessary to consider how the findings relate back to the research questions. Ten themes emerged by thematic analysis when comparing the students' experiences that inform the research questions. Additionally, the final research question is informed by the findings where the 4 S's were evaluated. These findings support previous research that suggests that student swirl and multiple transfer occur due to multiple factors such as convenient location, flexible course offerings, cost, institution failure to meet student expectations, and fit with the environment (de los Santos & Wright, 1990; Kearney et al., 1995; Sturtz, 2006)

IDENTIFYING KEY EXPERIENCES

The first research question asked: How do undergraduate students who attend multiple institutions describe the key experiences that shaped their academic journey? The journeys described in Chapter 4 give a rich description of their unique stories and the way they navigated their path to graduation. Participants were very open to sharing their experiences which included the ups and downs along the way. While no two experiences

were the exact same, seven themes emerged from the data that give insight into some key experiences.

Financial situation controls decisions. Given the cost of college education, it is not surprising that financial concerns were mentioned by every participant. This is related to the need to work while enrolled. However, seven of the participants were clear that financial considerations were the driving force in decisions about why and where to go to college. For some, finances also dictated their overall experience and their ability to engage with the campus. This is especially clear in Audrey and Elena's narratives, and they stated their entire college experience was shaped by financial concerns. Audrey, Bobbi, and Thatcher considered the sticker price and chose community colleges because of their lower tuition. Thatcher also mentioned that even though he was interested in out-of-state colleges, he never seriously considered it an option because of the price. Several of these participants mentioned their dependence on financial aid, including scholarships, grants, and loans.

Other than paying for college, financial situations influenced their choice to attend college and choice of major. Audrey, Bobbi, Nikki, Thatcher, and Triumph believed a college education was necessary to improve their financial situation and guarantee a better future. Bobbi, Nikki, and Olivia picked their majors specifically because of the earning potential and jobs available in the field.

Influence of interpersonal relationships. Seven of the participants relied heavily on the support of their families. For several of the participants, this meant financial support, usually in terms of providing a place to live. Audrey, Elena, Olivia, and Thatcher lived at home with their parents. Triumph mentions financial support from her husband

that she eventually lost during their divorce. Emma Jay said her husband encouraged her to quit work to focus on school. Olivia mentioned financial support during both of her marriages that allowed her to attend. Bobbi's mom provided childcare for her.

Family support meant much more than just financial backing. They used words like "luckiest person" (Emma Jay), "incredibly supportive" (Thatcher), and "great support system" (Audrey) to describe how much their families have meant to their journey. For Thatcher, that meant help during a mental health problem. For Emma Jay, that was "cheerleaders" like her husband, children, and sister. Nikki and Bobbi felt supported by their husbands because, as Bobbi said, they "pick up the slack" when it comes to childcare and house duties.

Interpersonal relationships were not always a positive influence. For Bobbi, Elena, Olivia, Lashawn, and Triumph, some relationships put their college education at risk. The participants had to employ different strategies to combat these liabilities caused by some relationships.

Interacting with faculty and staff. Seven participants identified key experiences with university personnel. This mostly centered around faculty, advisors, and "administration," and there were both positive and negative experiences. The negative comments about the nebulous "administration" were sorted into a separate theme that will be discussed next.

Audrey mentioned valuing the "intimate connections" and a "more intimate education" available at the community colleges. Bobbi and Nikki were also complimentary of their community college instructors. Lashawn also noted an instructor at the community college who was encouraging and instrumental in helping her to pursue

a bachelor's degree. Bobbi believes instructors at community colleges understand their student population, which, in turn, helps the instructor be more supportive of their students' needs.

Triumph also singled out two of her instructors who were important parts of her journey. One of them exposed her to new ideas and challenged her beliefs in a way she had not experienced before. The other was an instructor who took the time to mentor her.

Bobbi did not have fond memories of her instructors at the first four-year institution she attended. Even though years had passed, she was still upset at the lack of respect she received from one of them. Triumph was also less than impressed with her more recent instructors and lamented the lack of investment they were willing to put in students.

Other than instructors, some other campus staff members were mentioned as part of the participants' key experiences. Thatcher identified his supervisor for his on-campus job as a meaningful relationship. He also appreciated his advisor at the community college, who helped him research his next steps to transfer to a four-year school. Thatcher valued the existence of an office that was dedicated to helping students transfer. In contrast, for Bobbi, Emma Jay, and Elena, advising was sometimes a negative experience because they did not get accurate information that caused them to take extra classes or add time to their enrollment.

Failed by the institution. Six of the participants shared examples of experiences where they felt in some way failed by their institution or that the school did not fulfill its commitment to its students. During the interviews, this is also where the most emotion was observed during recollections. Perhaps Emma Jay articulated this idea the clearest

when she said, “everybody wants you to get in, but then when it comes to really working to get you out, that seems to be a problem.” She found this to be true throughout her experiences, but the example that caused the most anguish was the lack of assistance in exploring options when she was dismissed from the Allied Health program.

Triumph also felt that admissions and recruiters make promises about “wonderful” experiences, but then she called actual registration a “nightmare.” Audrey called the “administration” one of her biggest obstacles. She was also referring to a disconnect between being admitted and then advised into classes. She found this to be true each time she transferred. Bobbi felt she was “failed” because no one really explained the transfer process and articulation. Thatcher found that one institution did live up to expectations in terms of student life and opportunities for involvement.

Nikki’s issue was unrelated to the others. She was still angry at a change in policy in the bursar’s office that affected the way she paid for classes. This change was enough to make her leave the institution. This theme reinforces findings in the literature that suggest these students need as much support as freshmen, and it should not be assumed they do not need attention and assistance just because they have previous higher education experience (Townsend and Wilson, 2006).

Living with my choices. Bobbi acknowledged “that not everyone moves in a straight linear line,” and this quote could be applied to all these stories. Six of the other participants summed up their journey in a similar thought. Lashawn noted that she could have finished in four years, but “life took its course, and I chose a different path.” Thatcher acknowledged that at times when he is tempted to get caught up in regret, he reminds himself that he is “grateful for the experience[s]” that shaped him. Similarly,

Nikki said she “went left to go right” when a major change added time to her degree, but she was glad that she made the decision.

Olivia and Elena acknowledged that they made mistakes, but they owned their decisions and kept moving forward. For Olivia, it was about timing and having a mindset to make real progress. She stated, “I’ve had people try to lead me in the right way, and I just wasn’t there right then.” Emma Jay also takes ownership of her decisions and states, “I’ve done what I want my entire life,” and accepts where life has taken her.

Needing to work. All the participants worked for most of the time they were enrolled in college. It is the one common theme shared by all the participants. Participants varied in whether they worked fulltime or part-time and shared insights on how this influenced their experiences in addition to offsetting the costs or paying the bills. Audrey and Thatcher mentioned supportive work environments that allowed them to study on the job. For Thatcher, that was one of the most important experiences of his college career because it helped him find his place on campus. However, for Elena, her job as a waitress got in the way of her education when she missed class to go to work. Olivia and Triumph also shared times when it was a distraction.

Rather than unrelated jobs, Bobbi, Emma Jay, Olivia, Nikki, and Lashawn eventually found work in their chosen field that augmented their learning. For Bobbi, that meant becoming a certified medical assistant and working in medical settings. Emma Jay’s work experience varied over time, but eventually, she was able to find jobs where she was caring for people, whether it was her father or later as a medical assistant. This helped shape her major when she enrolled for a bachelor’s degree. Nikki worked as a waitress during her first degree but then was able to work as a nurse when she returned to

school. Her experiences in the hospital led her to change her major into something she was more passionate about, where she could envision a different way to impact patients' care through her work in healthcare informatics.

Majors of convenience. Perhaps related to financial concerns, six of the participants specifically talked about time related to degree completion and choosing a major or program that fit their timeline. This was true for Bobbi and Emma Jay, who made lateral transfers and attended for-profit schools to earn quick certificates. Elena and Olivia chose interdisciplinary study degrees because it meant they could use most of their credits to finish up. Thatcher stayed in a major he no longer was interested in because he did not want to lose credits. Nikki also chose a major in an online program for convenience but later regretted her decision and transferred to another school. This theme reinforces findings in the literature that found students would choose a major that was not their first choice to finish faster (McGowan & Gawley, 2006)

PERSISTING TO DEGREE

The second research question asked: What factors do undergraduate students who attend multiple institutions identify as influencing their decision to persist in college rather than drop out? This research question is informed by three themes that all relate back to *self* and speak to their values and commitments.

Education is the key to a better future. Six participants viewed education as necessary for upward mobility and, therefore, not optional. Triumph explained that it was “instilled” in her that “education was key, and you got to go to college.” Bobbi also used the word “instilled” and explained that she was raised to believe that a college degree was necessary to have a better life. Thatcher also focused on how his parents, who immigrated

to the United States, taught him that a college education was the main goal. When Audrey thought about going straight to work, her parents outlined what a college degree could do for her future.

Not everyone attributed this to their upbringing. Nikki came to this conclusion by evaluating her environment, and she did not want to “struggle” like those around her. While Emma Jay focused on her personal career benefits of attending college, she also spoke to the societal benefits of having an educated population.

Appreciation of learning. While related to the idea that education is key, a separate theme emerged that could be described as an appreciation of learning. This theme surpasses pursuing a college degree for its transactional value to get a better job and scratches at the idea of personal fulfillment of knowledge attainment. While some of the literature is concerned that students will “shop” for degrees for convenience and cost (Adelman, 1999), this theme demonstrates these students are learning along the way.

For example, Audrey shared how it expanded her thinking and the way she interacts with the world. Triumph also discussed ways a professor challenged her beliefs and exposed her to new ideas. Others were less philosophical but mentioned being “a nerd who loves learning” or being “hooked on education,” and interestingly, these quotes come from participants (Elena and Emma Jay) who openly discussed times they struggled and failed classes.

Never let myself not finish. During interviews, participants were asked if there was ever a time they thought about quitting. Five participants said that they never seriously considered it, and their reason was their commitment to a college degree. Bobbi said there were times she considered it but knew she would “never let myself not finish.”

Due to her career goals, Elena states quitting “is not an option.” Audrey is more practical because quitting would be “throwing away her own money.” For Lashawn, who wants a college degree but does not need it, this is something she pushes herself to do. Triumph views this as one of her strengths because where others may be discouraged by a bad grade, she will “push past it and keep going.”

Shaped by the 4 S's

The third research question asked: How are the transfer experiences of undergraduate students who attend multiple institutions shaped by the 4 S's: situation, self, support, and strategies? The findings in chapter 5 provide glimpses of how the 4 S's were present in the participants' journeys. All the 4 S factors (situation, self, support, and strategy) were noted for all participants. These factors varied between participants, and there were not many discernable patterns. However, a noticeable similarity was that six of the participants had strong *self* assets (see Table 6.1). This is due to their commitment to finishing their degree and the value they placed on education. For two of the participants, Olivia and Lashawn, the *self* assets strengthened over time when they were more serious about finishing.

Table 6.1 Self Assets

Participant	Self
Audrey	Very high resource (Remained stable)
Bobbi	Very high resource (Remained stable)
Elena	Mixed resource (Weakened)
Emma Jay	Very high resource (Remained stable)
Lashawn	Mixed resource (Strengthened)
Nikki	Very high resource (Remained stable)
Olivia	Mixed resource (Strengthened)
Triumph	Very high resource (Remained stable)
Thatcher	Very high resource (Remained Stable)

Another similarity, that is not a surprise given the topic, is that transfer was the strategy that modified the situation. It is worth noting because this strategy has helped them be successful and suggests some implications that will be discussed later. Table 6.2 provides examples of this strategy from the participants' journeys. This finding reinforces the literature that suggests transfer can be a positive force in helping students achieve their goals (Borden, 2007; Adelman, 2006).

Table 6.2 Examples of transfer as a strategy

Participant	Situation	Strategy
Audrey	Limited financial resources	Transfer to four-year once general education is complete
Bobbi	Not eligible for graduate school	Reverse transfer for a second associate degree
Elena	Limited financial resources	Transfer to an institution that allowed to live with parents
Emma Jay	Dissatisfied with treatment by the institution	Lateral transfer to another institution that was more responsive
Lashawn	Moving with military	Transfer to the closest school
Nikki	Unhappy with business practices and doubting major choice	Transfer to a new major
Olivia	Seeking freedom	Transfer to community college away from home
Triumph	Did not offer her major	Transfer to a new major
Thatcher	Not making friends	Transfer to a different environment

Implications for theory

Schlossberg's (1981,1984, 2011) transition framework provided a useful structure for examining students' experiences as they transferred between institutions. The benefit of this theory is that it can be tailored to the individual and it is not a one size fits all theory. This theoretical flexibility was true for the study participants, who each had unique stories.

Chickering and Schlossberg (2002) encouraged students to evaluate their situation, self, support, and strategies and find a balance to navigate transitions successfully. The findings reveal these participants credited themselves and their core values as the main reason they persisted in getting a degree. In other words, *self*, above the others, was the main asset they viewed as critical in persisting toward a degree.

Additionally, the researcher noticed that participants possessed a sense of agency in terms of *strategy*. In other words, they modified their strategies to improve their *situation*, *self*, and *support*. Every strategy noted in the findings directly links back to improving liabilities in one of the other areas. For example, as discussed earlier, transfer was the primary strategy they used to improve issues like expensive tuition, dissatisfaction with the institution, or problems with support. Participants also chose to seek employment to improve their financial situations, or chose convenient majors to speed up time to graduation. Future research could confirm these findings and lead to updates of the theory.

LIMITATIONS

There were several limitations to this study. The first was that it was not meant to be generalized to a wider population. The goal was to provide an in-depth look at the experiences of these participants. While similarities and themes existed in their experiences, that does not mean these themes will be true for all students who attend multiple universities. By choice of the topic and methods, it was determined that a small sample of participants with unique experiences would be examined deeply. These subjects voluntarily participated. The researcher chose a purposeful location to find students who had experience with the phenomena, but it was also a convenient sample of students.

During this study, the participants' experiences were viewed primarily through the lens of their identities as students. However, participants have many other roles in their lives, such as employee, spouse, parent, or child, that overlapped with their experience of being a student. Their experiences were very complex, and their identities intersect during parts of the college journeys. While some discussion of these other roles was included in their narratives, these could not be fully explored during one interview and a follow-up. However, to help reduce the effect of this limitation, participants were provided the opportunity to review their stories for accuracy and approve the key experiences that the researcher identified.

The study relied on the participants' recollections of their college experiences. For some of the participants, their experiences began well over twenty years ago, and it is likely they have forgotten some of their experiences. Additionally, they may have purposefully left out details that could make them look bad such as failing a class or cheating on an assignment. They also may have exaggerated some of their stories to make them seem more interesting (Patton, 2002).

Most participants were interviewed before they graduated, and therefore, their stories were incomplete especially considering the world-changing events that happened not long after the interviews. Interviews took place just as the global pandemic was beginning in 2020. Along with serious health concerns, it left college students and instructors scrambling to look for ways to finish the semester remotely. While these students were in online classes, other parts of their lives may have been affected, which could have impacted their coursework. Also, the initial plan called for face-to-face interviews in locations throughout the state that was most convenient for the participants.

Due to the health concern of the pandemic, locations for three of the participants were changed to video calls. This may have influenced the results.

Finally, as the research instrument, the researcher's bias was a limiting factor. Following the protocols outlined in the methods, along with keeping a diary with notes of decisions, helped control this. Additionally, the researcher relied heavily on In Vivo codes and direct quotes from the interviews to keep the experiences in context. Priority was given to honoring their voices and suspending judgment to maintain objectivity. Additionally, keeping the theoretical constructs close at hand (literally taped to the wall) allowed the researcher to continually look back at the theory and compare it to the participants' responses.

PRACTICAL RECOMMENDATIONS

Kearney et al. (1995) concluded that it is essential to understand the factors in college choice patterns of students who attend multiple colleges. They also urged for a deeper understanding of why the students transfer out and how they choose where to transfer next. De los Santos and Wright (1990) stressed the importance these attendance patterns to serve students properly. This research builds on those suggestions and, through the findings, demonstrates elements that are in the institutions' control to help support these students in their journeys through higher education. The following practical recommendations suggest ways institutions can help students develop and increase their assets in each area of the 4 S factors.

IMPROVING SITUATION

Financial concerns played a significant role in the participants' experiences. This study demonstrates ways to improve students' situations by offering financial resources and education. Many students discussed how they depended on financial aid, including

grants, scholarships, and loans. Improving aid packages could relieve pressure in this area. This also goes further than just the institution level. Many institutions that are tuition-driven and facing precarious budgets are limited when it comes to offering additional aid. This issue is an area that states and the federal government need to address regarding how higher education is funded.

Furthermore, financial literacy is important for students to develop a better understanding of basic economic concepts and grants them more control of their financial situation. Institutions need to ensure that their students are exposed to this material. This means going beyond the minimum loan counseling by taking steps to help students understand all aid available and the gravity of the impact of loan repayment.

Additionally, financial literacy should help students understand more about personal finances, such as budgeting techniques, safeguarding their credit ratings, credit card interest rates, and the importance of savings. Not only will students be better prepared for emergencies and financial concerns that pull them away from coursework, but they will be more prepared for life after college.

ENHANCING SELF ASSETS

Participants acknowledged that their beliefs about the value of a college education and their personal commitment to finishing their degrees played the most significant factor in their persistence. They also shared examples of times when they were stuck in their journeys or did not plan for the next steps. These were times when their commitment waned because they started to doubt their belief in the value of their degrees. For example, Bobbi wanted to be a physician without understanding all the degree requirements or that her grade average played such a high part in medical school

acceptance. She could have benefitted from some early career counseling. Several participants who identified as first-generation college students could have used more support in understanding the higher education landscape, such as financial aid or major choice.

It is important to remember that these students perceive themselves as self-reliant. Therefore, programming should center on bolstering that self-reliance and clarifying their goals. Also, while these participants believed that a college degree leads to a better life, some were unsure how to translate their degree into a career and needed assistance in this area. The following section will discuss strengthening the institutional support structure to accomplish these tasks.

STRENGTHENING SUPPORTS

Improving Advising. Advising was an area where participants noted disappointment and distrust. Participants recognized that their transcripts were complicated and, therefore, needed experienced advisors to help with their transfers. Additionally, participants were concerned that they were not given the correct information or enough information to make good decisions. Institutions should hire experienced and trained professional advisors to work with this population to improve this area. Training topics should include working with diverse populations, assisting nontraditional students, evaluating transcripts, and understanding course articulation. Systems must be in place to document transcript evaluation so it can be shared with the student and future advisors. Additionally, institutions are encouraged to survey their students regarding satisfaction with advising and transfer processes. These students have

a great deal of experience navigating higher education and could provide valuable feedback for improvement.

Preparing Faculty. In terms of support, faculty should understand the needs of a diverse population so they are better prepared to teach them. This would suggest that faculty training should be available and encouraged. Training topics should include working with diverse populations, teaching nontraditional students, and student-friendly course designs that accommodate a wider audience of students. However, for training initiatives to work, they must be more than just available; it should be a top-down priority where the administration expects and rewards faculty for participating in faculty development opportunities.

Ensuring Institutional Integrity. Perhaps most significantly, this research demonstrates lapses in institutional integrity. These were instances where the institution failed to meet students' expectations and the promises made during enrollment recruitment. This caused students to leave institutions which in many cases was accompanied with financial harm.

Institutions should periodically review recruiting practices and examine marketing materials to ensure accuracy and honesty. Institutions should be intentional about their brand and how it relates to the university's mission and goals. Students rely on this information to make significant and costly decisions and misleading them is immoral.

Institutions need to define what student success means for their community and ensure students achieve those benchmarks. As colleges and universities increase the usage of different modalities such as online and hybrid courses, they should examine the quality of course work. Additionally, institutions must understand how employers view

their educational programs and graduates. These research participants counted on the careers they envisioned accompanying their degree; if employers do not respect those programs, that would be another unfulfilled promise to students.

Policy audits. The need for institutions to conduct policy audits is another way to increase overall quality of their programs. Institutions must review all written policies and standard practices to ensure students are treated equitably and not accidentally disenfranchised. This includes how quickly transcripts are reviewed, how resources are distributed, financial practices, and hours of operation.

DEVELOPING STRATEGIES

Two noted student strategies were seeking employment while in school to help with financial pressure and changing majors to decrease the time to degree completion. A third strategy was to change institutions to increase the likelihood of graduation. Institutions can help develop these strategies by implementing some of the following suggestions.

Work that matters. All participants were employed during enrollment to help with their financial situations. However, some worked in jobs that provided more than financial gain; these jobs also enriched the participant's education. Jobs, such as working in hospitals, informed their career objectives. In one instance, an on-campus job appeared to increase institutional fit. Campuses should look for ways to connect these students with jobs that augment their education and help with financial stress. This may be in the form of internships that provide direct experience in approved settings. However, institutions must recognize that students such as these need paying internships, and the institutions should advocate for employer partnerships that offer paid experiences.

To aid in finding jobs that augment classroom experiences, institutions need to make it convenient for students to connect with career services offices. These offices could also help with career exploration, connecting majors with jobs. As previously noted, students changed majors to decrease the time to graduation, but they did not always know how these majors related to employment. Career offices can also help students improve how they articulate previous work experiences on their resumes and ensure that it is presented in a way that highlights their skills. These offices need be convenient for students to access.

Navigating the transfer process. Finally, this research gives examples of the ways students used transfer as their strategy to persist in their quest for a degree. Still, many would have benefited from assistance during the transfer process. This is not limited to helping them transfer into institutions, but it also may mean helping them with exit strategies. Adelman (2006) found that purposeful transfer leads to degree attainment and if college completion is viewed as a priority, students need to be supported when transferring out. De los Santos and Wright (1990) asserted that university and local community colleges must be partners rather than competitors. This would help students better understand processes and curriculum. It is worth noting that Thatcher appreciated an office dedicated to assisting students in transferring. Other participants could have benefitted from similar services to improve this strategy because their negative experiences cost them time and money.

RECOMMENDATIONS FOR FUTURE RESEARCH

An opportunity for future research would be to follow up with the participants to understand how their journeys fully unfolded. As stated earlier, their stories were

incomplete, and although close to graduation, most were not quite to the finish line. Completing their college experience may change the meaning of the greater experience and how they value their degree.

Almost all the research participants enrolled in online classes during some part of their college journeys. The increase in the availability of virtual and online classes is likely to have an impact on enrollment choices. This opens many potential avenues for future research, such as changes in enrollment patterns, potential increases in multiple transfer, and the effectiveness of this modality.

While the journeys of students who transfer multiple times will likely always be unique, narrowing the scope of the research would allow for digging deeper into why they transfer multiple times yet persist. One way this could be accomplished would be to focus on participants within a certain major, such as interdisciplinary studies or nursing, who transfer multiple times. This may tease out more commonalities in their journeys.

Additionally, it could be useful to interview students who transferred multiple times but did not complete a degree and compare the findings to those who do complete degrees. Comparing the two groups could provide a deeper understanding of why some of these students persist while others do not. It could also point to deficiencies in their coping factors, which would suggest more ways institutions could offer support.

CONCLUSION

This study closely examines the experiences of students who enroll in multiple institutions (three or more) during their undergraduate enrollment by examining their key experiences. It paints a more accurate picture of their journeys through higher education. The findings suggest that the participants successfully navigated transitions because of their *self* assets, such as personal commitment to completing a degree and using transfer

as a *strategy* to modify their situations. Participants would leave when their needs were not met, or the institution fit was not there. The findings also demonstrate the significant impact of financial considerations on their *situations*.

These findings are significant because they support previous research and suggest ways institutions can better support these students on campus and during transfer (both in and out of the institution). Institutions that put students' needs first can become a destination of choice by living up to expectations, keeping promises made during recruitment, understanding the diverse needs of today's students, and assisting them better in transferring. Overall, the narrative stories of the participants' journeys are powerful and serve as a reminder that not all students take a linear path, but that does not mean it is a lesser path.

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APPENDIX A

EMAIL INVITATION

Dear Potential Participant,

My name is Susannah Waldrop. I am a doctoral candidate in the College of Education at the University of South Carolina. I am conducting a research study as part of the requirements of my degree in Educational Administration, and I would like to invite you to participate.

I am studying students who attend multiple colleges or universities (3 or more) to obtain their undergraduate degree. If you decide to participate, you will be asked to meet with me for an interview about your college experiences, provide a copy of your unofficial college transcript, and participate in a follow up phone interview with additional questions.

In particular, you will be asked questions about college experience at each of the schools you attended. You do not have to answer any questions that you do not wish to answer. The meeting will take place at a mutually agreed upon time and place and should last about 45 minutes. I request that you bring a copy of your unofficial college transcript that demonstrates all your transfer work to the first meeting. You will be asked to participate in a follow up phone interview about two weeks after the original interview. The interviews will be audiotaped so that I can accurately transcribe what is discussed. The tapes will only be reviewed by members of the research team and destroyed upon completion of the study.

Participation is confidential. Study information will be kept in a secure location at the University of South Carolina. The results of the study may be published or presented at professional meetings, but your identity will not be revealed. You will receive \$20 in Walmart gift cards (\$10 for each interview) for participating in the study.

We will be happy to answer any questions you have about the study. You may contact me at 864-266-9779 or swaldrop@uscupstate.edu and my faculty advisor, Dr. Christian Anderson, at 803-777- 3802 and anders77@mailbox.sc.edu.

Thank you for your consideration. If you would like to participate, contact me at the number listed below to discuss participating.

With kind regards,
Susannah Waldrop

APPENDIX B Assessing the 4 S's

Student Name:

	Situation: Trigger Timing Control Duration Previous experience Concurrent stress Assessment		Self: Personal Characteristics Psychological (outlook, commitment, values)		Support: Relationships Family Peers		Strategies: Modify Control Aid managing stress	
Academic Transition	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities	Assets	Liabilities