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Prioritizing Belonging for PK-12 Families on Financial Assistance in Private Schools

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Prioritizing Belonging for PK-12 Families on Financial Assistance in Private Schools

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Dedication

To Ben, Carlos, Margaret, and Dad: thank you for enduring many hours of your wife, mother, and daughter spent at the computer, on Zoom, and constantly "doing homework." I know you are cheering from heaven: Mom, Carl, and Marti! To Margaret and Carlos, who consider their school a second home, it is my goal that all children see their school and teachers as a part of their family.

Abstract

This dissertation examined the experiences of 10 families of students in PK-12 private schools leveraging financial assistance (FA) to afford tuition and seven school FA staff who worked with families. Current literature is prominent in higher education but scant in the PK-12 milieu. Moreover, qualitative studies examining student experience in higher education have only recently begun unfolding. Drawing from a qualitative phenomenological study with an interpretivist, critical approach, this study discloses school belonging and marginalization sentiments vis a vis the power of school practices and policies to shape student and family experience. This study shares the vulnerability of private PK-12 families navigating tuition and extra fees that are vital to their student's full participation in their school experience. This dissertation advances three themes: 1) fostering a climate of belonging should include policies and practices for financial assistance; 2) school leadership can strengthen bonds between the school and students of lower socioeconomic backgrounds by understanding the costs of attendance and aligning them to their mission; and 3) families feel most supported when policies are clear, proactively communicated, and see the school staff as advocates.

Keywords: financial assistance, financial aid, school belonging, school attachment, marginalization, private schools, independent schools, school leadership, socioeconomic (SES), school climate, cost of attendance, tuition

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Chapter One: School Belonging and Financial Assistance

Feelings of belonging versus feelings of marginalization at school shape student experience, attendance, behavior, graduation rates, and overall achievement (Griffin et al., 2017). School belonging can be defined as the "extent to which students feel that they are embedded in, and a part of, their school community … with full participation of adolescents in student life and their feelings of comfort and belonging in academic institutions" (Johnson et al., 2001, p. 319). Belonging fosters positive school outcomes in achievement, attendance, behavior, and graduation rates (Garcia, 2019; Goodenow, 1993; Griffin et al., 2017; Johnson et al., 2001; Strayhorn, 2019). As scholars examined achievement data to understand the deep disparities in performance across racial, ethnic, and socioeconomic status (SES) groups, school belonging (or marginalization as its opposite) is emerging as an essential component of school performance (Cope et al., 2020; Griffin et al., 2017; Johnson et al., 2001; Strayhorn, 2012). School belonging constructs have roots in Abraham Maslow's (1943) Hierarchy of Needs model from the 1940s and sense of community (SOC) scholarship from the 1970s, which argued that meaningful connections are keys to satisfaction (Sarason, 1974).

Like most schools, tuition-based PK-12 private schools strive for their students and families to connect to staff, each other, and the school itself (Schnieder, 2015). The 32,461 PK-12 private schools in the United States educate over five million students annually (Broughman et al., 2019). Developing a sense of community, pride, and identity are the hallmarks of welcome programs, back-to-school nights, parent/teacher conferences, homecoming events, and opportunities for connection throughout the year. Tuition-based private schools are increasingly motivated to demonstrate this connection and re-enroll families yearly (Schnieder, 2015). Further, tuition often does not cover all costs and requires private schools to cultivate donations

from current and alum families (NAIS, 2021). Schools must continually develop this sense of belonging (Schneider, 2015). A sub-constituency in tuition-based private PK-12 schools are families and students who cannot afford tuition and other fees to attend. To gain a sense of the number of students receiving financial assistance (FA) and the amount awarded, the National Association of Independent Schools (NAIS), a consortium of 1,800 independent, private schools, reports a median of 88 recipients awarded 2 million in need-based assistance per school (NAIS, 2021).

Financial assistance in PK-12 private school settings primarily serves to increase access to private education by enabling families to afford tuition (Dynarski & Scott-Clayton, 2013). From a school's perspective, FA is a mechanism to attract high-performing students across socioeconomic statuses (SES) and craft a diverse student body at the intersection of race, ethnicity, and SES in most communities (NAIS, 2021; Perna & Steele, 2011). Further, FA protects enrollment of otherwise full-pay families who face financial decline (NAIS, 2021).

Once families enroll their children, ongoing fiscal practices and policies can promote school belonging or serve as a vehicle for marginalization. Schools vastly differ in how they bridge the gap between tuition and the total costs of attendance. Additionally, not all schools disclose these costs despite encouragement from NAIS to do so (NAIS, 2018). Myriad extra fees and expenses outside of tuition are often charged to families so the student can access school life. These costs of attendance can include supplies, extracurricular activities, books, lunch, standardized test fees, technology, trips, or even a school planner (Kennedy, 2022). Families may face considerable expenses and negotiations to afford these costs, which can create arduous barriers to students' participation in the whole life of the school community (NAIS, 2018).

As a private school administrator and parent of two children utilizing FA to attend private schools, I've witnessed frequent examples of cost navigation beyond tuition. For example, one private high school operates with a complex, 10-day schedule, allocating time in each rotation to community service, student speeches, and other special events. To help students understand the schedule, they offered specialized, bound planners for a marked-up price. If you are a student on FA, you must request funds to purchase this important means of understanding the complex daily schedule. Another school passes on all supply costs, including textbooks, to families. Many PK-12 private schools cover lunch fees within FA, but some do not (Kennedy, 2022). These variations of fee inclusion could lead to confusion about the costs of attendance and erode relationships between families and schools. Moreover, these processes may leave many costs up to the individual family to negotiate fee-by-fee. I am emboldened by this topic because there is sparse scholarship within the PK-12 FA setting. Further, there is a lack of discussion of the cost differential between tuition and costs of attendance, even in higher education, and the deleterious effects of navigating this differential (Nguyen & Herron, 2021).

Well-intended FA practices and policies sometimes exacerbate racial and class divides and marginalize students and families within their school community (Hypolite & Tichavakunda, 2019; Keels et al., 2017; Lewis & Diamond, 2017; Nguyen & Herron, 2021). As families pursue assistance to afford PK-12 private education, FA practices can uniquely craft student and family experiences at an institution. Therefore, more attention could be paid to how they can be leveraged as a mechanism for school leadership. Having opened this dissertation with a brief discussion of school belonging, FA, and school leadership, I now provide an overview of the study.

Problem of Practice

Researchers widely acknowledge positive school belonging contributes to increased engagement and scholastic achievement (Cope et al., 2020; Griffin et al., 2017; Johnson et al., 2001; Maslow, 1943; Sarason, 1974; Strayhorn, 2012). In PK-12 private schooling, FA aims to open doors to those who cannot afford to attend. However, determining which fees are within tuition or an FA award is often a labyrinth of bureaucracy (Kennedy, 2022). These myriad extra fees and expenses outside of tuition may create arduous barriers to attending and participating in the entire life of the school community (McClure et al., 2017; Nguyen & Herron, 2021; Strayhorn, 2019). As families and students navigate these extra costs, there could be consequences of a climate of unaffordability and erosion of trust in the institution. This dynamic could harm the relationships between students, families, and schools. Further, students of lower SES in a private school could be even more vulnerable to these concerns as families weigh the opportunity costs of negotiating fee-by-fee (Lewis & Diamond, 2017; McClure et al., 2017; Nguyen & Herron, 2021). Finally, being of lower SES and a minority race or ethnic group could have a compounding effect on marginalization (Gümüş et al., 2022; Hypolite & Tichavakunda, 2019; Hutching & Bickett, 2021; Mugisha, 2013; Shaked, 2019; Ylimaki & Jacobson, 2012).

Study Purpose

This study explored how FA practices shaped the relationship between schools and families in PK-12 private institutions. While FA is usually considered a lever for school success, this study investigated whether FA practices and policies encouraged belonging or marginalize families and students. Although empirical and critical scholarship exists for FA expanding access to higher education, sparse research exists for private PK-12 education. This study highlighted

the potential FA mechanisms elementary and secondary school leaders can employ to promote family and student belonging across SES, race, and ethnicity utilizing critical, interpretive lenses.

Significance of the Study

While extensive research exists on FA increasing access to higher education, sparse scholarship exists on the private PK-12 side (Gümüş et al., 2022; NAIS, 2018; Nguyen & Herron, 2021; Perna & Steele, 2011; Strayhorn, 2012; Xue & Chao, 2015). Moreover, critical studies exploring participants' voices are emerging to illuminate the intersection of FA, SES, race/ethnicity, belonging, and institutional leadership (Gümüş et al., 2022; Shaked, 2019; Ylimaki & Jacobson, 2012). When examining FA, SES, and belonging literature in higher education, this inquiry illuminated a current gap in scholarship on how FA practices can positively shape the relationship between schools, students, and families in PK-12 private schools. This dissertation examined how FA practices can shape relationships between schools, students, and families in PK-12 private schools to be more positive and conducive to school belonging. Further, this dissertation advanced three themes: 1) fostering a climate of belonging should include policies and practices for financial assistance; 2) school leadership can strengthen bonds between the school and students of lower socioeconomic backgrounds by understanding the costs of attendance and aligning them to their mission; and 3) families feel most supported when policies are clear, proactively communicated, and see the school staff as advocates instead of adversaries.

Research Questions

This study asked how students and families utilizing FA perceive their belonging vis-a-vis financial assistance policies and practices. The following research questions guided this study:

1. How do private schools determine and communicate which costs are included in tuition and which are not?

2. How do costs of attendance influence student and family experiences of belonging or marginalization?

Research Site and Participants

The participants were school staff working with FA and families leveraging FA to afford PK-12 private education for their children. These individuals were ideal for this study because they offered direct experience with the policies and practices of FA. The study used one-on-one interviews to explore participant experience with FA policies. Semi-structured, collaborative interviews fostered discussion in addition to follow-up with relevant questions and inquiries for examples or more details (Creswell & Poth, 2018).

Overview of Previous Research

This study aimed to contribute to the body of literature surrounding FA in PK-12 private education. The current scholarship on FA demonstrated an arc from post-positivist to critical epistemologies, a blend of quantitative, qualitative, and mixed-method inquiry, and builds on theories of belonging dating back to the 1940s. While FA literature offers plentiful, robust perspectives in higher education, two significant gaps exist. The first gap is FA in the PK-12 private school context, and the second gap is imagining FA as a school leadership mechanism for student belonging.

The first body of literature examined student perception of belonging or, conversely, marginalization. School belonging constructs have roots in Abraham Maslow's (1943) Hierarchy of Needs model from the 1940s and sense of community (SOC) scholarship from the 1970s, which argued that meaningful connections are keys to satisfaction (Benner & Crosnoe, 2011;

Cope et al., 2020; Crosnoe, 2009; Griffin et al., 2017; Johnson et al., 2001; Maslow, 1943; Sarason, 1974). School belonging is emerging as an essential antecedent to school performance. Belonging scholarship examined the levers that shape the discrepant achievement data between students of color and SES. Studies offered significant, robust mining of national survey data shaping quantitative inquiries. While most offered interventions to lessen marginalization, they have yet to address how school leaders can proactively position practices, policies, and staff to promote school belonging.

A second body of literature addressed this gap by examining the role of school leadership and the mechanisms they can leverage to promote belonging and strengthen student performance. School leadership for improving instructional outcomes is a long-established field (Goldsmith, 2004; Henze et al., 2001). Still, leadership addressing racial justice and culturally responsive practices to mitigate achievement gaps between SES and racial/ethnic groups is increasing with urgency (Gümüş et al., 2022; Hypolite & Tichavakunda, 2019; Hutching & Bickett, 2021; Mugisha, 2013; Shaked, 2019; Ylimaki & Jacobson, 2012).

The third body of literature explored the SES angle more explicitly by analyzing emerging critical scholarship on financial assistance policies going beyond enrollment to become a mechanism for shaping the school climate (Fuller, 2014; George-Jackson & Gast, 2015; McClure et al., 2017; NAIS, 2020). Most of this scholarship comes from higher education due to scant research at the elementary and secondary levels. However, higher education and a few publications in PK-12 did offer insight into family behavior, student perceptions of belonging, and the potential for institutional leadership to reflect on practices that facilitate belonging or exacerbate marginalization.

Conceptual Frameworks

This study was rooted in interpretivism while leveraging transformative and critical frameworks. Interpretivism offers a paradigm best suited to understanding reality's human construction and multidimensional meanings (Creswell & Poth, 2018; Guba & Lincoln, 2005). Because this study focused on the experiences of marginalized groups based on SES, transformative frameworks purport that relationships are not neutral and power structures must be examined. Further, transformative frames call for the research to include reform actions to address inequalities while centering participant voices. Last, a critical lens narrows the transformative approach to ensure the oppressive dynamics of race and class are understood throughout design and analysis (Creswell & Poth, 2018).

Definition of Terms

The following definitions provide an operational and constitutive understanding of key terms used throughout this study but may not be common knowledge. Constitutive terms are used by the researcher to clarify other concepts more clearly. In contrast, operational terms ask the researcher to "specify the actions or operations necessary to measure or identify the term" (Fraenkel et al., 2023, p. 30). The following definitions are from the field of private education, school belonging research, FA practices and policies, and school leadership scholarship.

Cost of Attendance (COA)

The total cost of attendance is an operational term for fees beyond tuition payments to participate in the life of the school. Depending on the institution, these can include, but are not limited to, books, activity participation fees, equipment, supplies, technology, testing fees, field trips, and meals. Some schools call these fees or sundries, which are often billed to families on a

rolling, monthly basis (Kennedy, 2022). The study examined how schools decide on and communicate these fees while seeking the impact these fees may have on school belonging.

Culturally Responsive Instructional Leadership (CRIL)

Culturally responsive instructional leadership is a constitutive term that consider a student's race, culture, and ethnicity as essential for their school's success (Ladson-Billings, 1995). The study examined how FA practices and policies may be considered a mechanism for CRIL.

Day School

Day school is a constitutive term to describe education environments offered during the morning and early afternoon instead of boarding schools. Students do not live on campus. Typically, schools are either boarding or day, with a modest number being a mix of boarding and day. This study focused on day schools (Kennedy, 2021).

Financial Assistance (FA)

Financial assistance is an operational term used to describe the funding tuition-based schools provide from preschool through higher education to enable a family to afford their school. Forms of aid include merit-based scholarships, need-based awards, or grants (Dynarski & Scott-Clayton, 2013). This study examined the role FA may play in school belonging and leadership.

School Belonging

School belonging is a constitutive term to be "personally accepted, respected, included, and supported by others—especially teachers and other adults in the school social environment" (Goodenow & Grady, 1993, pp. 60-61). This study examined FA's role in shaping student and family experience and their attachment to school.

Socioeconomic Status (SES)

Socioeconomic status is an operational term referring to a combination of social and economic factors such as income, education, occupation, housing, and schooling. Often, these cannot be separated from racial or ethnicity measures (APA Dictionary of Psychology, 2023). This study examined a theme of SES throughout the bodies of literature on school belonging, school leadership, and FA.

Social Justice Leadership (SJL)

Social justice leadership is a constitutive term describing the guidance that addresses the detriments of systemic, structural discrimination. Further, leaders recognize that the school system itself perpetuates unequal educational outcomes, and leaders must serve to transform these systems (Gümüş et al., 2022; Hutching & Bickett, 2021; Lewis & Diamond, 2015; Shaked, 2019; Ylimaki & Jacobson, 2012). The study examined how FA practices and policies may be considered a mechanism for SJL.

Chapter Summary

Chapter One introduced the importance of school belonging and the opportunity school leaders have to leverage FA to promote school belonging and a positive culture. Further, because PK-12 private school FA is an under researched milieu, this study offered significant potential to add to scholarship. Chapter Two reviews these topics and their related bodies of literature while exposing the present gap this study intends to fill.

Chapter Two: Literature Review

This study focused on private PK-12 schools and how their FA policies promoted school belonging among families. PK-12 private schools individually decide which costs they pass on to families and how each cost is communicated or not (Kennedy, 2020). These policies and practices can encourage belonging or serve as a vehicle for marginalization. In some cases, good intentions can exacerbate racial and socioeconomic (SES) divides.

Scholars who have investigated FA are primarily found in higher education settings and follow the historical epistemological arc of evolving research perspectives. A wealth of data on higher education grants, loans, vouchers, test scores, and graduation rates lends to a vast empirical collection (Bettinger et al., 2012; Fuller, 2014). Since the 1965 Higher Education Act, the federal government has played a significant role in data gathering by initiating annual reports on private and public schooling while keeping tabs on its grant and loan efforts for higher education (Broughman et al., 2019).

While empirical, post-positivist research dominates the field of FA, critical theory scholarship is emerging, mirroring its growth across academia. Critical scholars are illuminating participant voices and demonstrating the nuances and interplay of race and class in FA (Gümüş et al., 2022; Hutching & Bickett, 2021; Lewis & Diamond, 2015; Shaked, 2019; Ylimaki & Jacobson, 2012). Critical theory was most relevant to this approach because the experiences of those maligned by well-intentioned aid policies and practices were better understood by exploring participant voices. Understanding the interplay of perception of school belonging, the mechanisms school leaders use to affect change, and the potential PK-12 private schools have for utilizing FA as a mechanism for change leads to the following historical context and three bodies of literature.

Historical Context

Exploring the history of FA can foster an understanding of how policies and practices continue to evolve to meet changing school and student needs, including how well-intentioned policies can still leave students and families marginalized within their school community. Myriad forms of FA have expanded access to private PK-12 and higher education for millions of students (Fuller, 2014). Meanwhile, funding and the staff who execute FA awards are significant expenditures to schools. According to the National Association for Independent Schools (NAIS) 2021 survey, 45% of independent private schools reported having two or more staff positions managing median grants of $12,919 per recipient. There is a median of 88 recipients awarded 2 million in need-based assistance per school, and 18% of member schools have budgets of over $5 million (NAIS, 2021). This data illustrates that PK-12 private schools have a powerful FA mechanism within their schools to shape their student body.

Historically, most private school FA budgets were founded with bequests from wealthy philanthropists, tuition forgiveness, or religious patronage to promote accessibility to their mission (Fuller, 2014). Some private schools identify particular groups in the school's charter for assistance. While a few lending consortia emerged in the late 1800s, there was a lack of systemic processes, guiding principles, or governmental oversight until the 1930s amid the Great Depression (Fuller, 2014; Rose, 2016).

The 20th century offered a cataclysm of events that expanded the federal government's role in many industries, including education, and continues to shape practices today. Although PK-12 private schools have a different relationship with federal guidelines, need-based assistance follows a similar historical trajectory, resulting in procedures similar to those of federal guidelines. The Great Depression, World War II, the Cold War, and the Civil Rights

Movement drastically shifted the role of federal government policy in higher education FA while molding the practices in elementary and secondary tuition-based education. Shifting norms and mores also expanded enrollment to students of lower SES, women, and religious, racial/ethnic minorities (Fuller, 2014; Rose, 2016).

The Great Depression and World War II spurred the first federal efforts to stimulate the economy and engage young people in fruitful efforts. On the higher education front, the National Youth Administration's (NYA) work-study program began providing aid in 1935 to prevent students from dropping out of college during the Great Depression (Rose, 2016). "From 1935 through 1943, the NYA work-study program provided $100 million in federal aid to approximately 620,000 students" (Rose, 2016, p. 65). As World War II unfolded, and soldiers made their way home, the Readjustment Act of 1944 (or G.I. Bill) allowed 2.2 million G.I.s (General Infantry) to pursue college degrees. However, the NYA and G.I. Bill were not entirely inclusive and discriminated against non-whites and women until the Civil Rights movement (Rose, 2016). While FA policies continued to evolve, entire groups of potential students still needed to be included in educational opportunities.

In the shadow of the 1950s and 60s, the Cold War and Civil Rights movements forced a reconsideration of the potential of human capital and human rights, centering schools as a vehicle for social justice. In the *Brown vs. Board of Education* (1954) case, the Supreme Court deemed racially segregated public schools unconstitutional in 1954. Competition and the space race between the United States and the Soviet Union prompted more U.S. efforts to expand access to postsecondary education. The strategically named "National Defense Education Act (NDEA) of 1958 authorized $1.6 billion for five years to provide 40,000 merit-based scholarships to undergraduate students, need-based federal student loans, work-study programs,

and targeted dollars for vocational education" (Rose, 2016, p. 73). The overall goal was to tap the broad human capital of the country to compete in the Cold War. The NDEA was the birth of need-based FA procedures, serving as the core for PK through higher education models today (Rose, 2016).

The Higher Education Act (HEA) 1965 added to the NDEA by combining national security, Civil Rights, and anti-poverty legislation. President Johnson aimed to "potentially raise the educational attainment—and standard of living—of a significant segment of the U.S. population" (Rose, 2016, p.81). Monies such as the Basic Educational Opportunity Grant program (or Pell Grant) were earmarked for students and expanded in 1978 with the Middle Income Student Assistance Act. Most importantly for this study, the 1965 HEA outlined Cost of Attendance (COA) calculation guidelines and mandated higher education institutions to publish them. In 1992, a single mandatory form to apply for funds, FAFSA, was crafted to streamline processes and determine fiscal needs (Rose, 2016). Private elementary and secondary institutions have followed the trajectory of these practices to streamline applications and enrollment.

PK-12 FA leverages algorithms similar to FAFSA to understand family fiscal needs to calculate expected family contribution (EFC) or parents' financial statement (PFS). As in higher education, the school determines how much need-based aid to allocate to a family (Kennedy, 2021). From here, higher education and PK-12 institutions vary significantly in disclosing and communicating the costs of attendance over tuition (Nguyen & Herron, 2021). Unlike higher education, there are no federal laws mandating the publishing of COA for PK-12 private schools. This information void leaves PK-12 families to navigate labyrinthine bureaucracies and negotiations to access programs and experiences that allow their children to participate in the whole life of the school and, therefore, belong.

School Belonging

School belonging embodies the experiences of connection and attachment to a school community. As a definition, it means to be "personally accepted, respected, included, and supported by others—especially teachers and other adults in the school social environment" (Goodenow & Grady, 1993, pp. 60–61). As scholars and school leaders attempted to improve student outcomes, engagement, and belonging, theories have arisen as indicators of school success across psychological, physical, and academic outcomes (Allen, 2022). Belonging theories primarily build upon the seminal work of Abraham Maslow's (1943) Hierarchy of Needs motivation theory from the 1940s and sense of community (SOC) scholarship from the 1970s, which argued that meaningful connections are keys to satisfaction (Cope et al., 2020; Goodenow, 1993; Griffin et al., 2017; Johnson et al., 2001; Sarason, 1974).

Educators and scholars often differentiate between engagement behaviors and emotions: behavioral engagement includes attendance, homework completion, conduct, and overall participation. Emotional engagement is feelings of connection and relationships with staff, peers, and the school (Griffin et al., 2017; Johnson et al., 2001). While the research varies in describing these phenomena as belonging, connection, engagement, and/or attachment, the term belonging is the most common and was used in this study.

Conversely, marginalization is "when students do not feel comfortable at school or socially integrated with other students, they may withdraw-skipping classes more frequently and investing less in academic activities" (Johnson et al., 2001, p. 323). Like all schools, private schools aim for students to succeed socially and academically. When investing millions of dollars in FA and staffing to enroll diverse student bodies, the FA budget is usually only second to employee compensation (NAIS, 2023). The ramifications of demographic composition,

belonging, and achievement should be of paramount interest in FA research but have received scant attention thus far.

Measuring belonging attempts to capture the individual domain and the characteristics of the schools they attend. In the early nineteen nineties, the PSSM or Psychological Sense of School Membership Scale was developed by Carol Goodenow (1993). She measured how "students' classroom engagement, academic effort, and subsequent school success or failure are influenced not only by individual differences in skills, abilities, and pre-dispositions, but also by many situational and contextual factors" (Goodenow, 1993, p. 80). Using a five-point Likert format, this 18-item PSSM remains the base of school belonging scholarship (Allen, 2022; see Appendix F).

Belonging is crucial for all students (Maslow, 1943; Goodenow, 1993; Sarason, 1974; Strayhorn, 2019). However, it is arguably even more critical for the non-dominant group due to their numerical minority status and historical marginalization (Johnson et al., 2001; Strayhorn, 2019). Prior research in school belonging is an interpretivist and critical body of work that builds off scholarship analyzing achievement across race and ethnicity first and later SES (Benner & Crosnoe, 2011; Benner & Wang, 2014; Crosnoe, 2009; Johnson et al., 2001; Strayhorn, 2019). Analysis of demographic compositions showed that the proportion of seeing your race vis-a-vis the dominant race sways feelings of belonging or marginalization.

Racial/ethnic and SES marginalization occurred when students were in schools with less than 15% of like peers, with some experiencing the double or compounding effect of racial/ethnic and SES factors (Benner & Wang, 2014, p. 1611). Not surprisingly, compounding marginalization exacerbated "students' loneliness, school attachment, and subsequent academic achievement and attainment" (Benner & Wang, 2014, p. 1623). Scholarship pointed to "African-

American and Latino youth reared in lower-income households fared worse across developmental domains than their white and more affluent counterparts" (Benner & Wang, 2014, p. 1612). In striving to understand and eventually disrupt these patterns, they analyzed factors of belonging and marginalization. Several studies leveraged the *Add Health* national longitudinal survey dating back to 1994 across 144 schools with over 90,000 participants. These robust quantitative studies shedded light on the extent of belonging or marginalization of students of color and lower SES and its detrimental effects on depression, low GPA, delayed graduation, or lack of graduation (Benner & Yang, 2014; Crosnoe, 2009; Johnson et al., 2001). Benner & Wang (2014) suggested that as schools move away from relying on race for building-site assignments and toward SES instead, SES could be a more potent factor in marginalization than race. These findings could interest private schools as they select their students and utilize FA to increase affordability for families with lower SES.

While most scholarship on demographic composition and belonging appeared in secondary and postsecondary level scholarship, Benner and Crosnoe (2011) partnered to offer a lens on the transition into elementary school, a key entry for all schools, and a beginning point of belonging potential. For private school admissions, the youngest cohorts of students serve as the base of the school community, with small numbers of students only added after attrition or substantial growth of the cohort at middle or high school (Kennedy, 2021; NAIS, 2021).

Utilizing the Early Childhood Longitudinal Study-Kindergarten Cohort (ECLS-K) authored by the National Center of Education Statistics (NCES), Benner and Crosnoe (2011) looked at the composition of cohorts and perceptions of belonging. Analyzing the transition to school "suggests socioemotional dimensions of development matter more to children's educational trajectories at the start of formal schooling than later in school careers" (Benner &

Crosnoe, 2011, p. 623). As PK-12 private schools build school communities in younger grades, significant FA is often dispersed when a child enrolls. Applying the findings of Benner and Crosnoe (2011), FA staff and school leaders could have great opportunities to shape belonging.

Studies on belonging and marginalization are evolving to examine the sources of marginalization. Unfortunately, they uncovered a sinister role schools can play, even if it is unintentional. In 2013, Benner and Graham launched a longitudinal study of the antecedents and consequences of racial/ethnic discrimination during adolescence. Across 876 students with an average age of 16.9 over 91 high schools, they probed how the variables of structural discrimination (housing, neighborhood) or process (internal school interactions) played a more prominent role in the consequences of discrimination. The study used various instruments such as census data, the School Interracial Climate Scale, the Adolescent Discrimination Distress Index, the Social Anxiety Scale for Adolescents, GPA, Perceived Norms for School Work and Achievement During Adolescence, and the Cultural Mistrust Inventory. The study revealed discrimination by school personnel leads to lower academic performance. If perceived discrimination is a significant risk factor during adolescence, educators should mitigate those perceptions and foster communities of belonging (Benner & Graham, 2013; Griffin et al., 2017).

Intervention and Prevention

School belonging literature consistently called for the prevention of further marginalization of students of color and low SES as it is detrimental to their academic progress. Suggested interventions included observing the demographic make-up of academic options (i.e., tracked courses) and taking action if vulnerable populations are marginalized within, hiring teachers and staff that mirror marginalized groups, offering welcome/transition programming at entry points, leveraging advisories or homerooms to promote connection to the school,

examining perceived discrimination, and offering extracurricular activities that encourage social integration (Benner & Crosnoe, 2011; Benner & Graham, 2013; Benner & Yang, 2014; Crosnoe, 2009; Diamond, 2017; Griffin et al., 2017; Johnson et al., 2001; Strayhorn, 2019).

Limitations

Research on school belonging faced limitations in the interplay between school success and the barriers of racial/ethnic and SES conditions. The above authors acknowledged the struggle to accurately measure SES between income, parental education level, and the adolescent's perception. Further, as researchers utilized robust surveys such as *Add Health*, they did not construct the questions themselves, leading to the calibration of responses across questions intended to measure something else entirely. Finally, student and staff perception surveys are subject to individual interpretation. Each author acknowledged the need for more precise instruments for data gathering (Benner & Graham, 2013; Benner & Yang, 2014; Crosnoe, 2009; Griffin et al., 2017; Johnson et al., 2001).

In their comprehensive review of the field of 80 studies on school climate in 2017, Berkowitz et al. posited the range of definitions and methods describing SES and school climate make any direct claims of positive mechanisms inconclusive. A current example of this controversy is calling out the Sense of Community (SOC) research community. In 2020, Cope et al. asserted the original intent of the measures in unidimensional settings does not hold in multidimensional settings and deeply question the almost 50-year use of a model. As various scales emerge to discern sociological and psychological phenomena, the journey to more accurate instrumentation is paramount (Griffin et al., 2017).

If belonging is essential to human development and schools are a primary setting of social relations, then how the school structures interactions and relationships is ripe for

investigation. For private PK-12 schools, FA policies working with students of low SES could be front and center of this work. Further, as these scholars consistently called for school leaders and mechanisms to shape positive outcomes, this milieu will next be explored via a school leadership lens.

School Leadership Mechanisms

The field of school leadership is well-developed in identifying the roles and responsibilities of leaders to improve instruction and student outcomes (Gümüş et al., 2022). Instructional quality and school leadership are vital components of student success and keys to addressing persistent disparities along race and class lines (Hutching & Bickett, 2021; Shaked, 2019). Therefore, current school leaders shape three intertwined areas of influence to disrupt the status quo and advocate for the needs of all students: instructional leadership (IL), culturally responsive instructional leadership (CRIL), and social justice leadership (SJL) (Goldsmith, 2004; Gümüş et al., 2022; Henze et al., 2001; Hutching & Bickett, 2021; Mugisha, 2013; Shaked, 2019; Ylimaki & Jacobson, 2012). In turn, these three areas of leadership offered the most direct mechanisms to combat disparities for students from low SES backgrounds who comprise the population receiving FA (Gümüş et al., 2022; Hutching & Bickett, 2021).

Instructional leadership (IL) or school effectiveness scholars emerged in the 1960s and 1970s to equip principals to improve instruction and student learning through ongoing teacher development, analysis of achievement data, and school climate (Gümüş et al., 2022). By the 21st century, social and political pressure compelled policymakers, school leaders, and researchers to address persistent achievement gaps between race, ethnicity, and SES across countries. According to the National Center for Education Statistics (NCES, 2017), schools continued to demonstrate disparate outcomes along race and class lines. GPAs, retention rates, attendance,

mathematics and reading achievement, and Advanced Placement (AP) and International Baccalaureate (IB) credits all showed lower performance rates for Black and Hispanic Students. The NCES (2017) further reported that these results link to poverty rates, where 37% of Black and 31% of Hispanic students live in poverty. Further, an international context is also at play as many nations face demographic changes. Increased diversity in racial, ethnic, linguistic, and SES backgrounds across countries demands changes in pedagogy and leadership to ensure student achievement (Ylimaki & Jacobson, 2012).

In turn, instructional leadership has grown to include goals of cultural responsiveness as scholars and practitioners continue to sharpen their understanding of how school leaders can improve students' emotional well-being and achievement (Goldsmith, 2004; Henze et al., 2000; Shaked, 2019; Ylimaki & Jacobson, 2012). Seminal work in culturally responsive pedagogy is credited to Ladson-Billings (1995). Her efforts continue to shape teacher education in the United States and are gaining international attention. Ladson-Billings (1995) framed three essential approaches for student success, "(a) focus on student learning and academic success, (b) developing students' cultural competence to assist students in developing positive ethnic and social identities, and (c) supporting students' critical consciousness or their ability to recognize and critique societal inequalities" (p. 474). Both teacher and principal preparation programs strive to challenge educators to develop their critical consciousness within the context of increased, high-stakes accountability schools to position all learners for success (Ylimaki & Jacobson, 2012).

The International Successful School Principalship Project (ISSPP) was formed in 2001 to examine school leadership preparation globally. It gatherd research on successful school principals from 25 participating countries and informs leadership preparation programs (Ylimaki

& Jacobson, 2012). Upon mining school achievement data from ISSPP to identify successful school sites across seven countries (Australia, Canada, China, Denmark, England, Norway, and the USA), Ylimaki and Jacobson (2012) led site interviews of principals, staff, and parents to distill successful leadership practices to inform recommendations for leadership development programs of future principals. Their findings identified culturally responsive instruction, methods, and leadership as vital aspects of high-achieving schools across the seven countries (Ylimaki & Jacobson, 2012).

Student outcomes benefit from leadership that centers on the experiences of minority cultures in curriculum and instruction. Art, music, literature, language, and norms of underrepresented groups increase belonging engagement and improve learning outcomes (Mugisha, 2013). As a definition, "culturally responsive instructional leadership includes those purposeful, well-intentioned, creative, and collaborative actions that a principal takes to enhance the academic engagement and achievement of minority-culture students" (Mugisha, 2013, p. 1). Most successful leaders (in achievement and anecdotal interview data) built the capacity of staff and students in a culturally responsive manner, saw culturally responsive practices as foundational to instruction, and demonstrated heightened senses of critical consciousness to challenge social inequalities while empowering parents from maligned communities (Ylimaki & Jacobson, 2012). Following this line of inquiry, Mugisha (2013) conducted fieldwork and extensive interviews with three White principals across elementary, intermediate, and secondary levels in New Zealand to understand how principals from a majority culture implement CRIL.

Exploring how White principals leverage CRIL in diverse settings was the guiding impetus for Mugisha (2013). More specifically, how White principals embed CRIL for historically marginalized students and staff, such as the Maori and Pasifika in New Zealand.

Across the three principals, schools, and levels of education, Mugisha (2013) noted each site demonstrated increased motivation and academic engagement of the minority students even if the implementation of CRIL practices was a struggle in the minds of the principals. Attendance, retention, and completion rates rose even when national standards remained too Europeanized to appeal to Maori and Pasifika students. One principal described changing tactics to appeal to both minority and majority students. While specialized Maori language and art classes needed more participants to be offered, embedding Maori language and art in mainstream classes was successful. Mushiga (2013) concluded successful CRI leaders built capacity in their teachers, parents, and policymakers to understand and practice CR pedagogy while raising their critical consciousness. Despite these gains in understanding to strengthen student achievement via CRIL, the concepts of class or SES remain underdeveloped. While CRIL centers on aspects of culture such as art, history, music, language, or norms, SES is rarely mentioned.

Hutching and Bickett (2021) addressed SES facets in their look at school leadership. In their qualitative study of social justice leadership at affluent private schools in Los Angeles, faculty members repeatedly voiced concern for students of lower SES. Multiple teacher interviews revealed faculty discomfort in executing school tasks that ignored FA and students' financial predicaments. For example, one teacher was to collect gifts for a school-wide celebration that asked each student to contribute money. Approaching her school administration, she asked, "have you thought about the fact that a few of these kids are not going to be able to bring that 25.00 USD gift? Have you thought about how that is going to make them feel?" (Hutching & Bickett, 2021, p. 59). While FA was not the center of their inquiry, Hutching and Bickett (2021) raised SES and FA as a possible genre of CRIL, certainly SJL, and a consideration for school belonging.

As CRIL emerged as an essential component of IL, social justice leadership (SJL) joined this confluence to address disparate outcomes across communities. Social justice leadership recognizes schools perpetuate unequal educational outcomes, and leaders must serve to transform these systems (Gümüş et al., 2022; Hutching & Bickett, 2021; Lewis & Diamond, 2015; Shaked, 2019; Ylimaki & Jacobson, 2012). The CRIL and SJL authors offered substantive recommendations for schools to better serve students of low SES across public and private PK-12 settings. Social justice leader authors pointed out the detriments of systemic, structural discrimination. For example, student access to rigorous curriculum and some of the most advanced teaching methods in high school is often through honors and Advanced Placement (AP) courses. However, demographic enrollment data illustrated the over-placement of White, affluent students in top classes despite diverse student bodies and mission statements that extoll equity (Hutching & Bickett, 2021; Lewis & Diamond, 2017). Digging deeper into enrollment processes suggested that recruitment and approval of students depended on teacher recommendations, test scores, GPA, prerequisites, testing fees, and parental input. All of these were fraught with resource imbalances, time, power, and bias (Hutching & Bickett, 2021; Lewis & Diamond, 2017; McClure et al., 2017).

Further, when school leaders sought to shift policies to address inequities, they faced parental pressure from White, affluent students and parents. Lewis and Diamond (2017) connected these phenomena to Charles Tilly's (1998) sociological notion of opportunity hoarding and its prevention. Opportunity hoarding is described as viewing opportunities as a scarce resource and the actions taken to access or keep resources for your group (Tilly, 1998).

Intervention and Prevention

   The school mechanism leadership literature coalesced into three broad recommendations. First, school staff must understand the competition for goods and services in schools creates scarcity (either real or perceived) in resource allocation, course selection, and spots to participate in extracurriculars (Goldsmith, 2004; Henze et al., 2001; Lewis & Diamond, 2017; Tilly, 1998). Second, when one group has more access due to time, resources, and power, it is considered opportunity hoarding. School staff must understand that well-intentioned policies can have disparate impacts because of differential opportunity access (McClure et al., 2017). Third, to combat this phenomenon, Lewis and Diamond (2017) noted school leaders can turn inward to train teachers and department chairs recommending students for advanced classes on implicit bias while preparing underrepresented students more thoroughly for the application process. Through professional development and perseverance to sustain social justice goals, this kind of leadership is an integral way to face inevitable pushback (Lewis & Diamond, 2017). Additionally, the training in CRL and SJL can shape future faculty behavior. In their Los Angeles schools, Hutching and Bickett (2021) noted teachers and department chairs trained in SJL shifted department policies to decrease hoarding and did so without school permission or guidance.

   Social justice leadership must include SES to understand opportunity hoarding and achievement gaps. Gümüş et al.(2022) stated, "Students from low SES backgrounds experience major disadvantages in terms of benefiting equally from their education in comparison with their peers with higher SES" in terms of achievement and well-being (p. 419). Compounding this individual SES dilemma is a school-level SES conundrum when schools serving high SES communities outperform schools serving low SES communities. In this vein, Gümüş et al. (2022)

attempted a substantial quantitative study of PISA (Programme for International Student Assessment) data from 15-year-olds globally to determine the moderating effects of instructional leadership. Achievement data revealed that students face a compounding effect of low SES constraints at the individual and school levels. However, instructional leadership could only account for small increments of change in mathematics. However, the study by Gümüs et al. (2022) faced similar limitations to the research from SES, SJL, and CRIL perspectives.

Limitations

Gaining empirical evidence on school leadership's levers seems challenging across multiple variables. Like school belonging, participant perception may mire school leadership research. For example, Gümüş et al. (2022) found strong connections between school leadership weakening the impact of SES on math performance but not across other subjects. Consistent with school belonging, measuring SES impacts school leadership literature as well. Gümüş et al. (2022) note, "SES is by no means easy to measure" (p. 421). Even with firm definitions of family occupation, income, and education, the reporter (usually students or staff) of that data can offer varying interpretations or perceptions that challenge data reliability. Also congruent with school belonging, researchers leveraged data collected for other purposes that may or may not collect data in the best manner for their inquiry.

While qualitative studies are emerging to value teacher and student voice, their nuanced and small numbers of participants could challenge transference across the educational leadership milieu. The studies cited above range from affluent private high schools in Los Angeles to educating minority Maori children in New Zealand. As Gümüş et al. (2022) note, much more research, diverse methodology, and longitudinal work are needed to understand the potential of school leadership to mitigate barriers to student success. Deepening the consideration of SES as

an essential element of SJL and CRIL approaches is necessary to improve outcomes for students of low SES. Further, viewing FA practices and policies as leadership mechanisms in addition to school belonging is the logical next step.

Financial Assistance Practices and Policies

For students of low SES, FA is a crucial lever in expanding opportunities to pursue higher education or PK-12 private education (Fuller, 2014; Hypolite & Tichavakunda; McClure et al., 2017; NAIS, 2021). As Gümüş et al. (2022) noted, students from low-SES backgrounds are often in under-resourced, low-SES schools. For many students, enrolling in a private PK-12 school offer a stronger education than their under-resourced neighborhood school (NAIS, 2021). Regardless of the reason for enrollment, PK-12 private schools and higher education institutions leverage FA to craft a student body that is diverse socioeconomically and racial/ethnically (Fuller, 2014; Hypolite & Tichavakunda; McClure et al., 2017; NAIS, 2021).

Despite offering access to student opportunities, FA practices and policies may also pose challenges to students and families that marginalize the very populations they aim to serve. This section is divided into two parts. The first looks at the handful of publications led by NAIS that currently offer inquiries into PK-12 FA. The second examines emerging critical studies in the last 10 years on higher education FA policies. These offer insight into family behavior, student perceptions of belonging, intersections of race, and potential actions for school leadership (Gümüş et al., 2022; Nguyen & Herron, 2021; Perna & Steele, 2011; Strayhorn, 2012; Xue & Chao, 2015). This financial assistance line of inquiry is applied to PK-12 spaces to further inform school belonging and leadership.

PK-12 Financial Assistance

There are three primary sources of publications by and for PK-12 private schools: Private School Review, Private School Universe Survey, and the National Association of Independent Schools (NAIS). Private School Review is a parent-centered source open to the public (Kennedy, 2020). It offers parents helpful tips on understanding the role of private schools in accessing admission and introduces the FA processes. Beyond advice to budget for extra costs, it has not, to date, published material on navigating these costs nor the feelings of belonging or lack thereof. Private School Universe Survey is a data-gathering entity from the National Center for Education Statistics (Broughman et al., 2019). This division of the U.S. Department of Education was founded in 1989. The Private School Survey (PSS) occurs every two years to increase data collection on private schools at elementary and secondary levels and provide information on the alternatives to public schools (Broughman et al., 2019). This entity has yet to publish data on FA, but one can find myriad facts about private education within its database.

The National Association of Independent Schools is perhaps the most significant and prolific source of guidelines, articles, and data for PK-12 independent schools. The staff at NAIS and member schools serve as authors and information sources. Accessible information is on their website, blogs, data portals, magazines, or attending their annual conferences. NAIS staff further support regional accrediting bodies with these resources. As a staff member at a member school, I have full access to these robust resources in private schools (NAIS, 2020). However, I could not access most of the resources for the two years I was not serving in a member school.

The NAIS monthly magazine, *Independent Ideas,* typically offers an annual issue dedicated to FA. The NAIS Vice President, Mark Mitchell, spearheads the FA research and various publications. Every three years, NAIS leverages an agreement and contact information

with SSS (Student and School Services provide a service similar to FAFSA for calculating

family needs) to conduct a "How Parents Pay" survey of FA parents at member schools (NAIS,

2018). As indicated by the title, the survey revealed how families choose to pay for tuition. The

survey recently dug into non-tuition costs and generalized feelings about tuition. They found that

95% of respondents make choices and sacrifices to pay private PK-12 tuition.

Table 1

How Parents Pay

Spending Lesson Dining Out or Vacations	82%
Saving Less for Retirement	60%
Saving Less for College	58%
Spending Less or Delaying Car Purchase	56%
Spending Less or Delaying Home Repair	53%
Spending Less or Delaying significant purchases (appliances or furniture)	64%
Borrowing Money	12%
Increasing Income	28%
Monetary Gifts from Family	15%

Source. NAIS (2018).

Further, the 2018 NAIS survey also asked about the emotions felt in managing tuition

and non-tuition costs.

The two most frequently reported emotions that parents feel when thinking about paying

for tuition are "satisfaction" in knowing that they are doing what is best for their child

(54%) and "stressed" (47%) about making sure it works out. Other top emotions reported

include "thankful," "worried," and "overwhelmed." Notably, none selected

"unconcerned." In other words, they're satisfied and thankful that they can do what it

takes to afford tuition, but everyone feels some degree of concern about making it work.

(NAIS, 2018).

These survey results are a key foundation for this study. The addition of asking parents more

questions about belonging, especially around non-tuition costs, will build upon this data and

leverage more plentiful research coming from higher education.

Financial Assistance in Higher Education

A crucial development in higher education FA literature for potential application to the

PK-12 milieu is family financial awareness and preparation (FAP). The awareness portion of

FAP is knowledge of costs, affordability, and financing options. The preparedness portion is the

ability and willingness to plan and coordinate funding sources between savings, loans, and

grants. Stronger FAP for families and students led to increased enrollment, persistence, and

graduation rates (George-Jackson & Gast, 2015). Studies indicated FAP disparities persist across

race and SES due to lack of exposure to FA information, accuracy in estimating costs

(particularly beyond tuition such as books, fees, transportation, and social activities), and

differential openness to taking out loans (Perna & Steele, 2011; Xue & Chao, 2015). Ironically,

there is a tendency for families of low SES to overestimate costs. On top of a lack of access and

understanding of FA policies, this overestimation led students to defer additional opportunities

such as study abroad and student organization participation. Most significantly, it led students to

enroll in college only partially (George-Jackson & Gast, 2015; McClure et al., 2017).

To strengthen FAP, three overlapping communities are essential to improving outcomes:

family, sending school, and accepting school. Families must have access to information and

coaching. Sending institutions (high schools for higher education) must engage in conversations

with families early and often while serving as an intermediary for the accepting institution. Accepting institutions should provide ample materials and access to coaching (George-Jackson & Gast, 2015). While simple recommendations include producing materials in non-English languages representing the student communities (George-Jackson & Gast, 2015), the most vital lever is personalized, 1:1 assistance (Bettinger et al., 2012).

In a seminal experiment for FAP, H&R Block tax locations and FAFSA researchers tested passive information (brochures, websites) versus short but intensive 1:1 assistance. The experiment used families coming in for tax preparation or advice. Once college-ready children and SES qualifications are met, families can opt out of advice, take away FAFSA materials, or engage in 1:1 coaching through the FAFSA materials and begin an account. Out of families who engaged in personal assistance FAFSA filing, more were likely to enroll in college and apply for aid. These findings have deep potential application for FA offices regarding how much information and coaching is passive versus personal. The H&R Block and FAFSA experiment also discusses how the relatively low cost and brief intervention is promising for replicating the approach (Bettinger et al., 2012).

On the PK-12 FAP front, there is a collegial understanding among admissions and financial assistance staff that families will be more receptive to FA and applying to private schools if the FA procedures are transparent and uniform across schools (Kennedy, 2022). Similar to FAFSA, private PK-12 schools use standard metrics to determine financial needs through third-party institutions such as SSS. However, there is no PK-12 research to date validating FAP discussions nor the impact of navigating the various policies and practices once a student enrolls.

In addition to FAP, PK-12 private schools could find the higher education qualitative and mixed methods scholarship of the last 10 years applicable to their student FA experiences. The scholars below have broadened the scope of the financial assistance discussion beyond loans, grants, and disbursements to the experiences with FA, attitudes and beliefs regarding FA, and descriptions of FA services (Ziskin et al., 2014). The studies below apply a critical lens to financial assistance's intersections with race, costs beyond tuition, and student belonging. All authors pointed to FA as a significant campus lever to shape the student experience (Bettencourt, 2021; McClure et al., 2017; Nguyen & Herron, 2021).

The data revealing Black students take on more debt but earn fewer credentials than their White and Latinx peers led Hypolite and Tichavakunda (2019) to apply critical race theory (CRT) to FA. They claimed to be the first scholars to apply CRT to FA to explore the intersection of FA, Blackness, and SES. Their intimate, qualitative study of 35 Black students over 75 interviews at a historically White institution (HWI) illuminates substantive avenues into stigma and labor for further inquiry and application to the PK-12 private school space.

Participants reported there was a common assumption that all Black students were at the school because of FA (Hypolite & Tichavakunda, 2019). Hypolite and Tichavakunda (2019) stated that stereotyping racializes FA and calls for more inquiry into higher education. For PK-12 private schools, how racialized is FA? A recent trend in private schooling is that affluent families of color send their children to private schools at a higher rate than equally affluent White families (Murnane & Reardon, 2018). A similar call for inquiry for PK-12 private schools is warranted.

In addition to racialized stereotyping, many participants lamented the time spent filling out paperwork, communicating with FA offices and staff, and managing debt. This unequal time

and expense of labor shape opportunity costs and agency (Hypolite & Tichavakunda, 2019). What are the opportunity costs of time and labor for students and families, especially for fees outside of tuition? As tuition increases (for higher education and PK-12 private schools) continue to outpace inflation, much attention is turning to tuition and the overall costs of attendance (McClure et al., 2017; NAIS, 2021). Further, investigating these costs has compelled researchers to examine the climate of affordability and a sense of belonging.

Costs of attendance go beyond tuition to include academic success and social participation charges. While formal expenses such as housing, meal plans, transportation, books, and fees are typically well-known and communicated, there are informal costs that play a role in equitable access. Technology (e.g., computers, printers, headphones), software programs, lab kits, parking, and club dues are examples of necessary but informal items for student success. In fact, as of 2015, tuition is viewed by the federal government as less than half of the total cost of attendance (McClure et al., 2017). Again, higher education offers a road map into FA's unique role in shaping student experience, as many costs are beyond tuition.

While students navigate these costs, there can be consequences of a climate of unaffordability and erosion of trust in the institution. Critical qualitative studies have emerged over the past five years to elicit the lower SES student experience with these costs (Bettencourt, 2021; McClure et al., 2017; Nguyen & Herron, 2021). Students on FA cite timing and budgeting for grant and loan dollars. The arrival of funding varies and only sometimes aligns with the start of each semester. Funding is often dispersed in late September, after the period when students can drop or add a class. Purchasing textbooks with institutional markup (increased price) or online codes to software often has to wait far into the semester. Students report a spectrum of

faculty reactions from accommodating to irate, with some faculty publicly shaming students who did not have their texts or access to software on time (Nguyen & Herron, 2021).

Students perceive this timing and price mark-up as intentional by institutions, demonstrating a lack of empathy for students on FA (McClure et al., 2017). Students asked for expenses such as dining plans and parking to be staggered across the semester and not treated like typical consumers. Further, students on FA reported feeling tokenized for bringing diversity to campus but not ultimately valued. Students reported FA as both a supporting and marginalizing experience, thereby creating a frustrating duality (Bettencourt, 2021).

Beyond resentment toward the institution, another troubling consequence is the participants reported opting out of opportunities such as lab kits and club activities with attached fees (McClure et al., 2017). Even study group participation was precarious as they were excluded for needing course materials by a specific time for group formation. Unsurprisingly, students begin to opt out of conversations to prevent potential discomfort. While study abroad programs are often understood as out of reach for students on FA, the above smaller costs could be just as nefarious to the student experience and academic achievement (McClure et al., 2017). The student experience is also susceptible to costs to socialize or non-academic spending and offers the quintessential example for students on FA feeling like they do not belong.

Based on Abraham Maslow's (1943) seminal Hierarchy of Needs, Strayhorn (2012) conceptualized a theory of collegiate sense of belonging now seen in qualitative and quantitative research on SES (Bettencourt, 2021; Gopalan & Brady, 2020; McClure et al., 2017; Nguyen & Herron, 2021). Strayhorn (2019) described an updated version of the college student's sense of belonging theory:

sense of belonging refers to students' perceived social support on campus, a feeling or

sensation of connectedness, and the experience of mattering or feeling cared about,

accepted, respected, valued by, and important to the campus community or others on

campus such as faculty, staff, and peers. (p. 24)

The costs of participating in social activities shaped student sense of belonging. In addition to

opting out of academic fees, students reported scaling back from social experiences such as

dining out, coffee, and parties. While some students explained their circumstances to peers,

others avoided the topic or made other excuses, this led to the marginalization of the very

students most likely to gain from belonging (Bettencourt, 2021; Nguyen & Herron, 2021).

Further, Bettencourt (2021) argued that the higher education goals for social mobility are lost

mainly when this kind of stratification by SES occurs. These academic and social consequences

contribute to data such as low SES students "spending less time studying, interacting less with

faculty, and completing fewer credit hours than affluent peers" (Bettencourt, 2021, p. 763). In

partnership with federal government directives and recommendations for best practices, higher

education is beginning to shift FA policies and practices from accountability to more

transparency for attendance costs and student completion (Fuller, 2014).

Intervention and Prevention

As costs beyond tuition and student belonging have direct and indirect links to FA offices

and policies, FA offices and policies can take the lead in shifting institutional awareness and take

action to improve the student experience (Bettencourt, 2021; McClure et al., 2017; Nguyen &

Herron, 2021; Strayhorn, 2012). Terenzini and Reason (2005) offered their parsing model as a

part of the National Survey of Student Engagement (NSSE), which analyzed campus climate via

the institution's internal organizational context, peer environment, and individual student

experiences in and out of the classroom. Terenzini and Reason (2005) emphasized institutions have direct control to promote conditions that contribute to student outcomes "are more a function of what institutions *do* than what they *are"* (p. 8 emphasis in original) and represent a call for school leadership of FA offices and policies from the ground up or top down. Recommendations for administration include analyzing practices and policies and spending time on training and, for example, increasing FAP to include costs beyond tuition, staggering due dates, training faculty and department heads to include financial awareness as a part of cultural competencies, and connecting academic advising and FA offices for support and mentorship to decrease tendencies for students to opt-out (Bettencourt, 2021; McClure et al., 2017; Nguyen & Herron, 2021).

Limitations

While also a strength, a serious limitation of FA policy literature is the reliance on qualitative interviews that center on student perception of experiences. Similar to school belonging and school leadership, research should expand to longitudinal studies, quantitative surveys, and more precise qualitative tools. Further, the studies were conducted at large public and state land grant institutions and have yet to delve into the nuances of small, private schools.

The most consequential limitation of FA policy literature is the need for more inquiry into PK-12 private school spaces. Only a few institutions and publications, such as NAIS and the Private School Review, offer substantive information on PK-12 and critical investigation. This study aimed to address this significant gap in the FA literature by probing the PK-12 FA practices and policies.

Chapter Summary

The intersection of belonging, leadership, and FA literature can offer significant insight into the school experiences of students and families leveraging FA to attend PK-12 private schools. It was surprising to find a distinct divide between higher education and PK-12 literature. For example, Strayhorn's (2012, 2019) collegiate work is absent from the conversation in PK-12 despite its seminal status in higher education. Visualizing higher education and PK-12 literature as more of a confluence rather than distinct fields will strengthen the conversation about outcomes for students with lower SES. The substantial overlaps between PK-12 and higher education on school belonging are ripe for comparison across theory, longitudinal data sets, and methodology.

Higher education scholarship is ahead of PK-12 in measuring and discussing the interplay of SES and belonging. The imbalances of resources, time, power, and bias for students of low SES backgrounds are clear and compound any racial/ethnic ramifications. Due to ethical considerations for the age of participants, higher education will perhaps always yield more compelling qualitative material from students. Moreover, higher education literature shows louder and more concrete calls on leadership, including FA offices, to leverage school mechanisms to deepen belonging for students of lower SES. I feel there is strong potential for the replication and transference of these lines of inquiry into the PK-12 milieu.

However, there are areas where PK-12 literature can inform higher education scholarship and practice. Perhaps the interplay of instructional, culturally responsive, and social justice school leadership needs to pervade more collegiate classrooms and departments. It is a significant concern when students receiving FA find themselves publicly shamed by members of the institution for not having resources on time when FA disbursements are late. While the work

of FA offices is integral, the day-to-day experience of students and families across campus and classrooms is more significant and would be a first of its kind.

The intent of this study, however, was not to be the matchmaker between higher education and PK-12 literature; the hope was to illuminate how one mechanism, out of many, could shape student and family experience. This study was grounded in FA literature, which is closely connected to SES and belonging literature in higher education. My inquiry explored a current gap in scholarship on how FA practices can positively shape the relationship between schools, students, and families in PK-12 private schools and promote belonging instead of exacerbating marginalization. Next, Chapter Three details the methodology design and research questions used to collect and analyze the study's data.

Chapter Three: Methodology

Part I: Introduction to Research Methods

As schools consider promoting a cohesive culture and welcoming climate, many can look more closely at how their practices and policies shape belonging. This study illuminated dynamics within FA to promote reflection and implementation of best practices to ensure families and students feel they belong entirely at their schoo PK-12 private school. Current research on school belonging, school leadership, and financial assistance (FA) policies were examined in Chapter Two. Further, school leadership and FA policies are asserted to shape student and family belonging to their school. This chapter discusses the research methodology for this study, beginning with the research design and questions.

Research Design Overview

The limited literature on tuition-based PK-12 schools combined with critical and interpretivist lens in this research design. A qualitative, phenomenological approach held the most potential for uncovering themes of belonging and power dynamics (Creswell & Poth, 2018). Open-ended questions allowed for more discussion, collaboration, and clarification to fully understand the perspectives of school FA staff and families (Creswell & Poth, 2018). Chapter Two mentioned that this study was the first of its kind regarding the topic and participants. Further, the conversational setting encouraged participants to share complex and sensitive issues that may not have emerged with quantitative surveys.

This research design comprised two groups (FA school staff and families utilizing FA). The instrument of semi-structured interviews (45 to 60 minutes) illuminated the relationships between schools, families, and FA policies. Individual, semi-structured interviews fostered

flexibility and allowed conversations to progress organically. The study included 10 family interviews and seven interviews with school FA staff from 17 perspectives.

Research Questions

The following research questions guided this study.

R.Q. 1: How do private schools determine and communicate which costs are included in tuition and which are not?

R.Q. 2: How do costs of attendance influence student and family experiences of belonging or marginalization?

The first question sought understanding of how school leadership makes decisions about cost coverage which identified opportunities for supporting school staff, leadership, and families navigating FA. The second question framed the navigation between families and schools to cover all the costs associated with private, PK-12 schools. Understanding how families navigated costs beyond tuition and how it shaped their disposition to the school identified opportunities for supporting school staff, leadership, and families navigating FA. These research questions provided insight into family and school perspectives regarding costs, FA policies, and belonging to the school.

Positionality

As the researcher, I conducted the interviews, managed the data, and analyzed the research findings. My interest in this topic came from my roles in private schools as an employee and family. I have served in private schools for 20 years as faculty, academic and athletic coach, dean of students, principal, department chair, and admissions/financial assistance coordinator. When my children reached school age, our family leveraged tuition remission for employees while also qualifying for need-based FA.

I became further immersed in the behind-the-scenes of school financing when I joined our children's school as an admissions and FA office as a coordinator. I found the FA practices flowed directly from the school's mission to attract and retain the brightest students in the Twin Cities and to reflect, at minimum, the racial and ethnic composition of the area. Our family's access to information about affordability was a robust and normalized part of school culture (i.e., not taboo). The school followed the "Principles of Good Practice for Financial Aid Administration" from NAIS by using need-based calculators with fidelity and funding families at the percentage of need (see Appendix G). Finally, the school consistently assessed departments for costs of attending beyond tuition, such as lunch, field trips, supplies, dances, athletics, etc. I am grateful my children accessed these opportunities without additional financial commitments. If costs arose unexpectedly, I was comfortable contacting the FA office for clarification. While unanticipated costs were rare, they were usually the result of a staff member needing to understand how FA and billing work at the school, and they were quickly mitigated. The school has built a strong climate across socioeconomic status, race, and ethnicity through these practices and policies.

My FA experience as a parent and professional may differ from the norm. Only when I left the school my children attended did I discover the variance of practices for FA. Many FA programs only cover tuition, while other financial costs vital to engaging in school life are negotiated fee-by-fee. This is the case at many schools, even for families who would qualify for free/reduced federal lunches. I was left to wonder what feelings and experiences these negotiations create among families and the burden they place on school staff.

My background offered potential advantages and disadvantages to the study. During this research, I connected with families as fellow FA recipient and school personnel as a

coordinator. As a parent of a child of color, I offered a unique racial and ethnic lens. My critical, interpretivist approach reflected the exploration of power and the role I brought to the research (Maxwell, 2013). Therefore, the study encompassed an emic (views of the participant) and etic (views of the researcher) in collection, analysis, and discussion (Creswell & Poth, 2018).

Guiding Ethical Principles

This study called on several ethical principles in design and execution in addition to the Institutional Review Board (IRB) requirements. While these are human subjects, the research was not experimental. The design of interviewing human subjects about sensitive topics such as socioeconomic status, race, ethnicity, vulnerability, and school connection was crafted and executed with significant care (Rossmana & Rallis, 2010). Collaborative, semi-structured interviews offered an array of techniques that centered on the participant experience while I, as the researcher, went to great lengths to ensure confidentiality and respect (Creswell & Poth, 2018).

A vital goal of the study was to avoid fostering any ill feelings between families and schools. For design, due to the nature of the questions, the study invited one family member per household/family and school FA staff to participate instead of students (see Appendix C). Even though the interview questions relied on neutral phrasing, there was potential for an "interpersonal impact of the inquiry" (Rossmana & Rallis, 2010, p. 382). Additionally, students may or may have yet to learn the nature of the financial means that facilitate their enrollment nor take issue with how they have been able or not to participate in the life of the school.

However, age did not guarantee a lack of vulnerability. Even though the participants were adults, I needed to be a researcher-practitioner: reflexive throughout the inquiry process and

mindful of 'ethically important moments' (Guillemin & Gillam, 2004). For example, as a parent and a school administrator, I know the frustration and heartache when there is insufficient money to aid a student. Worse, I have witnessed a student being told they cannot participate due to funds when plenty of resources exist, but the staff member failed to inquire. Hence, this study focused on practices as well as policies. My interview aim was not to provoke through leading questions but to respond with empathy. However, a few "ethically important moments" were shared due to the situation or the participant's familiarity with my background and positionality. These cases had laughter and tears as we shared a traveled road.

The location of online interviews was the participant's choice due to the power relationships between the school and the families or employees interviewed. Due to convenience, three families and one FA staff chose face-to-face interviews in my office. These were recorded using the same technology as the others. All notes, transcripts, and memos were electronic and secured in a password-protected Google Drive sponsored by CSP. The data will be kept for five years before discarding (Creswell & Poth, 2018). In addition to ethical standards for research, NAIS continues to guide the field of PK-12 private school FA by encouraging schools to "safeguard the confidentiality of financial aid applications, records, and decisions while respecting the right of each family to discuss its own financial aid outcomes in an appropriate manner" (NAIS, Principles of Good Practice, 2020).

Consent Process, Risks, and Benefits

The consent process for this study was multilayered in order for participants to fully understand their role, the purpose of the research, and IRB approval. First, participants were invited to read a study description, my positionality, and follow prompts to engage and offer their contact information. Second, once their eligibility was confirmed (criteria of FA staff or

family using FA), they completed a consent to participate form to demonstrate informed consent (Creswell & Poth, 2018, p. 155; see Appendix C). Additionally, verbal consent was requested again during the online interview process, with extended permission to record the conversation.

There were no physical risks associated with this study. Some families could have felt uncomfortable participating in a study that asked questions about financial assistance. The benefits of the study aimed to strengthen the relationship between families and schools by improving practices and policies that shape family and student experience.

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Part II: Data Collection Steps

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Sampling

The study participants represented two groups who engage with FA: the family and FA staff. The first group included school professionals who work with families using FA to afford tuition. The second group included PK-12 families leveraging FA to afford private schooling. As all participants (staff and families) needed to be involved in FA, purposeful criterion sampling procedures helped identify individuals who met these criteria (Creswell & Poth, 2018). Moreover, because of the range in experience due to school size and cost, criterion samples from schools of over 600 students and financial assistance budgets above one million dollars annually were used. Last, gatekeeper and snowball sampling techniques allowed school FA staff to help me invite families to participate: the FA staff circulated invitations to participate in the study, and families choosing involvement contacted me directly. The family particpants were not revealed to the school (Creswell & Poth, 2018).

I use the term family instead of parents or guardians because they may or may not be involved in FA relationships. Families often have one or two members working with the FA office, which can be a relative, a friend of the family, or a traditional head of household. Schools

sent invitations to participate to the family members who interface with their office and policies. From there, each family self-selected which member participated.

Recruitment

School FA staff were initially approached through the NAIS Studies, Insights, and Research team and agreed to partner with me to facilitate invitation outreach and sharing of findings. NAIS is an opt-in consortium of independent, private schools that share information to promote collaboration and best practices. Surveys and calls for participants are familiar and welcome practices of NAIS member schools. Further, NAIS can filter invitations to school size or setting. This study limited participants to urban and suburban PK-12 private schools with student populations over 600 and FA budgets above one million dollars. An initial list of 112 schools met these criteria, and invitations were sent to a randomized version of the initial list.

On the school FA staff side, a representative with a deep understanding of financial assistance practices, such as the Director of Financial Assistance, Director of Admission/Enrollment, or the Associate Head of School, engaged. School FA staff had four options with the invitation: decline to participate; participate as a school FA staff with one or more participants; pass the invitation on to families on FA; or both school staff and family participation. School FA staff were provided a separate link with a family invitation to share.

Upon invitation, one person per family participated. Families who opted in to participate were only in communication with me. As the school is the entree to families, FA staff served as gatekeepers and fostered snowball sampling (Creswell & Poth, 2018). While using school FA staff as gatekeepers presents risks and limitations, only a few other ways exist to reach families outside my network. Weighing the opportunity costs, these methods presented potential limits to

families with positive experiences on the one hand, while opportunities for further inquiries with families with negative experiences on the other.

Given the social and institutional power imbalances, confidentiality and privacy were paramount in this study (Creswell & Poth, 2018; Rossman & Rallis, 2010). Schools did not have access to which FA staff or families participated. As mentioned, students were not invited due to ethical considerations.

Site

Research sites are schools that use the telecommunication mechanism via Google Meet or a similar video conferencing platform. The exception were the participants at my current school, where a face-to-face option was offered too. Schools were invited to participate via the NAIS Studies, Insights, and Research team. From a randomized list of 112 schools meeting the criteria above, 18 schools were accepted to participate, and seven eventually participated. From there, three of the schools invited their FA families to participate. In addition to the criteria above, they represented schools from the South, Midwest, mid-Atlantic, Southeast, and Northeast regions of the United States. While telecommunication provided convenience, it also allowed both parties to interview in their own space. For families, their physical school may not have been a viable location due to the potential vulnerability of information shared that may be critical of the school. Telecommunications were selected for school personnel because of the potential of meeting after school hours, the vulnerability in sharing at their place of work, and the geographic distances from participant to the researcher. Offering telecommunications for their location of choice hopefully allowed participants to speak freely and encouraged candid sharing.

Data Collection Processes

Upon completing consent agreements (see Appendices C and D), FA staff and families completed a demographic questionnaire (Appendices A and B) and began to arrange interviews. School FA staff interviews yielded information on how FA practices account for costs beyond tuition that are vital to participating in school life (cost of attendance). Family interviews discussed their experiences within these processes and identified costs integral to their child(ren)'s full participation in the school community. Additionally, families were asked questions based on the PSSM or Psychological Sense of School Membership Scale (Goodenow, 1993). The PSSM remains the primary scale for PK-12 school belonging measurement (Allen, 2022). Modifications to the PSSM scale were made for length (from 18 to eight questions) and it used with a family member instead of a student (see Appendix F for a comparison of the original to the modified scale). The reverse questions were eliminated, and the phrasing was adjusted to a family member being directly interviewed by me instead of a written survey. The questions were reviewed by two FA staff members and three families to ensure the validity of the modified scale addressing belonging and its appropriateness for use qualitatively.

Phenomenological interview techniques guided the data collection. Semi-structured, collaborative interviews were conducted with families receiving FA and school staff working with FA (see Tables 2 and 3). Online, 1:1, interviews were selected instead of focus groups for families due to the topic's sensitive nature. Open-ended questions and the semi-structured protocol allowed for more discussion, collaboration, and clarification to fully understand the perspectives of school FA staff and families (Creswell & Poth, 2018). Further, the 1:1 conversational setting encouraged families to share about these complex and sensitive issues that may have yet to emerge with quantitative surveys.

Table 2

Research and Interview Questions for Financial Assistance School Staff

Research Question 1	Interview Questions
How do private schools determine and communicate which costs are included in tuition and which are not?	Please describe how your school leadership determines which expenses are included in tuition and which are not: Please describe how the school communicates extra costs to families: How do families figure out and handle the cost of attendance in addition to tuition? ● Describe the steps PK-12 families on FA have to take for their child to engage in the full life of the school: In your opinion, which additional costs are central to participating in the full life of the school?
Probing Question Examples	*Can you tell me more about…?* *What is an example of…?* *What I am hearing is…?* *What do you mean when you say…?*

Table 3

Research and Interview Questions for Families Utilizing Financial Assistance

Research Question 2	Interview Questions
How do costs of attendance influence student and family experiences of belonging or marginalization?	How does your family handle the costs of attending that are not included in tuition? ● How do you access information from the school about which costs are covered and which are not? ● Which steps do you take for your child(ren) to engage in the full life of the school? Which activities are most important and why? ● How do these steps make you feel?
Modified Psychological Sense of School Membership (PSSM) Scale (Goodenow, 1993). See Appendix 6 for the original scale.	If you could offer advice to the school about FA structures, what would it be? 1. Do you feel like a real part of (name of school)? 2. Can your child speak to at least one teacher if they have a problem? 3. Are the people at (name of school) friendly to you? 4. Is your child included in many activities at (name of school)? 5. Are you treated with as much respect as other families? 6. Can your family be themselves at (name of school)? 7. Do you feel proud to belong at (name of school)? 8. Do you expect your child to graduate from (name of school)?
Probing Question Examples	*Can you tell me more about…?* *What is an example of…?* *What I am hearing is…?* *What do you mean when you say…?*

While the invitation to participate included an introduction to the project, a brief

description of my positionality, and signed written consent, interviews began by reviewing this

information and I offered another chance to confirm consent or decline to participate.

Confidentiality was emphasized while sharing how their identity would be protected. School

names, locations, or other identifying characteristics beyond the above criteria were not revealed in publication and have been scrubbed from transcripts and memos (Creswell & Poth, 2018).

In concert with the ethical considerations above, three pilot interviews have been conducted to offer me practice in conducting interviews with myriad power dynamics. The interpretivist paradigm and collaborative and phenomenological interview techniques acknowledged how societal and research power dynamics may be at play (Creswell & Poth, 2018; Rossman & Rallis, 2010). Financial assistance as a topic encompasses SES, racial, and ethnicity power imbalances. School FA staff, while usually dedicated to empowering families with low SES through FA, faced power complexities as an employee of a school institution. Furthermore, families navigated both these social and school institution inequities. Creswell and Poth (2018) offered these questions to navigate these dynamics: "Are your interviewees able to articulate the forces that interrupt, suppress, or oppress them? Do they erase their history, approaches, and cultural identity? Do they choose not to expose their history or go on record about the difficult aspects of their lives?" (p. 174). The practice interviews helped me anticipate these dynamics and helped me nuance my approach and refine questions.

Part III: Data Analysis Steps

Data Analysis Processes and Procedures

Information was derived from 17 interviews across two groups of interviewees: families utilizing FA and school FA professionals. Interviews were recorded, transcribed, and coded in addition to my memos and reflections. In the participants' own words, the interview process recorded their knowledge, perspectives, and feelings about FA practices, the costs beyond tuition, and how students and families can access the full life of the school. The core research and interview questions aimed to attain a general understanding of the topics. Probing questions

allowed the participants to express more detail, clarify, and respond to member checks. Interviews via the Google Meet platform were recorded with consent from all participants. The interviews were then transcribed into written form using Google Meet transcription and Happy Scribe, followed by a review for clarity by the participant and me. The verbatim transcription aimed to honor each perspective as precisely as possible. Any identifying information (location, school, names, etc.) was deleted from transcription to deepen confidentiality.

Inductive and deductive coding techniques offered robust analysis of the data transcription. While inductive methods organized raw data into patterns or themes, deductive methods checked themes against the data (Creswell & Poth, 2018). After verbatim transcription, analysis leveraged inductive and deductive categorical coding matrices from the literature and data (Maxwell, 2013, p. 109). One of the goals of interviewing families and FA professionals was to allow for the natural comparison of sources (Patton, 2001). Leveraging the data from these two groups helped compare and corroborate findings (Creswell & Poth, 2018).

Coding involved sifting the data into meaningful categories and assigning names to said categories. These categories created patterns, broader categories, and themes of analysis. My point of view as an interpretivist and critical researcher informed how I saw and organized the information (Creswell & Poth, 2018). My collection, analysis, and reporting processes were interrelated and perhaps best described by Creswell and Poth's (2018) Data Analysis Spiral (pp. 186–187). First, I read and reviewed the raw transcripts, organized securely in password-protected Happy Scribe. Then, I moved to record notes and memos to see the whole data and inform organizational choices via Dedoose qualitative research software, which is also password secure. I repeated the coding and memoing process to build detailed descriptions until no new

codes, categories, or themes arose in the data. Several rounds of analysis ensured a thorough data synthesis and rigorous methodology (Creswell & Poth, 2018).

Validity and Reliability

Validity and reliability pertain to the data collection instrument and the analysis of participant responses. The instruments of interview questions were first piloted with three families and two FA staff to discern how they addressed feelings of belonging and the role of FA structures. These pilots were very successful. The probing interview questions and summarizing statements helped me guide the collaborative interview process while promoting accuracy.

Within qualitative research, the verbatim transcription approach is used to help provide validity and reliability (Halcomb & Davidson, 2006). I employed member checking during data collection to ensure accuracy in interpreting participants' voices and promote trustworthiness. In the data analysis phase, each participant received a copy of their transcription to review via email. First, the participants could verify that all identifying information was scrubbed. Second, each was offered a chance to redact or add information to any part. Participants were invited to use Microsoft Word comment features to clarify via comments (Creswell & Poth, 2018). I recognize there would be a spectrum of interest and capability for participants to engage in this manner. Each participant was reminded of their option to pull out of the study at any time during the interview and member checking. None of the participants offered additional feedback. However, each thanked me, and I believe the goal of fostering trust and transparency was accomplished with these methods.

Part IV: Quality Research Criteria

Evaluative Criteria and Limitations

My experience as a family utilizing FA and as a FA professional offered insight and potential bias into the study. As a principal and former FA professional, I understand how to access school staff and can quickly explore professional issues. As a parent of students leveraging FA, I offered authentic empathy and established rapport. However, the same credentials that helped me craft the study also lent themselves to perhaps forcing inferences and bias. Guba and Lincoln (1985) suggested peer debriefing to check for bias and confirm or push for support of the thesis, which was completed with the NAIS Studies, Insights, and Research team during the research design, in addition to member checking transcripts with participants.

Several limitations were present in this study besides the costs and benefits of my positionality above. First and foremost, school FA staff were engaged to help recruit family participants through snowball sampling and accessing a group beyond my reach. While this gatekeeping fostered the study itself, there was a threat of a family group that was too curated by school FA staff. Second, the small study may yield less transference to broader populations. The third limitation is the self-report design. Wong et al. (2014) asserted

> self-report and recall [makes] it difficult to determine the immediate and proximal effects of microaggressions. There may be bias effects when participants are asked to recall past experiences. For example, respondents' current psychological state may influence how they recall their past experiences.

For this study, participants could have been intimidated by the school or worried repercussions would threaten their assistance or employment. Further, participants may have conflated other issues with the school with FA. Lastly, while interviewing parents who may be less vulnerable

than their children, they are also more distant from feelings of belonging. Parents may not fully understand their child's full experience. These limitations led me to have the initial invitation emanate from NAIS, an outside organization, to help families and school FA staff feel more comfortable. Additionally, these confirmed the need for heightened confidentiality throughout the study.

Part V: Research Dissemination

Participant Appreciation

Communication between researcher and participant was congenial, thoughtful of their contributions, and expressed gratitude. Each participant was thanked throughout the process and upon the research publication. After our work together, participants received a handwritten note from me and a copy of the dissertation. If the research is presented in another fashion through NAIS, participants will be notified via email with links to the publication or event.

Publishing

There are several avenues to disseminate the findings of this study beyond dissertation publication. These include networking, conference presentations, enrollment and FA blogs, and NAIS publications. Various local, national, and international school conferences interface with FA and may be interested in this topic. Further, the importance of FA is transferable across private schools of all missions, ages served, and may yield presentations at independent, Catholic, Episcopal, and so forth consortium conferences. As an accomplished conference presenter, I am adept at seeking opportunities and executing this sharing. Often, conference presentations are parlayed into article publications via website features or blogs, print, or social media outreach. As a part of working with NAIS, the findings may be fashioned into publication in their quarterly print magazine and blog, *Independent Ideas,* or their weekly electronic

newsletter, the *NAIS Bulletin.* Lastly, costs of attendance issues are not limited to PK-12 private schools; public schools also face deep consideration of meals, participation fees, parent-led initiatives, supplies, and equity of access.

Chapter Summary

Chapter Three provided an overview of the methodology employed in the study. Semi-structured, qualitative interviews of two groups of participants interfacing with FA fostered rich responses about belonging, and FA offered a better understanding of the interplay between family, student, and school. Chapter Four turns to the analysis and interpretation of the findings.

Chapter Four: Findings

The purpose of this chapter is to present the findings from interviews with 10 families and seven FA staff on the interplay of FA and school belonging. Excerpts are shared verbatim with only the removal of identifying monikers or verbal pauses such as umms, etc. These participant voices are presented in relationship to previous research literature and Goodenow's 1993 Psychological Sense of School Membership Scale (PSSM), and the two research questions that guided this study.

This chapter is divided into three sections based on the participants and research questions. The first section shares participant demographics and ramifications for the findings. The second is findings from FA staff interviews: out of the seven schools, five have recently (within the last four years) reimagined their funding, structure, and/or processes. Coincidentally, the two remaining schools expressed hope that their school would embark on a similar journey. The third section shares findings from parent interviews. Their experiences center around four patterns: their child(ren)'s grade, how streamlined the FA practices were, navigating moments of stigma and marginalization, and gratitude. Each section begins with a table detailing the corresponding participant information.

Participant Demographics

Financial assistance staff from seven schools and 10 parents participated in the interviews. The parents came from two of the participating schools. The total volume of 17 interviews strongly contributes to the collection of participant voices. As mentioned, the seven schools crisscrossed regions of the United States while sharing demographics in size and FA budget. However, some schools did not share information on some of the demographics requested.

Table 4

School Participant demographics by FA Staff in Interviews)

Participant #	Region of the USA	Number of Students	Structure	% Student of Color	FA Budget (million)	% on FA	% of FA Need Funded
1	South	800	PK-12	27%	$3	40%	-
2	Northeast	1260	PK-12	48%	$11	20%	100%
3	Midwest	1200	PK-12	34%	$8.64	29%	100%
4	South	1348	PK-12	54%	$6.2	20%	100%
5	Midwest	866	PK-12	38%	$7	56%	80%
6	Mid-Atlantic	800	PK-12	-	-	40%	-
7	Southeast	1500	K-12	-	-	-	-

The 10 parents represented families with children in lower, middle, and upper school with various interests across sports, performing arts, and domestic and international trips. A common refrain across the interviews of FA staff and parents was how to use FA to access the full life of the school. The participants indeed showed a range of perspectives; however, parent participants only emerged from two schools. As mentioned in Chapter Three, snowball sampling and gatekeeping techniques were used between FA staff and parents to usher invitations.

Additionally, NAIS sent the initial request to add credibility to the study as a trusted and familiar organization. I was deeply disappointed in the lack of parent variance by school. Some FA staff were not allowed to invite parents based on privacy concerns from their head of school (HOS). Others shared hesitation as they had just entered re-enrollment season and financial paperwork was due. Even with extensive invitation sets, opting into and completing the interview process for parents seemed difficult. For example, one school invited all families, which included 400 unique email addresses for parents or guardians. From there, only 12 responded to the invitation, and eight completed the interviews.

Table 5

Parent Participant Demographics

Participant #	# of Children on FA	Grade(s) of Children	Age	Highest Ed.	Race/Ethnicity (2020 Census)
8	1	12	45–54	Graduate	White/Non-Hispanic
9	2	9, 11	35–44	Graduate	White/Non-Hispanic
10	1	3	35–44	Graduate	White/Non-Hispanic
11	2	2, 4	35–44	Graduate	American Indian
12	1	5	45–54	Graduate	White/Non-Hispanic
13	1	11	45–54	Graduate	White/Non-Hispanic
14	1	12	45–54	Graduate	African American
15	2	K, 2	45–54	Graduate	White/Non-Hispanic
16	3	2, 4, 8	45–54	Graduate	Multiracial
17	1	10	35–44	Graduate	African American

The reality of only having parent participants from two schools led to a lack of intersectionality between schools and parents and thwarted the triangulation of FA practices and parent responses to the PSSM with any validity. However, interviews and PSSM data still allowed for robust findings and potential contributions (see Table 6 for PSSM results).

Table 6

Modified Psychological Sense of School Membership Scale, PSSM

Participant	Do you feel like a real part of the school?	Can you speak to at least one teacher if they have a problem?	Are the people at (name of your school) friendly to you?	Is your child included in many activities at (name of school)?	Are you treated with as much respect as other families?	Can your family be themselves at (name of school)?	Do you feel proud to belong at (name of school)?	Do you expect your child to graduate from (name of school)?
8	Yes	Yes	Yes	Yes	Sort of	Sort of	Sometimes	Yes
9	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
10	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
11	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
12	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

13	Yes & No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
14	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
15	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
16	Yes & No	Yes	Yes	Yes	No	No		Yes
17	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Source. Goodenow (1993; see Appendix F for the Original PSSM Questionnaire).

Influence of Leadership and Mission

Interviews with school FA staff centered around the research question: How do private schools determine and communicate which costs are included in tuition and which are not? (see Table 1). A common refrain emerged from FA staff during their interviews: "We don't want them to be unable to participate or think that they shouldn't if the cost is a barrier" (Participant 1). However, the resources and systems varied among FA staff to execute this sentiment. The most common support across all the schools was how the highest-need families were treated. These families are supported at maximum levels across all costs, no matter the approach involved. Schools that did not include lunch in tuition or FA packages offered some lunch support based on who would qualify for free and reduced lunches at a public school. From here, the differential support is primarily based on how FA is viewed as a part of the larger vision and mission of the school.

All participant schools shared that leadership committees review costs beyond tuition and strive to continuously improve review practices. However, leadership at the HOS (the public school equivalent is a Superintendent) and Board of Trustees level, coupled with the school's mission, stood out during interviews. This leadership significantly influenced the determination and communication of costs beyond tuition for FA staff. Five out of the seven schools described a recent overhaul of how they account for costs beyond tuition and the processes for supporting families. They aimed to improve equity and increase feelings of belonging for students on FA.

Ironically, the remaining schools wished for more leadership, direction, or differing support models.

Three schools described how their dedication to improving FA funding and processes is based on the mission and founding of the school: "It's in our DNA. I mean honestly, it's mission-driven, it is just the commitment (to FA) when you come to our school" (Participant 4). Even amid the economic shocks of the 2008-09 recession and the COVID-19 pandemic, these schools held funding and support systems intact.

So it is from the beginning, the founding of the school, that teachers did not take salaries so that they could have students not pay tuition for the first few years. So I mean it is from the beginning of our school. Every Head of School since has been committed to FA. Fortunately, we've been in a position where we've not had to have hard conversations about what would happen or been close to it really. Back in 08-09, we did have some tightening when that hit, but again, there was just such a commitment that they were just like, 'this is how it's got to be; we'll find the funds, and we will cut wherever we can.' (Participant 4).

The two other schools also described significant direction and support from the HOS and Board to gather attendance costs, streamline processes, and improve communication with families. The impetus to this review varied; one school felt pressure from increasing demand and nuance of costs, while another said halting all campus activities during COVID-19 gave their office a chance to reflect on their systems (Participants 1, 2, 4). These FA staff reported that their office began with accounting for the most common costs of participating in the life of the school while developing communication systems for the myriad supplemental costs unique to each age division and student.

Cost of Attendance and Cost of Tuition

Prioritizing the most common costs beyond tuition is a strategic way to improve belonging and transparency. "We are a bundled tuition school" (Participant 1). Bundling and other strategies for including the most common costs, such as lunch, books, devices, etc. were aimed at improving efficiency and fostering a sense of equity. For example, the FA staff described the increased efficiency and equity of transitioning from a BYOD, 'bring your own device' for technology to issuing school laptops. There were additional efficiency gains for the technology staff and faculty dealing with singular instead of multiple software and hardware issues in addition to benefits for network security. Further, families were presented with the technology rather than having to independently shop for and finance the tech. Last, it leveled the fairness landscape between the students who could afford the $200 Chromebook and the latest and lightest Apple laptop (Participant 1).

Similar consideration has been given to materials such as books, cameras, and fitness devices. Financial assistance staff asserted that the panoply of editions, conditions, order arrival times, and other variables are best if done centrally by the school. Schools reported saving staff and families numerous calls and emails at the outset of the year and FA families no longer have to negotiate the material costs. Some schools have opted to return to the practice of managing class sets of materials that are purchased and cared for by the school. The planning for those costs returned to the departmental level rather than passing costs on to families (Participants 1, 4, and 6).

The following advice is from a school that dug for all the costs for a student to have the full experience and how they streamlined processes to increase feelings of belonging. While

detailed, this excerpt demonstrates the myriad of costs that can help students and families feel like they belong to a school and the nuance of establishing trust in the process.

> We did a presentation to SSS (Student and School Services, a third-party system that helps determine family needs similar to FAFSA) to coach schools on setting up a supplemental program. We recommend starting with the required things like books. If you're part of an athletics team, what do you need? You literally cannot participate without this item? So that's kind of your base level, and then move to your next level of what is part of your school's experience. Ask, what is your school experience? So we're in the South, and homecoming is a big deal. Have you heard of the mums and garters for homecoming in the South? It's a tradition for schools at homecoming where you literally buy a necklace with ribbons, one for your date and vice versa, or a garter for the guys. It has your date's name, your name, the year, and it's got bells! Google it! It's fascinating. This was one of those full experiences of the school where I started to get students coming to me saying, 'I would really like a mum or garter. My family can't afford it.' I keep track of those types of things. I went to the committee, and we said, 'We are going to cover the cost of a mum/garter for students who want it because it's part of our homecoming experience.' Those are kind of the pie-in-the-sky things that bring a sense of belonging for the student, not to be the only one, and they weren't necessarily, but not to be one of the only ones not having this item because they could not afford it, the $60 to a $100, whatever it is item. Letter jackets and class rings are another thing that we cover. Could you get through high school without it? Of course! But is that part of having a full, whole experience at our school? We have a process to do it and are committed to it (Participant 4).

This school and the other four emphasized that any potential student fee needs to be known by the FA office and they are actively developing communication protocols to understand costs.

These PK-12 FA experiences follow trends in higher education discussed in Chapter Two. Bettencourt (2021), McClure et al. (2017), and Nguyen and Herron (2021) used critical qualitative studies with colleges and university students over the last five years to elicit the lower SES student experience with these extra fees and found that feelings of marginalization occur. Therefore, knowing your costs, regardless of the student's age, is paramount to fostering belonging.

Accounting of Costs

While all seven schools articulated the nuance and complexity of knowing the costs families face, the five schools refreshing their accounting procedures offer promising practices. Accounting for all school costs across campuses of 800 to 1,500 students can be unwieldy due to multifarious costs varying by student interest and participation, especially in the high or upper school.

> We know in private schools that tuition doesn't cover tuition alone, nor does it cover the full cost of what it takes to go to the school. I mean, that's why we have annual funds, etc. And so my biggest issue with the financial aid piece and what I'm working on now with the committee as well is it has to be true; I call it the true cost. What's the true cost? (Participant 7)

These schools prioritized the internal organization of the faculty and staff, which translated to a smoother experience for families navigating multiple fees.

> The extras budget has increased a lot over the last several years. I've been able to work out with my Head of School that we will communicate what we cover more uniformly

and consistently. We are going to document how we're spending all this money. We will

know we are spending more each year than the prior year. And hopefully, after about two

to three years, we'll have a more realistic estimate of the real need. That will give us

between our current budget and the spend-down budget, allow us time to understand our

real needs, and then go out and fundraise. (Participant 7)

One school has shifted its billing practices to having all costs go through student billing rather

than cash and check payments to staff throughout the building or from family-to-family. To

identify costs, another school operates a spring committee that serves as a clearing house of all

fees for the upcoming school year. Another school is copying all cost communication to a

common FA email address to help gather and track all extraneous fees and negotiations. In these

schools, the cost may only be approved if costs go through the proper channels. Staff also

discussed the helpfulness of establishing standing meetings with division heads, deans,

departments, and the business office to keep a pulse on costs and proactively communicate with

families.

 While these FA offices watched and planned for costs initiated by the school, some costs

organically emerged from students and families. Some examples include spirit wear for an

activity, a spontaneous field trip or opportunity, or collecting funds to recognize an advisor or

coach. Financial assistance staff reported these "bottom-up" costs are among the hardest to track

and often fall outside school procedures. These costs are often a surprise to families, and as FA

offices play catch up, they report needing authority from the HOS to recall or cancel payment

requests.

 For the supplemental process to work, we have to have timely communication. I'll just

give you an example from this year: we had a change in language from our PE classes,

and students needed to purchase an Apple or Google watch. Whereas prior, it was all

sorts of Fitbit devices. So, of course, my email started filling up with families asking,

"What is this?" I was like, hold on now, time out, that was not in the budget. The PE staff

changed the language, and this is someone who's been here. We've had conversations

before, so I had to go to the PE staff and say, 'Look, this did not go through the process.

You can't change this midstream, and it's about more than just the families that potential

financial aid could cover. It's about our families who you've just added a $500 cost at the

beginning of school, and they're able to make tuition but have to really budget and pick

what they do for extras.' So that's a lot of our conversation, too. PE had to change the

language back, and we will discuss it in the Spring. (Participant 4)

The five schools renewing their efforts specifically mentioned developing communication

protocols to ensure qualified families receive support without having extra asks. They cited

working directly with faculty and auxiliary staff (e.g., coaches and activity coordinators)

annually as vital to understanding costs, providing a process, and upholding the confidentiality of

families on FA.

I meet with the cohort of new faculty each fall and just kind of walk them through. I go to

the coaches meeting at the beginning of each season and explain the process to them for

any new coaches. It's just trying to educate and partner with people and help them

understand. You have your focus here, but let's consider X, Y, and Z, as well as all these

other expenses that families have and what makes sense. (Participant 4)

The five schools discussed how these efforts save students, families, and the activity advisors

from having to ask. Most importantly, it encourages school staff to be proactive so students do

not have to disclose their financial status. In contrast, the two other schools reported waiting for

families to approach with the emergent need. They shared how the advisor or coaches will figure out who is on FA, come to the office, or even give up collecting funds when families do not pay. Both of these scenarios create extra steps for families and students while possibly compromising confidentiality.

These schools acknowledged past mishaps like those above and genuinely hoped their updated efforts would improve the student experience. One staff member discussed his frustration about the policy for funding yearbooks for students on FA.

It's the little things like a yearbook. It may seem like a small thing, but the truth is that if you're paying for tuition, you get the yearbooks for students. If you cannot get a yearbook and everybody else has one, do I belong here? Some may say it's small. I don't believe it's small. (Participant 7)

The last aspect of these efforts is how schools shifted the funding and structure of their FA offices. Publicly naming funds contributing to FA budgets and syncing more closely with the business and billing offices has helped increase funds and streamline processes.

Funding Structures

Two schools have moved to explicit, publicly named budgets that cover FA costs and raise the community's conscience about full participation in the life of the school. One school's supplemental costs comprise 10% of the FA budget, while the other has a fundraising manifesto to increase fund awareness and improve communication. The funding levels are need-based and funding is calculated based on the percentage of need. While percentage-based coverage is standard in well-resourced schools, the publicity of these practices makes these efforts stand out as unique (NAIS, 2020). The following excerpt details the evolution of one school's discernment for shifting its funding model to execute FA support more equitably and sustainably over time.

Three to four years ago, we just consistently saw a need to change, honestly. Our

administrative team and some of our board members decided, okay, this would be really

helpful to fundraise for and something that would be really attractive to donors and

helpful for a portion of our population that we could all recall. An example was a student

who decided not to run indoor track because the $100 fee was too much. And we really

wanted him to be able to run indoor track; he would be really helpful for us, and it would

really help him, right? That was the impetus a few years ago. We'd seen peer schools in

other markets doing this in a better way than we were. We had a fund that one of our

board members would just put a couple of $1,000 into every year, but it wasn't done in a

very proactive or organized way. For example, we would say, 'Oh, gosh, we know that

family would have trouble paying for books. Let's go ahead and cover theirs.' And it just

wasn't as thoughtful or as equitable, frankly, as what this is because it's based on their

calculation when they apply. (Participant 1)

As they described the impetus of their changes, they credited their community's authentic needs,

examination of peer school practices in other markets, and how they leveraged HOS and Board

support.

Whether or not the school was renewing practices, all seven expressed the link between

resources and the ability to execute processes. One of the schools interviewed described the

ability of the school to offer supplemental coverage as a match to the percentage of need as a

strong hope for their school's future.

If I could wave my magic wand, I'd have $200 million in endowment money so we could

be a need-blind school. Everybody gets what they need. Everything's covered. And so in

terms of what makes students feel most welcome, I mean, in my ideal world, realistically,

we would say every expense they had at the school, from sports to books to whatever, would be prorated based on the percentage of financial aid they got. I think that would make it easier for everybody. Nobody would need to ask. It would largely make it affordable for the majority of families. If you follow that formula, there might be some exceptions, but there's no asking or negotiating, and it's just available. (Participant 3)

Another school described how their process is just beginning.

I'm happy to say this, we're in the process of adjusting. Initially, financial aid was based on tuition costs. It didn't factor in anything else. It didn't factor in lunch. It didn't factor in anything you had to buy outside of here, like your band instrument, different things that really make you a part of the community and get the full experience. Now we're starting to transition to building separate funds to do that. But the conversation now is about how to make it true tuition so that financial aid covers the gap. I hate to use the word gap, but it covers the gap, so to speak. (Participant 7)

In order to do this work, two of the five renewing schools restructured their staffing model to accomplish similar goals.

Staffing Structures

A typical admissions office staff consists of a clerical-level receptionist and scheduler, a director, and a few coordinators, depending on the student body size or number of campuses. Event management, testing, and FA are often added to one of the above positions (NAIS, 2020). Two renewing schools have looked closely at their structure to facilitate operational changes. The first transitioned to being the sole director of financial aid, who coordinates directly with student billing and is housed in the school's business office.

We shifted our timeline to do simultaneous awards with enrollment and admission decisions, and I could no longer help as I was able to in admissions. And because we have such a robust supplemental program, I'm constantly communicating with families on items, ensuring tutors are paid or that families have what they need. So leadership is very forward-thinking, saying, 'This is going to be your job,' so it's helped. Are we perfect? No. Do we miss things? Absolutely. Do I hear from families? What about this cost? What about that? Absolutely. But honestly, it's pretty cool that the Board and leadership put this at the forefront. (Participant 4)

The position's proximity and relationship with the business office also created synergy in student billing to ensure FA is applied before sending bills to families.

The second school added a position to be the intermediary between admissions, financial assistance, and student support due to a need to reverse significant attrition of students of color on financial assistance. "My position was founded to address some of these issues" (Participant 7). In his first year, he met with families and observed systems while beginning to discuss the elements of fostering a climate of belonging via how a family is supported through FA.

Meals are essential for belonging, period. Meals were at the top of the list. That's why we've done some interventions to address that. If anything has to do with a student being on a team, we have some expenses that come with that. If they're staying an extra night, sometimes their parents will pay. Equipment for sports teams. Books, for which we actually already have a system put in place. So that's something I'm very proud of because we know books are expensive and extracurricular activities. So we're talking about, like, if a student wants the opportunity to be in the band, the band fee. We think these things are essential. The great part about our school and many private schools is the

opportunities you would not have received if you didn't attend an independent, private

school. The push for my office is addressing those costs because if not, no disrespect

intended; then you can go down the street to whatever the other school is. (Participant 7)

Ultimately, the goal of this additional position was to prevent losing students and families from

the school. This school is taking direct measures to increase belonging and prevent attrition by

shifting its staffing based on attrition data and family feedback.

Other interviews demonstrated the thought process and hand wringing that goes into

finances and extra costs. School FA offices are not oblivious to these feelings and often ponder

how to best care for students and families.

I think this is hard. I think the part about what families need to feel accepted and like they

are getting the full experience. I think that's really hard. I don't think a financial aid budget

will ever be able to cover everything. You'll always have half of the class that can walk

down to the bookstore and buy a sweatshirt without thinking twice about it. And so, how

does that feel different for the kids that can't do that? And do families want to? Do they

want you to reach out to them? Or does that make them feel more different? To give you a

concrete example, I supervised the trip to Singapore and checked in with the kids I knew

were on heavy financial aid. I just said we have extra money if you need something. I did

it when nobody was around and just wanted to do that. But does that make them feel worse?

I don't know. You know what I mean? (Participant 3)

Understanding the family perspectives is essential for FA staff, and eliciting the family's

perspective was integral to this study. The remainder of the chapter shares the findings from the

parent interviews.

Parent Perceptions

This study was the first to interview parents on how they navigate FA and gauge if they and their children feel like they belong at their school. Ten parents across two of the seven schools were interviewed. The second research question: How do costs of attendance influence student and family experiences of belonging or marginalization?, was intended to elicit parent perceptions and experiences of utilizing FA for their children to attend a PK-12 private school. Each parent also completed a modified PSSM verbally (see Appendix F). As mentioned, the lack of parent participants across more than two schools makes school comparisons based on parent PSSM data moot; however, a few trends appear among the parents, and the transcripts from parent narratives in response to the questions are robust. Additionally, narrative responses from the PSSM brought forward some unanticipated trends. Four patterns that shape experiences of belonging emerged from the interviews: the student's grade, how streamlined the FA practices are, navigating moments of stigma and marginalization, and profound expressions of gratitude.

Grade of Student

I was pleased to secure interviews with parents with children across several grades and all divisions of PK-12 independent schools: lower, middle, and upper. Halfway through the interviews, I noticed a distinct difference in tone and experience between lower and upper school students' parents. Parents of lower schoolers (elementary) saw little difference between tuition and extra fees. Many struggled to come up with extra fees beyond uniforms and extended or afterschool care, whereas parents of older students expressed immediate exasperation. The middle and upper school parents I interviewed shared far more nuance in navigating various fees based on their child's interests. Upper school parents discussed the constant activity fees, emergent participation costs (t-shirts or swag), trips, and navigating the contingent social milieu.

Even with percentage support, they reported the fees become overwhelming. When asked how they navigated fees, one upper school parent quickly shared, "Credit cards. Honestly, I just charge it, look the other way, and figure they will be done pretty soon, and then I can figure it out (laughs). I am not supposed to laugh!" (Participant 8). Another parent narrated the consternation and social trade-offs even with percentage support for a class overnight trip across the country:

> But then there is stuff like the class trip. I can't remember what the extra costs for that were. It seemed like a plan fomented by people for whom it didn't make a dent in their finances. And so we consider everything pretty carefully, is this worth it? Is this not worth it? And kids can opt out of that, but at the same time, if you're one of two or three kids in the whole grade opting out of it, it feels like crap. So we knew we were going to make it work somehow, and it felt like, well, that's just a specific instance where it felt like, wow, this isn't really worth it at all, and the trip is ill-conceived, but here we go. We don't want our child to have to commit social suicide, as our child would call it. And so we'll just eat it and get the discount we can. (Participant 9)

Not surprisingly, the upper school parents had fewer belonging responses on the PSSM (see Table 6). On balance, parents of lower school students had more "yes" responses to PSSM questions and shared far more experiences of gratitude than middle and upper school parents. Additionally, between the two schools represented, there were other distinct differences in how the parents interacted with the FA office, navigated various fees, and considered belonging to their school. Interestingly, the two parents from the renewing schools had upper schoolers but higher PSSM scores. Last, unanticipated trends arose from the PSSM questions.

Streamlined or Clunky Billing

The parent participants came from two schools with similar enrollments that support 100% of the need and have FA budgets of over $8 million. Both schools include technology, lunch, and activity fees within tuition. However, their processes for collecting supplemental fees differed and, perhaps, curated differing experiences of belonging.

In the first school, generalized fees per grade level and expected extra costs were published on the school website and referred to in the enrollment contract. These were also mentioned verbally in the initial admissions conversations upon enrolling in the school. The publication was reviewed annually and updated as fees shifted. Families reapplied for FA each year with estimated expenses and income while submitting the official tax documents in the spring. As costs arose, families were asked to communicate any additional needs to the FA office during the school year. Division offices, athletics, and activity advisors consistently included verbiage in their communications for families with additional financial needs to contact the FA office. Various stakeholders collected fees: faculty, advisors/coaches, division offices, the business office, and parents. Families on FA reported the FA office was responsive, respectful, and usually proactive with additional fees and communication.

The second school follows most of the above procedures, commonly known as "Principles of Good Practice: Financial Aid," and most independent schools aim to use these practices (NAIS, 2020). However, the difference seems to be in how the emerging costs are centered as key to the overall student experience. In the second school, fundraising explicitly tied FA funds to the student experience, "We're raising money for financial aid. We got people on financial aid, and we want everybody to have the same experience" (Participant 14). Additionally, they mandated any extra fee go through the business office and be processed

within their student billing system. Similar stakeholders mentioned above communicated costs to the business office, and student billing was adjusted before the bill was shared. Parents at this school called out these proactive practices with appreciation for their privacy, convenience, and dedication of time from the school: "All costs of soccer were included, minus the cleats and the shingards!" (Participant 17). Here is how a parent described extra costs.

> They're progressive in that when you have your financial award, they'll say that literally anything that comes up, in our case, the school will pay 40% to 50% of it. Our first year was small, like 10%. Yeah, I feel like they have definitely pre-planned. I think there has to be a lot of internal communication at the school to say, okay, this is the XYZ family; this is their aid. Typically, the message will come out about team hoodies or whatever it might be, and then that billing is baked in a separate link for those who have aid. Everybody can go to the regular link. But if you have financial aid, which obviously no one in the email would know, you click on a separate link to go to a different site. Basically, a little microsite that has different costs associated with it. So it's very public but private, if that makes sense. The communication about, if you need this, it's available to you, and then how you do it. Or you can always just call a financial aid office.
>
> (Participant 14)

In contrast, the other school had parents contact the athletic or FA office as the fee occurred. Additionally, items were collected by team captains or the parents of captains for banquets, team gear, coach's gifts, etc. One of the parents interviewed saw this situation from both sides.

> If your kids are in a bunch of sports, you always get an email from the captains at the start of the season. And I've had kids that were captains; it'll be like, 'Here are the

strongly recommended but not required items that everybody should have on the team.'

And they usually amount to about $200 to 300 per season per sport. (Participant 8)

As a captain's parent, she paid vendors and shared, "Frankly, what if you're the captain's parent and you can't put this stuff on your credit card? Like you have the room on it!" (Participant 8). Further, she noted privacy issues when collecting and giving money for extra athletic costs.

Now you're collecting all this money? It just puts people in a really strange position. I can tell you exactly who never paid because I saw the spreadsheet. Is it appropriate that I know who never paid? Yeah, that's really weird, right? And for the next sport, is it appropriate that the captain's family know that I'm not going to pay a dime towards all these extra costs? A hat, a backpack? Oh, no. (Participant 8)

These two schools have top-tier funding and practices, yet differences remain in processes, which matters to parents. Further, this captain's parent argued that FA practices should be considered an overall equity concern.

I feel like this is more of a 20,000-foot kind of thing. I have not felt like this school has thought seriously about financial position as an equity piece at all. I feel like they kind of look the other way on that because it would be really complicated. When I have tried to raise it, I feel like it's falling on deaf ears. So I guess I wish the school would take that seriously as something that does impact a child's experience and a family's experience. (Participant 8)

Unfortunately, these stigmatizing and marginalizing experiences with FA practices in PK-12 education are similar to reports in higher education (Nguyen & Herron, 2021). Furthermore, compounding marginalization occurs with other areas of minority status or vulnerability, such as race and family structure. These PK-12 patterns parallel voices in higher education (Gümüş et

al., 2022; Hypolite & Tichavakunda, 2019; Keels et al., 2017; Lewis & Diamond, 2017; Nguyen & Herron, 2021).

Stigma

Several parents and FA staff shared about overcoming the stigma of applying for aid and asking for extra costs as an FA family. While schools reported doing tremendous outreach with information postings on websites, hosting meetings about affordability, and offering seminars on how to fill out FA forms, parents still expressed shame in having to apply. One parent discussed logging into a Zoom webinar during COVID.

> There is a stigma. I did not want to get on that informational webinar because it's online, and you can see people. Do you know what I mean? And I'll just be human and vulnerable. But maybe they could do it like a recording where you can log in and see it on demand. (Participant 12)

Schools keep trying, however, and recognize the opportunity costs of the arduous application for FA and the stigma and vulnerability of sharing your finances with the school annually. Financial assistance staff shared the following about the FA application process and its potential role in fostering stigma.

> Wow, man. Yeah. That tugs at my heart because it makes sense, right? The process (to apply for FA) is so in-depth. It's as intense as when you're trying to go to college. I think actually a little more, if I'm going to be honest. I don't remember dealing with this process as much as I'm looking at it now. But the other part is that it's reapplying every year. I think demystifying. I love that word. It's a great word -the stigma with financial aid, which I think is one of the biggest concerns. Unfortunately, I think that what happens is that instead of looking at financial aid, to me, for what it is, which is giving someone a

great opportunity that belongs here. The stigma often comes from 'oh, that person is on financial aid.' But the truth of the matter is that we don't change any of our processes of getting into the school. So the only thing that financial aid really does is cover a financial piece because you have everything. You did well on your test, our entrance exam. We interviewed you. You went through the same strenuous process as each student at our school. I'm starting a process in the spring to have conversations with students about financial aid and making sure that it's clearer and more understandable. This is like a scholarship. This is something people should praise. These kids, these students, these families, they belong here, and we don't have to blast it out on the screen, people on financial aid. I don't think it should be a stigma. If a student's on financial aid, that's awesome! You have an opportunity to be here. So I think there is a stigma around it, and I call it all the time, like the unwritten rules, right? The unwritten rules. No one wants to say that, but I think it's sometimes the culture of many independent schools. I never like to say all independent schools, but historically, I feel like the culture may be that there's a stigma with financial aid. I think sometimes that may prevent communication or the way it's communicated. I think it all goes to the biggest sense of purpose and belonging. Because if a person feels like they're getting financial aid and you are helping them, but that's what financial aid is for, that's the whole point of getting financial aid. (Participant 7)

These experiences of arduous processes and stigma follow results from studies in higher education. As discussed in Chapter Two, Hypolite and Tichavakunda (2019) pulled similar variables forward in their work examining the experiences of students of color on FA at HWI.

Meanwhile, McClure et al. (2017), Nguyen and Herron (2021), and Strayhorn (2019) tied feelings of marginalization to SES and affordability.

Beyond tuition award vulnerability, families discussed how they had to overcome the varying nature of their requests for funds based on changing life circumstances from covering tuition to extra fees.

> Yeah, life might happen for a couple of years, and then you might need to go on financial aid. Maybe schools could demystify the stigma because I had a stigma, and I own that stigma. Do you know what I mean? Demystify that financial aid is for everyone. You don't know when you would need it. And we're here. (Participant 12)

Funding of extra costs seemed mysterious or a taboo discussion topic, especially if you are not a high-need family, "But as a family who got that assistance, it took a couple of years for us to realize that, yeah, literally, you could have the conversation" (Participant 14). In addition to asking for additional support for extra costs, they noticed a power differential between themselves and full-pay families.

Marginalization

Financial assistance families reported accepting the reality other families would have more money than theirs when attending a tuition-based school on FA. However, this knowledge did not prepare some families to see how that can create a power differential in their school. "And the reality of a tuition-based establishment? I don't think it has anything to do with anything except for reality. Some have bigger voices. The baseline reality is some are treated better than most" (Participant 15). Financial assistance discussions brought forward feelings of marginalization in higher education literature, and these interviews illustrated that the PK-12 private education space is no different. Families expressed balancing deep gratitude for their FA

awards with discomfort and unease about their experience. This emotional dichotomy mirrors research findings over the last decade in higher education on family behavior, student perceptions of belonging, intersections of race, and potential actions for school leadership (Gümüş et al., 2022; Nguyen & Herron, 2021; Perna & Steele, 2011; Strayhorn, 2012; Xue & Chao, 2015). This section will discuss SES marginalization for families on FA, then turn to the compounding effect of FA and marginalization based on race, family structure, and discuss parent versus child marginalization.

Socioeconomic Status and Financial Assistance

While most parents seemed to expect feelings of difference due to SES as they leveraged FA to attend a tuition-based school, parents reported a lack of belonging and frustration beyond their expectations. This section discusses the patterns of overall stigma of using FA, power differentials, and trade-offs that emerged across the interviews. Sometimes, the parents tied marginalization directly to their lack of belonging.

> It's just like this feeling that you should just be grateful for what you get. I've noticed, obviously from being there for many years, that families tend to have this attitude of like, 'Well, I can basically do or say whatever I want because basically, I own the school because do you know how much money I pay?' I feel like that's always a part of a conversation when somebody is unhappy with something at the school; that money somehow gets tied into the conversation, that they somehow have more power or say. I think for a family like ours, it's like, okay, well, we might not be paying technically as much as you are, but the sacrifice or the impact that it has on our family compared to what it may have on another family is very different. We don't take family vacations, and we don't travel. When everybody's like, 'Oh, where are you going on fall break?' I'm

going to Spain. It's like, we'll be at the house for free. There's just a lot of that.

(Participant 16)

Most parents continued to link this differential to parental behavior gone awry, which was not necessarily in the school's jurisdiction.

I see how people with money get different treatment in this building and tend to feel like they can pitch more of a stink over something if they're upset about it; they feel like their voice matters. And I'm not saying that's how I believe the school wants people to feel.

(Participant 8)

The most nefarious aspect of this power dynamic is when FA parents feel they have less power and that speaking out jeopardizes their children's enrollment. "I absolutely have a fear that if I push too hard, say too much, or advocate for something that I'm not going to get aid next year. I do absolutely have a fear of that" (Participant 16). I have not yet found the fear of retaliation sentiment in higher education literature. Several factors could be at play in a lack of discussion in higher education: the evolving role of parents as a student leaves for college and ages; students not advocating for themselves in the manner a PK-12 parent might do; the sheer size of higher education institutions; and students perhaps not seeing aspects of their experience as tied to aid; last, maybe the question has not been asked yet. I am left to wonder if fear of retaliation is a common trade-off FA parents face.

Parents shared many anecdotes about the trade-offs of attending a tuition-based private school on FA. Most of the cost-cutting narratives were, perhaps, expected. Families predictably reported noticing differences in clothing, birthday parties, house size, and vacations (or lack thereof). Parents seemed to anticipate navigating these variables upon enrolling. They understand their children provide the school with economic and other aspects of diversity (Fuller, 2014;

NAIS, 2020). As Chapter One mentioned, FA is a mechanism to attract high-performing students across SES and craft a diverse student body at the intersection of race, ethnicity, and SES. However, families feel stretched and stressed financially, impacting their feeling of belonging: "We give them our every last cent that we earn" (Participant 16). These feelings track the data from the NAIS study on "How Parents Pay" featured in Table 1 and erode belonging as measured in the PSSM (Goodenow, 1993; NAIS, 2018). What follows is the transcript from a parent in response to the first PSSM question, "Do you feel like a real part of the school?"

> I feel like yes and no. Gosh, this is hard to say; I would say no. As far as belonging, sometimes it feels… I don't know. I guess it's hard to say this, but sometimes it feels performative on the school's part. And maybe it's like a personal feeling, but it's almost like, are we just something that the school has to do so that they can say they do? But really, not looking at what the impact is on families like ours by, yes, giving us an opportunity to be there, but not fully understanding the sacrifice that we still make daily to stay there and keep our heads above water…And so that's why I'd say feeling like you belong is tricky. But the fear of your financial aid being taken away as a reprisal is something that is the opposite of belonging, right? (Participant 16)

This same family reported their family is multiracial and "all the marginalizations compounded" (Participant 16). As Chapter One mentioned, FA is a mechanism to attract high-performing students across SES and craft a diverse student body at the intersection of race, ethnicity, and SES. However, this dynamic may leave families more vulnerable than FA offices expect when the family belongs to more than one minority group (Hypolite & Tichavakunda, 2019; NAIS, 2021; Perna & Steele, 2011).

Compounding Effects: SES, Race, Marital Status/Family Structure

A demographic questionnaire was completed with each interview regarding race, age, education, and child's grade in school. None of the other interview questions or the PSSM asked about marginalization or how other minority statuses may impact their experience. Therefore, the following experiences were connections made by the participants and shared without solicitation. However, as seen in Chapter Two, emerging qualitative research highlighting voice and feelings of marginalization is an up-and-coming topic in the higher education FA milieu. Further, these experiences follow the epistemological arc that critically examines the non-dominant group due to their numerical minority status and historical marginalization (Hypolite & Tichavakunda, 2019; Johnson et al., 2001; Strayhorn, 2019).

> I think because we are an FA family and a family of color, all the marginalizations compounded. And again, I think it just goes back to that subtle messaging of, 'stay in your lane, be grateful for whatever you're getting, and shut your mouth.' If you look around, I guess other families paying full tuition and having multiple kids at the school don't have a similar story to ours. (Participant 16)

Also stated in Chapter Two, Ladson-Billings (1995) argued that considering a student's race, culture, and ethnicity is essential for their school's success. This parental feedback suggests it is also essential for the family's success or belonging at school. Beyond race, parents remarked on their other seemingly minority statuses at school.

> Being a single working mom is not necessarily the most inclusive experience with the parents at school. No one else knows that my daughter's on financial aid, but just the fact that there are parents who are running in a different circle, and it's all couples, and it's all people who have disposable income to do things that I'm not part of. Like the annual

school fundraiser evening. I've never gone. It's expensive to attend. That's my

perspective: it's expensive. The other piece of that is that it's very couples-oriented, too.

So I've never attended. Otherwise, I would say grade-level parent meetings have always

been fine. I mean, those are either at someone's home or at a restaurant nearby, and things

like those have been attainable. Those are fine. (Participant 13)

Another parent also shared awkward parent-to-parent spaces that were unaffordable and socially

isolating based on their family structure.

So there was a boat cruise on a nearby lake done by the grade moms, but that sounded

way too fancy and not like we could afford it, so we didn't cruise. Oh, it was only moms,

so I didn't know how I felt about that. Why just moms? Why not guardians? But then

also, it looked like something that our family would never be able to do. (Participant 10)

These narratives demonstrate parental discomfort in navigating race and family structure

differences compounded with SES. These patterns follow the compounding effects explored in

higher education (Hypolite & Tichavakunda, 2019; Johnson et al., 2001; Strayhorn, 2019).

Another unanticipated belonging trend was how some parents further distinguished their feelings

of belonging from their children's.

"My Child Belongs, I Don't," Parent Versus Child Belonging

In conducting the PSSM verbally with parents, there were some unanticipated, surprising

responses. The first question on the PSSM asked, "Do you feel like a real part of the school?"

(Goodenow, 1993, p. 84). Two families responded by identifying differences in belonging

between themselves and their child(ren). "My child belongs, I don't. The school is not

necessarily the most inclusive experience with the parents. I've never felt that way about the

school. But with the parent group, yes" (Participant 13). A pattern of parent feelings seemed to

follow parent interactions with school-sponsored and parent-led activities. Even when schools made concerted efforts to be inclusive by offering discounted tickets to the fundraiser or ensuring everyone could participate in homecoming, it was appreciated. However, it did not fully seem to combat the outsider feeling some felt.

> I think they've started to pay attention to some of those things over time. Like homecoming shirts, they let people on financial aid get a shirt; you don't pay for it. Homecoming: I know that if there is a cost associated with it, they somehow give you access to a food ticket (for the family picnic). For the annual fundraising night, they offer discounted tickets. I think the full-price tickets are $175 or something like that. So we can buy a ticket for $75. My husband and I have been at the school for ten years, and I'm like, I've never been to one of those because, sure, we can get there, but then it's like, we're not competitive in the event itself. Right? We're not doing all of that. So we just tend not to go to that atmosphere as we're prioritizing stuff outside of school, to be honest. (Participant 13)

Parent or family feelings did not come up in the higher education nor the belonging literature, hence my surprise here. I reviewed all of the parent transcripts for more elements of family belonging to ensure I reported all that arose in the interviews.

> A few parents suggested formalizing an anonymous survey or feedback loop to be able to express feelings about their experience and share suggestions with less fear of retaliation.

> Yeah, I think they need to actually care about getting feedback. They don't ask us about our experience at all. How do you know that you're doing a good job? How do you know that people feel safe and that they had a good experience going through the process? Because I've never gotten a survey. I've never been asked to come and share my feedback

without fear of retaliation. What are those things that you're putting into place to have for families like ours and to know the experience is just not the same? It's just not. And so, yeah, it's just like, sure, it's like, you can give me tuition money, but it's not enough in a sense. Right. I think your study asks if it truly makes you feel like a part of the school. Do you feel like you belong just because you get the access? Like, have the financial aspect, but it's not a whole. It's not looking at the whole picture, I guess I would say. I would want to know how the school ensures they are doing a good job. (Participant 16)

In reviewing the rest of the parent transcripts, I found more examples of this sentiment and a sense of grappling with their children and themselves and belonging. Goodenow (1993) skipped past the causes and offered, "failure to attain a full and legitimate sense of membership in the school as a social system may be lowered motivation, less active engagement, and ultimately diminished academic achievement or even school withdrawal" (p. 81).

If anybody asks me if I'm proud of something, I'm always reflexively very skeptical about what that means. Do I feel a sense of pride to be part of the school? No. Do I appreciate the opportunities, the quality of education, the work of staff and faculty? Absolutely. But for me, pride is just a personal thing. I don't really express pride per se in things like that. I think our kids have enormous opportunities to be involved in different activities and things at school. I think they have recently started to take advantage of that more, and that's a great thing. I think that, as with any culture, the more comfortable you get with it, the more you understand how you can be part of it. (Participant 9).

Similar to this parent, others faced a dichotomy of not belonging with a shared deep gratitude for having their children at these tuition-based PK-12 private schools.

Gratitude

Feelings of gratitude were ubiquitous throughout the interviews, "Both my wife and I are just always really grateful for the huge amount of financial assistance we get. It's just astounding to me that it's even possible that our kids go to this school" (Participant 9). Some called out streamlined processes that show yearly costs by grade level, "It's by each grade with a column and then rows like tuition, and then it breaks down line items like yearbook, trip, that kind of thing. It's helpful for budgeting to kind of see what's coming down the pike" (Participant 12). Others call their decision to enroll their best decision: "[This school] has paved the way for her to reach her full potential. And so I have a deep appreciation and gratitude to the school and the amazing faculty and teachers; I can't say enough about the school" (Participant 13). Many acknowledged the FA staff in particular.

> I know that FA Staff does a great job of making sure that when other expenses pop up, and she's aware of them, she tries to get financial aid to help offset the costs either entirely or in part. And then sometimes there are just costs like team fees, team dinners, and the school is good about, in general, about making sure that we know that if it's a burden that we can just let them know and the cost won't be passed on to us. (Participant 9)

Other parents expressed gratitude for the streamlined processes for those on middle incomes.

> So I feel like there's a lot of internal communication and chatting between administrators to ensure the students are supported. And honestly, this research is important because there are a lot of people who are in the middle, right? So a significant number of folks really just need an exorbitant amount, like a lot of support, and others need zero. And then sometimes the folks in the middle kind of get, like, either you're yelling or you're

screaming, or you're just suffering, right? Trying to figure out how to do it. And so I

think my school has pinpointed the ways to support families like mine. There are two

things we really appreciate most: our sons are involved in sports, so they try to support us

with all the extras that come along with sports. Helping us with the spring training trip

and trying to keep the cost of teen spirit wear down, all those related to sports are really

good. But even before sports, my priority is that they help us with academic support. So

if our sons need tutoring or standardized testing prep, they have a vast counseling center.

They really try to support anything related to academics. They never cover 100% in our

situation, but they're always willing to work with us to ensure the kids get what they

need. (Participant 14)

A few parents shared extraordinary experiences that fostered deep feelings of thankfulness to the

FA office. One parent was undergoing cancer treatment at the time of the interview, "They have

just been very friendly. Everyone has always been friendly and, like, hugs, just very affectionate.

So that helps a lot when people are polite and kind" (Participant 18). Another shared a friend's

experience when her daughter became ill,

My friend has openly expressed her gratitude (to the FA staff) on multiple occasions.

Their daughter had a lot of health problems. They provided food from the cafeteria. They

had tuition forgiven, and she is still touched to this day. How many schools would

forgive tuition? (Participant 12).

Another discussed the school's response to her being laid off from work.

Well, a few years ago, my role at the company was one of many globally that was cut. It

was an extremely long job search, and the package that I got was not enough to sustain us

during my whole job search. And so, I did reach out to the school, and I informed them

what was going on. I shared with them where I was and what I could do to still pay for

part, but not all of my part that particular school year. The school was amazing,

absolutely amazing. And both FA staff said, we've got it covered, don't worry. And they

did. And I am eternally grateful. (Participant 13)

Lastly, one parent shared her strong sense of belonging to their school: "I want to be buried by

the flagpole. I love the school" (Participant 10).

Chapter Summary

Chapter Four shared the interview findings from school staff and parents in this first-of-

its-kind study. The first research question guided school-based inquiries answered by FA staff:

How do private schools determine and communicate which costs are included in tuition and

which are not? Patterns on the school side included a commonality of funding high-need

families. However, differences arose between schools with influential HOS or board leadership,

renewing their efforts to raise funds for FA and streamline processes. A comparison of two

similar schools in size, funding, and support models demonstrated that differences in belonging

can still emerge.

The second research question shaped interviews with parents navigating FA to afford a

private PK-12 education: Trends on the parent side include experiences varying by grade level of

their child(ren), how streamlined the school's funding and staffing model was, and feelings of

marginalization across SES, race, and a differential between parents and children. Feelings of

being an outsider were shared across the parents and compounded by noticing power

differentials and whether there was added marginalization based on race and family structure.

Parents also expressed overall gratitude for being able to attend their school with the help of FA.

On balance, the findings at the PK-12 levels mirror recent findings in higher education financial assistance literature on compounding marginalization. The PSSM questions were vital to bringing out these dynamics in the interviews. However, fear of retaliation and parent versus child marginalization have yet to appear in higher education scholarship. Chapter Five discusses implications and recommendations for policy, practice, and future directions for research.

Chapter Five: Discussion and Recommendations

This study brought forward participant voices in the PK-12 private school financial assistance landscape as a needed addition to the greater scholarship of FA. Higher education research currently dominates the FA field and is just beginning to include participant voices. This qualitative, interpretivist, and critical study focused on both school staff and family dynamics through two research questions. Semi-structured interviews highlighted inner school FA practices and the experience of families on FA. Calling back to the belonging literature in Chapter Two, the school role in the perception of advocate or adversary for a student or family is significant. Benner and Graham (2013) reported the antecedents or sources of racial/ethnic discrimination during adolescence matter deeply. Therefore, the practices and policies of schools matter deeply.

Three themes emerged from the interview data: 1) fostering a climate of belonging should include policies and practices for financial assistance; 2) school leadership can strengthen bonds between the school and families of lower socioeconomic backgrounds by understanding the costs of attendance and aligning them to their mission; and 3) families feel most supported when policies are clear, proactively communicated, and see the school staff as advocates. The remainder of Chapter Five further details the contributions of this study, offers a personal reflection, and discusses implications and recommendations for practice, policy, and scholarship.

Overall Contribution

This study examined PK-12 financial assistance structures and their implications for student belonging and then turned to parents to hear how structures potentially impact belonging at school. These interview patterns contribute to FA scholarship and provide tangible considerations for parents and FA staff. This study learned from PK-12 private school FA staff

that resources and systems vary to execute FA. Further, FA parents faced an emotional dichotomy of gratitude and belonging coupled with marginalization and fear. Together, this study found all parties expressed working earnestly to ensure each student on FA had access to the full school experience and felt like they belonged at their school. This study fills a gap in PK-12 FA scholarship as it is the first to center the voices of FA staff or parents' voices before college. Through their voices, this study gathered promising structures, advice, and tangible actions for school leadership and families themselves to hopefully deepen FA family and student belonging. I have been moved personally and professionally by each of the 17 interviews.

Personal Reflection

The impetus of this study was my personal experience as an admissions coordinator, parent of children on FA at a private school, and administrator. Before embarking on the study, I knew most of the angles of FA processes and knew FA staff and parents had more to say. I went to great lengths to ensure all participants and approving schools understood my positionality and goals for improving relationships between schools and families. I am hopeful this is an excellent start for a body of research long overdue for attention.

The research questions themselves aimed to actively engage these audiences to improve practice. I never wanted this study to be digging up bad feelings and pointing fingers. Interviewees were placed in proactive phrasing such as: Which activities are most important (to belonging) and why?; If you could offer advice to the school about FA structures, what would it be?; and According to you, which additional costs are central to participating in the full life of the school? I'm deeply proud of the data this study has gathered and the promising implications and recommendations it can forward to others.

I'm most proud of how comfortable FA staff and parents felt during the interviews and how much they shared during the process. Each interview produced 15 to 20 pages of dialogue over an average of 45 minutes. Several participants exclaimed, "This is why this research is so important!" (Participant 16). Parents felt they were contributing. I'm also thankful that the parents seemed to demonstrate familiarity with me quickly, almost like chatting with a fellow traveler. I did not delete redundant or reflexive phrases from the excerpts, such as "Right?" or "You know what I mean?" as they demonstrate a tone of ease and catharsis. Upon sharing their transcripts and sending thank-you notes, I have received several notes back wishing me luck and thanking me for embarking on this research.

However, even among my administrator and faculty colleagues, the notion of quickly passing costs off to the families persists. Rather than the constraints of going through FA and waiting for an annual audit of costs, passing along costs or taking up a collection still seemed faster to some staff. This is despite discussions of how these practices erode equity and belonging. For example, at the time of writing this chapter, a dear colleague who knows of and believes in my research said, "Just charge the family," when we were trying to figure out how to pay for a few field trips. Changing habits and culture around extra costs will take time and decisive leadership.

Implications and Recommendations for Practice

A key goal of this study was to understand the interplay of FA and school belonging among FA staff and families along with the potential PK-12 private schools have for utilizing FA as a mechanism for change. This next section outlines implications and recommendations for schools and parents.

Promising Practices for Schools

An instrumental variable on the school side was the influence of the Board of Trustees and HOS leadership to renew efforts to promote student belonging through improved funding, staffing, and system streamlining. Further, the cooperation of faculty, staff, and parents improved when the impetus came from top leadership beyond the FA office. This study's data in Chapter Four highlighted experiences while on FA and suggests a few mechanisms PK-12 private school leaders can employ to promote family and student belonging across SES, race, and ethnicity. The following list offers proactive recommendations for leadership and FA staff which boils down to: declare, fund, streamline, and demystify:

1. Declare: School leadership can unequivocally declare the importance of FA to the school's mission. Leaders can make the connections between FA and belonging tangible and operational. While an ideation phase can craft strong school policy, compliance and cooperation often flow from the direction of clear leadership. It is very different to have a directive from a superior, such as the HOS and division director, versus an FA staff colleague.

2. Fund: Explicitly named funds or endowments can help broadcast the need and importance of FA across the school community. Family and student privacy can absolutely be upheld in this process. A named fund increases the awareness of the process and can deepen compliance from school staff while increasing revenue.

3. Demystify Internally and Externally: This study revealed multiple dimensions of FA programs and student belonging: the FA staff, the non-FA staff, students, and families. Clear costs and processes for all stakeholders could serve to demystify and lessen stigma. School leadership mechanisms can uncover the true costs of attending

school by developing processes to account for process costs. They can seek to understand the school and regional community's most important traditions, such as homecoming or yearbooks. Then, as schools have done in this research, prioritize costs and how those will be communicated. Some schools begin with budgeting for the annual, known costs for events that foster belonging, like class trips. In contrast, when processes are secretive or on an ask-only basis, they are mysterious to families and non-FA school staff. This study uncovered a powerful parental dynamic and an opportunity to view FA staff as advocates rather than adversaries. Schools can offer processes that truly uphold privacy and confidentiality and alleviate fear of retaliation for asking questions; these were key concerns of parents interviewed. While some families will never want to reveal they utilize FA, others may want to craft a community. Always offer permission to decline, but empowering families to know each other may provide the parent-to-parent or family-to-family support many crave. This may be especially successful as families matriculate or join the upper school when expenses vary the most by student interest and engagement.

4. Streamline: Strive to integrate data and payment systems to ensure every cost goes through centralized billing. This recommendation is perhaps the most significant as it does not bear a direct cost to the school. Schools should avoid systems where parents and faculty collect funds which compromises privacy and confidentiality. When processes and costs are demystified among faculty, advisors, coaches, and staff, they can be led by timely communication and calls for action that support students and families proactively. Continue to discuss and publish differences in expenses by

grade. Further, division budgets can offer flexibility to fund emergent needs until

processes are in place that know and approve every extra cost a family may face.

These recommendations follow the higher education literature discussed in Chapter Two

that views FA as a significant campus lever to shape the student experience (Bettencourt, 2021;

McClure et al., 2017; Nguyen & Herron, 2021). Further, they follow the call for changes in

practices and leadership to ensure student achievement when a school increases diversity across

racial, ethnic, linguistic, and SES backgrounds (Ylimaki & Jacobson, 2012). Leveraging the

above recommendations follows principles outlined in culturally responsive instructional

leadership or CRIL (Mugisha, 2013). These studies have centered participant voice; parents and

FA staff know precisely where gaps in cultivating belonging occur within their processes.

Promising Practices for Parents

As a staff member receiving FA, I had a built-in network of other parents using FA. We

share tips on re-applying each year, the trepidation of opening the updated tuition bill, and how

to make it all work. Some families interviewed also shared proactive tips they used with their

children to manage expectations and explain choices around costs.

> Families invite everybody in the classroom because they can, and why not? And they're
>
> going to all these places that are like five hundred dollars to one thousand dollars a pop.
>
> And my kids are like, 'Okay, for my birthday, I want to do this.' Their reality gets jaded.
>
> And so those are the things I would say for myself and then for my kids, too, of them
>
> feeling like they belong. Yeah, we're not doing all these things, what they feel like
>
> everybody their age is doing. So lots of conversations in our household about how this is
>
> a very small percentage of families. The reality is that this is not normal for most
>
> families. So there are lots and lots and lots of conversations. (Participant 16)

Grounding their children in the reality that the wealth they see around them is not typical in larger society was important while normalizing that most families have to make choices about costs.

> I just told my daughter it wasn't really an option for her to join the skiing team because that would require a lot of equipment. It would require ski boots and a lot of gear. You could play basketball for basically no cost, right? Because it's like, you already have a pair of tennis shoes and shirts and shorts, and that felt a lot better to us, and skiing was just not an option. So there are things like that or just lacrosse. You can get a $30 stick, or you can get a $300 stick. I do see where we do a lot of picking and choosing. That can add up to where this can be done pretty easily. And sometimes I'm like; there's not anything wrong with that. Everybody's picking and choosing, but sometimes I'm just like, she really wanted to ski but couldn't make it happen. (Participant 16)

Parents can help themselves by entering the admissions process with their eyes open. Take time to identify the costs associated with your child having the full school experience with all the processes involved and then compare schools. From there, working collaboratively with FA staff is very important to ensure your child receives the coverage in relation to their funded need, especially in the upper school years.

> The parent side of a school that funds 100% of the need and then follows a percentage model for additional expenses offers this advice to schools.

> I think I'd say two things. One is being upfront about true costs before a family accepts the offer to attend school. So I know you can't say, oh, you're going to get 40% forever, but outlining exact costs, lunch is this, transportation might be this blah, blah, blah; outlining those so families have a better picture is always good. Sometimes I found that

because I was on the Board at a former School for several years and then ran the PA, the

school didn't want to do that because it would scare families away. But it's true.

Everybody wants to go on the class ski trip, which is $600 for a family like mine. The

$600 we were able to do, but we couldn't pay the $6000, but other families could do

$300. Somebody just kind of be upfront about that. The other thing that I find is that this

is a cultural thing. I think each school has its own culture, and our school puts financial

aid out there. (Participant 14)

Accessing parent voices for overall recommendations to HOS and board-level decision-makers is

ripe to improve processes. For parents, there are opportunities for agency within their family, the

relationship with the FA office, and cultivating parent-to-parent support.

Implications and Recommendations for Policy

Implications and recommendations for policy are challenging for private schools because

their very nature is independent with their unique mission. However, several organizations and

accreditation bodies promote promising practices that guide and hold independent schools to

high standards of practice. As mentioned, NAIS offers guidance and research to member schools.

In order to become a member of NAIS, a school must be accredited by a NAIS approved

organization.

Leveraging the School Accreditation Process

Raising awareness of FA practices to increase student and family belonging via the

accreditation process is the closest action to setting policy for private schools. Before delving

into what potential modifications to accreditation may look like for FA, the following is a

summary of how accreditation works in private schools across the United States. Accreditation

typically involves schools submitting a current strategic plan, a self-study of operations,

curriculum, assessment, constituent survey results, and personnel policies prepared for a visiting

accreditation team. Upon the visit, the accrediting team prepares a thorough report of

commendations, recommendations, and any urgent needs to be addressed immediately.

Compliance with recommendations and urgent needs determines accreditation status. NAIS

spells out its criteria in the publication, "Criteria for Effective Independent School

Accreditation," while offering a list of approved accreditation bodies at regional and state levels

(NAIS, 2023). These bodies also offer conferences, seminars, workshops, and disseminate best

practices.

Regional and state organizations accredit PK-12 private schools and offer similar

services. For example, in Minnesota, most independent schools are members of ISACS,

Independent Schools Association of Central States. This group of over 240 PK-12 schools from

Minnesota to Texas works together to set standards and accredits members every seven years.

ISACS (n.d.) also offers conferences, informative events, and publications. A state-based, sub-

group of ISACS is the non-accrediting MAIS (Minnesota Association of Independent Schools;

n.d.), which offers more opportunities for face-to-face, local networking and navigating school

practices in a Minnesota context. For example, I have met colleagues across the state in peer

meetings for my dean, admissions, and summer programs roles. Religious and other smaller

private schools typically gain accreditation from their state association of nonpublic schools. In

Minnesota, this is MNSAA, or Minnesota Nonpublic Schools Accreditation Association, and it

offers similar guidance and resources to the organizations mentioned above for 196 schools

(MNSAA, 2023).

Working with the above accreditation agencies could move policy to situate strong FA

practices as a requirement of accreditation. I witnessed this play out at the Board level while I

was serving as an assistant principal at a Catholic K-8 school. The school's self-study revealed a gap in FA and lunch costs. The Board quickly ensured FA families had access to lunches even before the visiting team arrived. Further, the school then began accounting for all optional and required costs at each grade level. They even supported FA family costs for the school carnival without the families having to ask. This is an example of school staff moving from perceived adversaries to potential advocates. While these actions were beyond the accreditation standard, they are outstanding examples of quick action of Board leadership on behalf of families on FA.

NAIS member schools already leverage the 14 Principles of Good Practice for Financial Aid Administration (see Appendix G). While the 14 criteria are robust and connect these practices to goals of inclusivity and diversity, they do not specifically address costs beyond tuition or student and family feelings of belonging while on FA. As these principles guide hundreds of member schools, the accounting and consideration of supplemental costs in the Principles of Best Practice could be fruitful to guide school leaders. As seen in this study of schools, leadership at the HOS and Board of Trustee level are integral to the continued improvement of FA policy and student experience. In this vein, NAIS also offers thought leaders such as its own Vice President Mark Mitchell and the team of *Studies, Insights, and Research* to gather and disseminate data and experiences of member schools. NAIS publishes DASL, or Data Analysis for School Leadership, a dashboard of over 25 years of data across over 1,800 schools (NAIS, 2023). Mr. Mitchell is a frequent contributor to regional accrediting organizations such as ISACS and recently offered a webinar in late 2023 for Heads of School and FA staff entitled, "Rethinking Financial Aid Strategy " (ISACS, 2023). I was able to interview Mr. Mitchell in March of 2023, and he explained how the structure for guidelines and policies for PK-12 differ from higher education: the U.S. Department of Education sets the majority of policy and

guidelines for institutions to access federal subsidies and aid programs. However, he added that PK-12 can learn much from higher education leadership (M. Mitchell, personal communication, March 30, 2023).

The U.S. Department of Education Office of Postsecondary Education (OPE) does not accredit but oversees all federally recognized accrediting agencies and offers a few lessons for PK-12. It is the law to publish a list of nationally recognized, reliable accrediting agencies (OPE, 2023). NAIS has followed suit. Further, Mitchell added that there is a lengthy policy for postsecondary schools to publish their tuition costs along with costs of attendance. Additionally, the COAs have evolved to an eye-catching, graphically designed marketing piece that encourages college and university students to compare COA literature to find the best fit (M. Mitchell, personal communication, March 30, 2023). Perhaps PK-12 could follow suit here too as a well-crafted, informative, and easy to read COA could improve how families compare extra cost management. This kind of synergy between higher education and PK-12 makes a strong case for the expansion and deepening of studies on PK-12 FA.

Implications and Recommendations for Scholarship

The major implication this study offers is a compelling set of experiences to consider financial assistance as a vital mechanism for school leaders to promote school belonging and a recommendation to continue with further research. With only 17 participants, this critical and interpretivist strategy has the potential to investigate more FA staff and parents' thoughts and feelings about belonging and FA.

Family and Student Voice

I am excited about the potential of more family and student voices in FA literature. Whether at PK-12 or higher education, participant voice can grow the FA field. Families clearly

have thoughts on FA and belonging, but gaining access to parents was a key obstacle in this study. Scholars could explore methods other than snowball and gatekeeping sampling invitations from FA staff (Creswell & Poth, 2018). Outreach to HOS instead of FA staff or addition to may have yielded more participant schools to invite FA parents. NAIS uses SSS pre-approved family contact information to ask survey questions every few years. Perhaps this study can serve as a springboard for more belonging questions on the NAIS survey while leaning into the fear of retaliation that has yet to be expressed in higher education literature. Additionally, the research strategy of interviewing is time-consuming from a participant and researcher perspective; I believe robust data collection could emerge from surveys of parents and students alike.

Tapping Students

There were several good reasons not to pursue interviewing students in this study (see Chapter Three for discussion). However, students offer the closest insight into their experiences with FA and their sense of belonging. Ironically, I recently watched students at my own school lead a seminar for MLK Day about socio-economic diversity and FA at the school. While I do not want to presuppose an understanding of FA or spark any ill will between a student and their school, I believe careful IRB strategies could tap many voices of students in grades 11 or 12, at or above age 18. Speaking directly to students, as Goodenow (1993) originally intended, is a promising and logical next step for FA and belonging research. Further, students are often the intermediaries between school and parents and communicate the costs of the activities they want to do. For example, I wonder how many students pass up opportunities to avoid bringing up costs with their families?

Dissemination

There are several avenues to disseminate the findings of this study beyond dissertation publication. These include networking, conference presentations, enrollment and FA blogs, and NAIS publications. Various local, national, and international school conferences interface with FA and may be interested in this topic. Further, the importance of FA is transferable across private schools of all missions, ages served, and may yield presentations at independent, Catholic, Episcopal, and so forth consortium conferences. As an accomplished conference presenter, I am adept at seeking opportunities and executing this sharing. Often, conference presentations are parlayed into article publications via website features or blogs, print, or social media outreach. As a part of working with NAIS, the findings may be fashioned into publication in their quarterly print magazine and blog, *Independent Ideas,* or their weekly electronic newsletter, the *NAIS Bulletin.* Lastly, costs of attendance issues are not limited to PK-12 private schools either; public schools face deep consideration of meals, participation fees, parent-led initiatives, supplies, and equity of access.

Chapter Summary

There is great potential for these findings on the interplay of financial assistance and belonging. There are concrete recommendations for practice, policy, and scholarship that can move this topic forward while improving family and student experience in PK-12 private schools. Due to the nature of private, independent, mission-based schools, informing practices is more feasible than policy.

The overall recommendations for practice are for school leadership to declare the importance of FA to the mission of the school, fund FA budgets explicitly to support supplemental costs that foster experiences the full experience of the school, demystify processes

internally and externally to strengthen communication, and decrease stigma around FA; streamline accounting, communication, and billing practices to promote transparency and prevent vulnerable populations from myriad asks throughout a school year.

Organizations of private schools and accrediting associations have the potential to shape policy and practice. National, regional, and state associations offer avenues to disseminate knowledge via seminars, conferences, and publications. The accrediting arm of these associations can strengthen language for FA and tie practices to existing goals of inclusivity and diversity.

The most significant contribution of this study is that it is a first at the PK-12 FA staff and parent level to center participant voice around the nature of belonging. There are ripe opportunities for continued scholarship on this topic. I hope other scholars and the organizations mentioned above will find interest and inspiration in deepening the belonging of all students and families using FA to afford a PK-12 private education.

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Appendix A

Participant Demographic Information Questionnaire, Family

How many children do you have attending a private PK-12 school? _____

How many of your children utilize financial assistance to afford PK-12 private school? _____

Do you work with the staff in the financial assistance office?　　　　Yes　　　　No

How old are you?

- 20 to 34 years
- 35 to 44 years
- 45 to 54 years
- 55 to 59 years
- 55 to 64 years
- 65 to 74 years
- 75 years and over

What is the highest level of education you have?

- Did not finish High School
- High School Diploma or GED
- Associates Degree (2-year degree)
- Vocational Degree
- Bachelor's Degree (4-year degree)
- Graduate Degree (Masters, Ph. D, JD, MD, etc.)
- Other (Please specify): _____

How would you identify your race/ethnicity (check all that apply from 2020 US Census categories)?

- Hispanic
- White alone, non-Hispanic
- Black or African American alone, non-Hispanic
- American Indian and Alaska Native alone, non-Hispanic
- Asian alone, non-Hispanic
- Native Hawaiian and Other Pacific Islander alone, non-Hispanic
- Some Other Race alone, non-Hispanic
- Multiracial, non-Hispanic

Appendix B

Participant Demographic Information, FA Staff

How many students does your school serve?   _____

List the grades your school serves (K-8, 9-12)   _____

What is the annual budget for financial assistance at your school?   _____

Please indicate the title of your position at the school: _____

How old are you?

- 20 to 34 years
- 35 to 44 years
- 45 to 54 years
- 55 to 59 years
- 55 to 64 years
- 65 to 74 years
- 75 to 84 years
- 85 years and over

What is the highest level of education you have?

- Associates or Vocational Degree (2-year degree)
- Bachelor's Degree (4-year degree)
- Graduate Degree (Masters, Ph. D, JD, MD, etc.)
- Other (Please specify): _____

How would you identify your race/ethnicity (check all that apply)?

- Hispanic
- White alone, non-Hispanic
- Black or African American alone, non-Hispanic
- American Indian and Alaska Native alone, non-Hispanic
- Asian alone, non-Hispanic
- Native Hawaiian and Other Pacific Islander alone, non-Hispanic
- Some Other Race alone, non-Hispanic
- Multiracial, non-Hispanic

Appendix C

Informed Consent: Research Study

CONCORDIA UNIVERSITY, ST. PAUL
Informed Consent: Research Study

Study Title: Prioritizing Belonging for Families on Financial Assistance: How are Policies and Leadership Affecting Families and Students Receiving Financial Assistance?

Dear Participant,

Thank you for considering participation in this research study. My name is Deana Clapp. I am a doctoral candidate at Concordia University, St. Paul and conducting this study. Below you will find answers to the most commonly asked questions about participation in the study. Please read the information below and ask any questions before agreeing to participate. The interview is estimated to take 45 minutes to one hour to complete.

Background Information

This study aims to explore financial assistance policies beyond tuition. The research intends to more fully understand financial assistance policies' role in shaping family and student engagement and belonging to their school. School staff working with financial assistance and families utilizing financial assistance to afford PK-12 private education will participate.

Procedures

If you agree to participate in this study, you will be asked to schedule an interview via Google Meet with me. Interview questions will be provided one week prior. The interview is estimated at 45 to one hour minute in length consisting of 10-13 open-ended questions. Follow-up interviews may be requested if clarifications are needed.

Your privacy is important to this study. No identifying information will be included in the study. I will be the only researcher and the only person who knows of your participation. You are welcome to ask questions at any phase of the study.

You are welcome to decline any interview questions and withdraw from the study at any time via email.

Risks and Benefits of this Study

There are no physical risks associated with this study. Some families may feel uncomfortable participating in a study that asks questions about financial assistance. The benefits of the study aim to strengthen the relationship between families and schools by improving practices and policies that shape family and student experience.

Compensation

Thank you notes.

Appendix D

Consent to Take Part in Research

Study Title: Prioritizing Belonging for Families on Financial Assistance: How do Policies and Leadership Affect Families and Students Receiving Financial Assistance?

Consent to Take Part in Research

I _____voluntarily agree to participate in this research study.

I understand that even if I agree to participate now, I can withdraw at any time or refuse to answer any question without any consequences.

I understand that I can withdraw permission to use data from my interview within two weeks after the interview, in which case the material will be deleted.

I have had the purpose and nature of the study explained to me in writing, and I have had the opportunity to ask questions about the study.

I understand that participation involves Google Meet interviews.
I understand that I will not benefit directly from participating in this research. I agree to my interview being audio-recorded.

I understand that all information I provide for this study will be confidential. I understand that in any report on the results of this research, my identity will remain anonymous. This will be done by changing my name and disguising any details of my interview which may reveal my identity or the identity of the people I speak about.

I understand that my demographic information will be used in the study.
I understand that disguised extracts from my interview may be quoted in the dissertation.

I understand that if I inform the researcher (a mandated reporter) that I or someone else is at risk of harm, it may have to be reported to the relevant authorities - they will discuss this with me first but may be required to report with or without my permission.

I understand that signed consent forms and original audio recordings will be retained in the researcher's personal computer with password protection accessible only by the researcher. Recordings of the interviews and transferred to my computer, which is password protected and deleted at the end of the study. The transcribed data will be saved and backed up on the researcher's computer cloud application, which is password protected, for two years and then deleted.

I understand that a transcript of my interview in which all identifying information has been removed will be retained for two years.

I understand that under freedom of information legalization, I can access the information I have provided while it is in storage as specified above.

I understand that I am free to contact any people involved in the research to seek further clarification and information. Additionally, I understand that I may contact the Committee Chair listed below if I have any questions or concerns regarding the study.

Contact Details:

Researcher: Deana Clapp: ▮▮▮▮▮▮▮▮▮▮

Committee Chair: Dr. Oluwatoyin Akinde Fakuajo: ▮▮▮▮▮▮▮▮▮▮▮

Signature of research participant: I agree to participate in the research study.

_____   _____

Signature of participant   Date

Signature of researcher: I believe the participant is giving informed consent to participate in this study.

_____   _____

Signature of researcher   Date

Appendix E

Written Agreement with NAIS

This Agreement is entered into effective August 8, 2023 (the "Effective Date") by and among the National Association of Independent Schools ("NAIS"), having its principal office at 1129 20th Street, N.W., Washington, D.C. 20036, and Deana J. Clapp of Breck School and Concordia University, St. Paul ("Researcher"), together, the "Parties" and individually, a "Party").

WHEREAS, NAIS is a tax-exempt association of individuals connected with independent schools and nonprofit special purpose organizations whose services are primarily focused on independent schools; and

WHEREAS, Deana J. Clapp is conducting research on understanding the role FA policies may play in shaping family and student engagement and attachment to their school.

NOW, THEREFORE, in consideration of the mutual covenants herein contained, the Parties hereto agree as follows:

1. **Term.** The term of this Agreement shall begin on August 1, 2023 and conclude on December 31, 2023 (the "Term").

2. **Scope of Project.** Researcher seeks to answer the following questions as outlined in the attached Statement of Work:

· What is the interplay between FA and costs of attendance and the culture, community, and a sense of belonging in PK-12 private schools?
· How do private schools determine which costs to include in tuition and which to not?
· How do costs of attendance influence student and family experiences of attachment or marginalization?

3. **Obligations of NAIS.** NAIS will be responsible for:
a.   Identifying a sample of Financial Aid officers at NAIS member schools and inviting them to participate in the Research Project. Financial Aid officers will be given the following four choices regarding participation in Researcher's project:
1: Participate & invite families
2: Decline altogether
3: Participate as a school only (i.e. families not participating)
4: Only send along to parents (i.e. families participating only).

If invited Financial Aid Officers select options 1, 3, or 4, NAIS will share the contact information of those Financial Aid officers with Researcher so that Researcher can conduct interviews.

b.   Identifying practitioner-oriented publication venues for the Researcher, including but not limited to NAIS publications, institutes, and conferences, and will bring them to the attention of Researcher for consideration.

4. **Obligations of Researcher:** Researchers will be responsible for:

a.   Reaching out to Financial Aid officers and families who have agreed to participate in interviews;

b.   Obtaining Informed Consent from each interview participant as outlined in the Informed Consent appendix attached;

c.   Conducting interviews via Google Meet for approximately 45-60 minutes each.

i.   In conducting these interviews, Researchers shall adhere to the following privacy protections:

•   Contact information provided by NAIS to Researcher shall not be used by Researcher for any other purpose other than reaching out to potential Research Project participants for the project described in this Agreement and shall not be shared with third parties nor should it be including in any published work or public presentations in accordance with the confidentiality obligations in Article 10;

•   Any other personally identifiable or otherwise sensitive information, including financial history or specific financial aid allocations, shall not be shared with third parties or published in a way where individual families or schools can be identified or used in violation of antitrust law concerning commercially sensitive information.

•   Financial Aid officers will not be told which families have agreed to participate in the Research Project.

d.   Producing a Written Report;

e.   In accordance with the licensure provisions in Article 7, providing NAIS with a copy of the Written Report with an Executive Summary;

f.   Pursuing avenues for dissemination of the Written Report via articles in peer-reviewed, scholarly journals or presentations. These avenues may include NAIS's publications and events;

5. **Timeline.** The Parties will work collaboratively to develop a mutually agreed timeline.

6. **Fees**. The Parties acknowledge that this Research Project involves no fees or monetary compensation. None of the Parties expect payment for their contribution to the Research Project. The Parties expressly acknowledge that each Party's respective performance and grant of non-financial obligations and rights under this Agreement shall constitute full, fair, and valuable consideration for the other Party's respective performance hereunder.

7. **Intellectual Property**.

a.   Researcher is the sole and exclusive owner of all rights, title, and interest, including but not limited to copyrights and all rights subsumed thereunder to qualitative data

obtained from interviews, initial analysis, presentations, Executive Summary, and Written Reports created under this Agreement. Researcher shall include an acknowledgement of NAIS's participation in the Research Project.

b.   Researcher will provide NAIS with a worldwide, royalty-free, non-exclusive, perpetual, non-transferable, non-sublicensable license to use the Executive Summary and Written Report, in whole or in part, for NAIS' non-commercial research and education purposes, including without limitation use in articles, conference presentations, community forums, professional development opportunities, and other dissemination activities for the independent school community. Any such use by NAIS will appropriately cite the Researcher and their work product.

c.   Any additional usage by a Party of the other Party's name(s) or trademarks shall only be done with prior written consent.

8. **Warranties**. Each of the Parties represents and warrants to the other Parties as follows:

(a) it has the power to enter, deliver and perform its respective obligations under this Agreement; (b) the execution, delivery and performance of this Agreement will not conflict with or violate any other contract or agreement to which it is a party; and (c) it is the owner of its marks or otherwise has permission for their use.

9. **Conduct of Business.** Researchers represent that they will conduct during the Term of this Agreement, its activities in compliance with all applicable laws and regulations. NAIS represents that it will conduct during the Term of the Agreement its activities in compliance with all applicable laws and regulations.

10. **Confidentiality**. Researchers may handle sensitive, proprietary, and/or non-public information ("Confidential Information") of NAIS or its members including but not limited to contact and financial information of potential Research Project participants. Confidential information may not be shared with any third-party nor appear in any published work or public presentations. Any individual responses or other information that is published or publicly disseminated shall be de-identified. The goodwill of NAIS depends, among other things, upon maintaining the confidentiality of such Confidential Information and unauthorized disclosure of any Confidential Information may cause irreparable damage to NAIS. Accordingly, Researchers acknowledge that, in the event of actual or threatened breach by Researchers of this Article, NAIS may be entitled to seek preliminary or injunctive relief against such breach, in addition and without prejudice to any other remedy available at law or in equity. Researchers agree it will not disclose any NAIS Confidential Information to any third-party unless authorized by NAIS in writing in advance of the disclosure. The obligations set forth in this Article 10 shall remain in effect beyond the term of this Agreement.

a.   The nonuse and nondisclosure obligations contained in Article 10 shall not apply to information that: (a) was in Researchers possession prior to receipt from NAIS;(b)   is or becomes publicly known through no fault of Researchers; (c) is received by Researchers from a third-party having an apparent bona fide right to disclose such Confidential Information without a duty of confidentiality; (d) is disclosed by NAIS to a third-party, without a duty of confidentiality on the third-party; or (e) is independently developed by Researchers without the use of Confidential Information.

b.   Nothing in this Agreement shall be construed to prevent Researchers from disclosing Confidential Information pursuant to an order of a court or other governmental authority with competent jurisdiction, provided that, to the extent practicable, NAIS has been given reasonable advance notice of the intended disclosure.

11. **Independent Contractor**. The Parties agree that they are independent contractors, and that this Agreement is not intended to create any partnership, joint venture, employment relationship, or agency relationship of any kind; no Party will have the authority to contract any obligations in the name of another Party or to use another Party's credit in conducting any activities under this Agreement.

12. **Assignment**. Neither Party may assign its rights or obligations hereunder without the prior written consent of all other Parties.

13. **Indemnification.** Each Party shall be responsible for its negligent acts or omissions and the negligent acts or omissions of its employees, officers, or directors, to the extent allowed by law.

14. **Governing Law and Dispute Resolution**. This Agreement shall be governed by the laws of the District of Columbia. Any controversy or claim arising out of or relating to this Agreement, or the breach thereof, shall be resolved by arbitration in the District of Columbia administered by the American Arbitration Association in accordance with its Commercial Arbitration Rules, including the Emergency Interim Relief Procedures, and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

15. **Force Majeure**. A Party's delay in the performance of any of the obligations provided in this Agreement due to acts of nature, labor strikes, pandemics, quarantines, or other significant factors that are beyond the affected Party's reasonable control ("Force Majeure Events") will not be deemed a breach for purposes of this Agreement, subject to the following. The Party experiencing a Force Majeure Event will promptly notify the other Parties in writing of the following: the type of Force Majeure Event that is delaying the party's ability to perform; and, to the extent reasonably possible, the date such Party expects it may resume the performance of its obligations that were suspended or delayed due to the Force Majeure Event.

16. **Termination**. This agreement may be terminated upon thirty (30) calendar days' written notice by either Party at any time and for any reason. The license set forth in Article 7 and the provisions of Articles 8 through 17, together with any provisions which expressly by their terms or should by their nature survive termination. shall survive the termination or expiration of this Agreement for any reason.

17. **Entire Agreement; Interpretation; Counterparts**. This Agreement represents the entire agreement of the Parties concerning the subject matter hereof. In the event that any of the terms of this Agreement are held by a court of competent jurisdiction to be invalid, void or unenforceable, the remainder of the provisions will remain in full force and effect and will be in no way affected, impaired, or invalidated. This Agreement may be modified only by the written

consent of all Parties in a written amendment signed by authorized signatories of the Parties. The headings and captions contained herein are for reference purposes only and shall not affect the construction of any material term hereof. This Agreement may be executed in one or more print or electronic facsimiles or counterparts, each of which shall be considered one and the same enforceable instrument.

IN WITNESS WHEREOF, the Parties hereto have caused this Agreement to be executed by their duly authorized officers as of the date first above written.
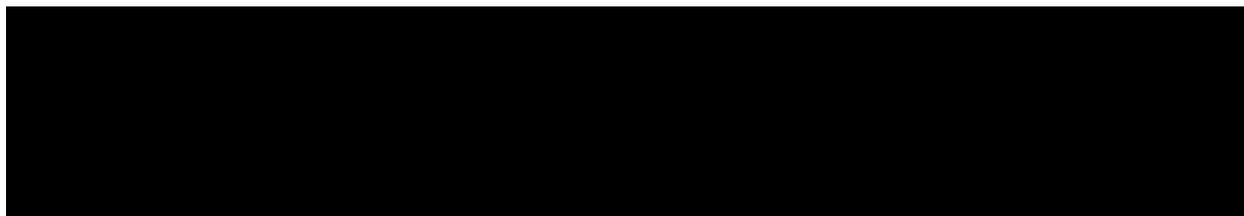
(Redacted Signatures)

Appendix F

Original PSSM and Modifications

Goodenow's Psychological Sense of School Membership Scale, PSSM (1993)	Adaptation for Interviews of PK-12 Private School Families using FA
1. I feel like a real part of (name of school).	1. Do you feel like a real part of (name of school)?
2. People here notice when I'm good at something.	2. Can your child speak to at least one teacher if they have a problem?
3. It is hard for people like me to be accepted here. *(reversed)*	3. Are the people at (name of school) friendly to you?
4. Other students in this school take my opinions seriously.	4. Is your child included in many activities at (name of school).
5. Most teachers at (name of school) are interested in me.	5. Are you treated with as much respect as other families?
6. Sometimes I feel as if I don't belong here. (reversed)	6. Can your family be themselves at (name of school)?
7. There's at least one teacher or other adult in this school I can talk to if I have a problem.	7. Do you feel proud to belong at (name of school)?
8. People at this school are friendly to me.	8. Do you expect your child to graduate from (name of school)?
9. Teachers here are not interested in people like me. (reversed)	
10. I am included in lots of activities at (name of school).	
11. I am treated with as much respect as other students.	
12. I feel very different from most other students here. (reversed)	
13. I can really be myself at this school.	
14. The teachers here respect me.	
15. People here know I can do good work.	
16. 1 wish 1 were in a different school.*(reversed)*	
17. I feel proud of belonging to (name of school).	
18. Other students here like me the way I am.	

Appendix G

National Association of Independent School (NAIS) Principles of Good Practice for

Financial Aid Administration

Preamble: The following principles provide common ground for interaction between independent school professionals and their many constituents (parents, students, colleagues at other schools, and the public). The NAIS Principles of Good Practice for member schools define high standards and ethical behavior in key areas of school operations to guide schools in becoming the best education communities they can be, to embed the expectation of professionalism, and to further our sector's core values of transparency, excellence, and inclusivity. Accordingly, membership in NAIS is contingent upon agreement to abide by the spirit of the PGPs.

Overview: Recognizing that each family bears the primary responsibility for financing a student's education costs, NAIS's Principles of Good Practice for Financial Aid Administration are designed to serve as guideposts in developing professional policies and orderly procedures among schools. Through these principles, NAIS affirms its belief that the purpose of a financial aid program is to provide monetary assistance to those students who cannot afford the cost of attending an independent school. Furthermore, these principles reflect the standards of equity and fairness NAIS embraces and reassert NAIS's ongoing commitment to access and diversity.

Principles of Good Practice:

1. The school adheres to all applicable local, state, and federal laws and regulations, including antitrust laws and those that require nondiscriminatory practice in administering its financial aid policies.
2. The school operates within the context of both short- and long-range financial aid budget and policy goals.
3. The school uses objective research to measure the effectiveness of its progress toward its goals, and communicates the outcomes to its constituents as appropriate.
4. The school provides clear and transparent information to families through outreach, education, and guidance on all aspects of its financial aid process and the factors that influence admission and aid eligibility.
5. The school determines eligibility for admission without regard to a student's application for financial aid.
6. The school commits to providing financial aid dollars to applicants who demonstrate that their family resources are insufficient to meet all or part of the total educational costs.

7. The school continues to provide support to students as long as they demonstrate financial need.
8. The school maintains the same standards of behavior and academic performance for recipients of financial aid as it does for nonrecipients.
9. The school enacts documented procedures that ensure a fair, consistent, and equitable assessment of each family's ability to contribute toward educational expenses.
10. The school makes and communicates financial aid decisions in a manner that allows families to make timely, careful, and fully informed enrollment decisions.
11. The school establishes administrative and accounting procedures that distinguish the school's need-based financial aid program from tuition assistance programs that are not based on financial need.
12. The school safeguards the confidentiality of financial aid applications, records, and decisions while respecting the right of each family to discuss its own financial aid outcomes in an appropriate manner.
13. The school supports collaboration between the financial aid office and other offices within the school.
14. The school supports collegial relationships with other schools and organizations for professional development, exchange of best practices, and other information sharing as appropriate and consistent with applicable antitrust laws.

Appendix H

IRB Approval

Concordia
UNIVERSITY·SAINT PAUL

TO: ███████████████████
CC: Humans Subjects Review Committee File

The IRB Human Subjects Committee reviewed the referenced study under the exempt procedures according to federal guidelines 45 CFR Part 46.104d (2): RESEARCH THAT ONLY INCLUDES INTERACTIONS INVOLVING EDUCATIONAL TESTS (COGNITIVE, DIAGNOSTIC, APTITUDE, ACHIEVEMENT), SURVEY PROCEDURES, INTERVIEW PROCEDURES, OR OBSERVATION OF PUBLIC BEHAVIOR (INCLUDING VISUAL OR AUDITORY RECORDING).

Study Number: 2023_099
Principal Investigator: Deana Clapp
Title: Prioritizing Belonging for Families on Financial Assistance: How do Policies and Leadership Affect Families and Students Receiving Financial Assistance?

Classification: **X** Exempt   ___Expedited   ___ Full Review

Approved **X**

Approved with modifications: ____ [See attached]

Declined ____   [See attached]

Upon receipt of this letter, you may begin your research. Please remember that any changes in your protocol need to be approved through the IRB Committee. When projects are terminated or completed, the IRB Committee should be informed to comply with Department of Health and Human Services (HHS) Regulations, Title 45 Code of Federal Regulations Part 46 (45 CFR 46). If you have questions, please contact the IRB office at *irb@csp.edu.*

███████████████████████   _October 24, 2023_
Signature, Chair Human Subjects Review Committee   *Date*

Concordia
UNIVERSITY·SAINT PAUL

TO: ███████████████

CC: Humans Subjects Review Committee File

The IRB Human Subjects Committee reviewed the referenced study under the exempt procedures according to federal guidelines 45 CFR Part 46.104d (2): RESEARCH THAT ONLY INCLUDES INTERACTIONS INVOLVING EDUCATIONAL TESTS (COGNITIVE, DIAGNOSTIC, APTITUDE, ACHIEVEMENT), SURVEY PROCEDURES, INTERVIEW PROCEDURES, OR OBSERVATION OF PUBLIC BEHAVIOR (INCLUDING VISUAL OR AUDITORY RECORDING).

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████████████████████

Signature, Chair Human Subjects Review Committee

___October 24, 2023
Date