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Exploring The Lived Experiences of African American Male Learners in Higher Education

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Concordia University–Portland

College of Education

Doctorate of Education Program

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Exploring the Lived Experiences of African American Male Learners in Higher Education

Tara Marie Jackson-Whitehead

Concordia University–Portland

College of Education

Dissertation submitted to the Faculty of the College of Education

in partial fulfillment of the requirements for the degree of

Doctor of Education in

Higher Education

Audrey E. Rabas, Ph.D., Faculty Chair Dissertation Committee

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Concordia University–Portland

2018

Abstract

The purpose of this qualitative phenomenological study was to explore how specific factors like college readiness, college affordability, and financial preparedness lead to college success for African American male learners attending historically Black colleges or universities located in Ohio. The state of Ohio continues to experience concerns with the low academic achievement of African American male learners. This study was explored through the implementation of three research questions: How do African American male learners perceive the effectiveness of their college readiness experiences to being successful in college? How do African American male learners perceive the effectiveness of their college affordability experiences to being successful in college? How do African American male learners perceive the effectiveness of their financial preparedness experiences to being successful in college? To ensure both data saturation and data triangulation, this researcher utilized three data collection instruments: face-to-face, in-depth interviews with 16 participants, three focus group sessions, and a researcher journal. The results indicate that successful African American male learners depend on their non-cognitive college readiness skills—self-motivation, family motivation, time management/strategic planning, and strong relationships through engagement and guidance from professors and education leaders—to support their success in college. Many African American male learners are enrolled full-time and work one or two jobs to support their financial preparedness and college affordability responsibility. They perceive their university to offer affordable tuition when compared to other institutions of higher education.

Keywords: African American, male, learner college readiness, college affordability, financial preparedness, the academic attainment gap

Dedication

Titus 3:7

To my brother Ara Jamal Jackson: your tenacity and love of family served as the pillars to the successful completion of your bachelor's degree from Eastern Kentucky University. Although you have faced and continue to face many obstacles, I still see the sparkle of hope in your soul.

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I want to thank my fiancé, Mr. Terry Twitty, who has been an invaluable source of love, support, and encouragement throughout this entire journey: thank you for valuing my dreams as much as your own.

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To my beautiful niece, Slater Jackson Brown, and my handsome nephew Michael Powell: thank you for your belief in my ability to achieve my goals and your faith in my ability to do so with integrity.

A special thank you to all of my family and friends: your mutual love and encouragement continue to bless my life in marvelous ways.

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Titus 2:13

In loving memory of those family members who inspired my doctoral journey but must witness this dream come true from heaven: Mrs. Shelby Johnson, Mr. and Mrs. Charlie Edward Holiday, Mr. Joseph Marable, Mr. Ronnie Reed, and Mrs. Callie Twitty.

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Chapter 1: Introduction

Introduction to the Problem

African American male learners face difficulties that may hinder their ability to succeed in higher education. Additionally, African American male learners are disproportionately affected by low academic success and negative college experiences (Farmer & Hope, 2015). Academics have critically reflected on the condition of African American male learners through the scope of specific terms such as crisis, disappearing, and vanishing to describe the academic experiences of this population (Reddick, Heilig, Marks, & Crosby, 2012). African American male learners are depicted as an academically vanishing group regarding academic success because of their continuing educational disparities when contrasted with females and other ethnic groups (Moyo, 2013). Studies that investigate the perspective of African American males are narrow in scope (Beckles, 2008).

Despite the success of some African American male learners in higher education, today many African American male learners must overcome extreme conditions to obtain academic success. Across the United States, African American male learners account for 5% or less of the higher education student population, this percentage is identical to data recorded in 1976. Approximately two-thirds of those who enroll in higher education do not continue to achieve academic success. It has been statistically proven that earning a 4-year college degree for most African American male learners is extremely difficult. A mere 22% of African American male learners have earned a 4-year degree compared to 41% of their White male counterparts (Hines, Borders, & Gonzalez, 2015). White counterparts frequently overtake African American learners in both admittance and educational execution.

Access and academic achievement are problematic among ethnic groups in higher education (Greene, Marti, & McClenney, 2008). The College Board reported that only 8.1% of African American male learners in Ohio who enroll at 4-year public institutions of higher education graduate within four years. Few African American male learners who enroll in higher education achieve degree attainment. The success of African American male learners in higher education is essential to Ohio (Thompson & Moore III, 2014).

African American male learners from low-income, ethnic minority, and/or first-generation groups that lack the appropriate level of college readiness encounter difficulties relating to access and academic success (Duncheon, 2015). There are times when the assumed cost of higher education is more overwhelming than the actual expense of attendance. The expense of college is an additional obstacle that stops African American male learners from achieving academic success (Yaffe, 2015). African American learners often enter higher education requiring financial aid and are unprepared for the educational rigors of the college-learning environment (Greene et al., 2008). To understand perceptions concerning college cost and financial aid additional research is needed that focuses on African American and other minorities learners (McDonough & Calderone, 2006).

Background, Context, History, and Conceptual Framework for the Problem

Historically, African American male learners have been disproportionately affected by low academic success in higher education. Throughout the history of higher education at multiple stages, policies have been sanctioned that supported efforts to close the academic attainment gap between African American learners and their White colleagues (Harper, Patton, & Wooden, 2009).

African American learners originally obtained entry into higher education in the 1820s. Researchers noted that Alexander Lucius Twilight obtained a degree from Mulberry College in Vermont making him the first African American to graduate from college (Harper et al., 2009; Thomas, Jr., Wolters, Horn, & Kennedy, 2014). The second Morrill Act of 1890 required funds for education to be dispersed yearly to African Americans in 17 States. This act further fortified African American learners the ability to pursue educational attainment (Harper et al, 2009). Although research is widespread, in general studies concerning African American learners, higher education literature is insufficient when it comes to exploring the African American male experience (Jackson, 2003).

In the United States, issues related to access, retention, and attainment still trouble African American learners in higher education (Allen, 1992). African American male learner perspectives on college are not regularly granted much attention or research to examine their educational trials, triumphs, and developmental progressions (Beckles, 2008). Higher education institutions continue to grapple with constructing solutions to assist learners with college readiness, college affordability, financial preparedness, and academic success. It is evident that there is a need to develop evidence-based methods that assist ethnic minority male learners during their higher education experience (Gardenhire & Cerna, 2016).

To thrive in higher education, African American male learners must comprehensively prepare for the rigors of the higher education learning environment. In recent years, the definition of college readiness has expanded to include a more comprehensive outlook, which includes both cognitive and non-cognitive skills. Cognitive skills are elements such as a learner's Grade Point Average (GPA) from high school and assessment scores. Non-cognitive skills focus on a learner's self-confidence, self-efficiency, socialization process, and self-

aspiration. The primary investigative notion is to study personal features and the subsequent concentrates on information learned prior to higher education referred to as cognitive and non-cognitive skills (Bush & Bush, 2010).

The new definition of college readiness is useful to the ethnic minority student population. College affordability continues to be an essential topic to learners in higher education. To maintain enrollment in higher education, learners must understand issues surrounding college affordability. African American male learners have increased enrollment in remedial courses, and the increased cost of tuition has enveloped them in debt. Between the ages of 18 and 24, African American male learners must overcome many barriers as they pursue educational access and attainment in college (Yaffe, 2015).

Financial preparedness is a vital component to a learner's ability to succeed in higher education as well. African American learners often have high levels of financial need, and as a result, African American learners have an increased probability to borrow to finance their higher education (Cunningham & Santiago, 2008). Grants and tuition maintain a considerable impact on African American learners' ability to succeed in higher education. Tuition and financial assistance continue to have a significant part in the higher education selection process for African American learners (St. John, Paulsen, & Carter, 2005).

Statement of the Problem

It is not known how specific factors such as college readiness, college affordability, and financial preparedness lead to college success for African American male learners. The academic attainment gap embodies important cause for apprehension; it is one of the most catastrophic calamities along the journey to post-secondary education success. The gap is commonly described as inequities in educational success among learners in the United States

(Náñez Sr. & Gracia, 2010). Inequalities in college success are a component of the academic attainment gap. Although there are studies on this topic, this study explored the perspectives of African American male learners lived experiences with college readiness, college affordability, and financial preparedness. Disparities with college readiness, college affordability, and financial preparedness can create barriers to the African American male learners' ability to achieve academic success in higher education.

Purpose of the Study

The purpose of this study was to explore how specific factors such as college readiness, college affordability, and financial preparedness lead to college success from the perspective of African American male learners.

Research Questions

This study explored three research questions:

RQ1: How do African American male learners perceive the effectiveness of their college readiness experiences to being successful in college?

RQ2: How do African American male learners perceive the effectiveness of their college affordability experiences to being successful in college?

RQ3: How do African American male learners perceive the effectiveness of their financial preparedness experiences to being successful in college?

Rationale, Relevance, and Significance of the Study

The main focus of this study was to explore the lived experiences of African American male learners regarding how specific factors such as college readiness, college affordability, and financial preparedness lead to college success, not to verify or invalidate any hypothesis or collect various statistics. This study could have conceivably discovered innovative findings that

might assist the higher education sector with constructing new solutions for academic leaders to enhance their ability to serve African American male learners who are experiencing complex issues related to college success. Additionally, this study might have revealed in-depth feedback on the best way to construct programs, initiatives, and services that will specifically assist African American male learners and increase their academic success at their institutions. Moreover, this study could also offer a new perspective on the lived experiences of African American male learners with college readiness, college affordability, and financial preparedness.

Throughout the data collection process for this study, participants had an opportunity to share their understandings and perspectives of the topic that has a direct influence on their educational experiences. African American male students may benefit from a personal sense of achievement by motivating others within their educational community to understand their lived experiences with college readiness, college affordability, financial preparedness and their pursuit of academic success in higher education. African American male students could also benefit from a sense of community throughout the process of sharing vital understanding that could positively affect future learners that may grapple with academic success.

Definition of Terms

Academic attainment gap. The U.S. Department of Education described the academic achievement gap as the difference in academic performance between different ethnic groups (“What is the achievement gap and why should I care,” n.d.).

College affordability. For this study, college affordability is defined in alignment with McPherson and Shulenburg (2008), who concluded that learners often have to make decisions that affect the institution of higher education they select based on affordability, which influences registration selection, 4-year degree completion, on and off campus accommodations, and simple

lifestyle choices while matriculating. Higher education policy decisions on tuition and financial aid directly affect whether an institution is affordable for the learner. Tuition may not be the major component of the question of affordability.

College readiness. According to Conley (2007), college readiness is “the level of preparation a student needs in order to enroll and succeed without remediation in a credit-bearing general education course at a postsecondary institution that offers a baccalaureate degree or transfer to a baccalaureate program” (p. 5).

Financial preparedness. According to George-Jackson and Gast (2015), not all students and parents have equal opportunities to gain knowledge and awareness of the financial aspect of attending college. Many students and parents do not understand financial aid and are not prepared to navigate the confusing financial aid system. Therefore, for the purposes of this study, financial preparedness was defined through the framework developed by George-Jackson and Gast (2015).

Success. According to Harper and Kuykendall (2012), “Once in college, learn much, accrue important developmental gains, benefit from institutional resources, and ultimately persist through baccalaureate degree attainment” (p. 23). For the purposes of this study, success was termed through the use of the structure established by Harper and Kuykendall.

Limitations and Delimitations

Qualitative phenomenology research studies involve issues of trustworthiness and validity. To lessen the risk associated with problems of trustworthiness with this study, this researcher implemented three data collection tools to ensure triangulation. The trustworthiness of participant responses also may have limited this study as well. During the in-depth interview

and focus group sessions, participants could have been dishonest about sensitive topics they may have been uncomfortable with discussing with this researcher or in the focus groups.

This study was delimited to African American male learners currently enrolled at a historically Black college or university (HBCU) in Ohio because of time and financial constraints. However, the sample was representative of the desired population.

Summary

This qualitative phenomenological study explored the perspectives and essence of the lived experiences of 16 African American male learners currently enrolled at an HBCU institution in Ohio. This study obtained thick and rich descriptions of the lived experiences of participants. It investigated previous literature surrounding African American male learners experiencing issues with college success.

Chapter 2 provides extensive insight into the conceptual framework, the literature review, and review of the methodology. Chapter 3 focuses on the methodological framework that guided the implementation of this study. Chapter 4 provides detailed insight into the data collection and results development of this study. Chapter 5 offers a summary of the results of this study.

Chapter 2: Literature Review

Introduction to the Literature Review

Academic attainment continues to be a complex issue for African American male learners in the United States. “African American males continue to lag behind their female and White male counterparts with respect to college participation, retention, and degree completion rates” (Palmer, Davis, Moore III, & Hilton, 2010, p. 111). Studies have revealed that obtaining a college degree is a significant component in an individual’s pursuit of the American dream. Kelly (2010) reported, “President Obama set a goal that the nation should once again have the highest proportion of college graduates in the world by the year 2020” (para.1).

In today’s society, learners from minority and low-income households are disproportionately affected by the academic attainment gap. As a result, these learners do not include required college preparatory courses in their high school schedule to prepare for the college-learning environment. Conley (2007) stated, “College readiness can be defined operationally as the level of preparation a student needs to enroll and succeed without remediation in a credit-bearing general education course at a postsecondary institution that offers a baccalaureate degree” (p. 5). Some families are not prepared to address the psychological and financial responsibilities associated with preparing their learner for the higher education environment. Conley also said, “Children from low-income families are particularly vulnerable to a system that does not send clear signals to students concerning their readiness for college. These students are the most dependent on the schools to prepare them properly for college” (p. 10). As a result, a percentage of these learners may elect not to attend college or are at risk for dropping out of college.

African American male learners must cope with critical issues surrounding college readiness, college affordability, and financial preparedness. Conley (2007) explained, “Given the knowledge-intensive system of college readiness, admission, and financial aid that the U.S. has adopted, this component of personal support and student initiative should not be overlooked in the college readiness equation” (p. 28). To successfully decrease the effect of low academic attainment rates in the United States, policymakers, education leaders, families, and learners must collaborate to develop effective solutions to address the negative impact of this issue.

Over time, education leaders have implemented various programs, interventions, and initiatives such as TRIO and GEAR UP to address this challenge comprehensively (Harper, 2006). “The problems on many college campuses can be linked to the status and perceptions of Black men in society as a whole; lack of financial assistance, inadequate learning and supportive environments, and insufficient culturally appealing venues for student engagement” (Frierson, Pearson, & Wyche, 2009, p. 181).

Research problem statement. “Two-thirds of black undergraduate men who start at public colleges and universities do not graduate within six years, which is the lowest college completion rate among both sexes and all racial groups in U.S. higher education” (Harper & Harris, 2012, p.11). The academic attainment gap continues to be a complex issue in the higher education sector; this challenge disproportionately affects African American male learners. There are studies that examine the academic achievement gap for African American male learners; however, there is no study to date that has explored the perspective of these individuals to determine the effectiveness of their college readiness, college affordability, and financial preparedness experiences relate to being successful in college.

The organization. Multiple steps were implemented to select articles related to African American male learner experiences with college readiness, college affordability, and financial preparedness for being successful in college. This researcher searched for articles by using keywords such as college readiness, academic success, college affordability, financial preparedness, African American male learners, and the college attainment gap. Multiple comprehensive searches were done to locate peer-reviewed content by using the Concordia University-Portland library and Google Scholar. Various searches involved a number of educational databases such as the EBSCO host, ERIC, and the Wiley Online as well.

Conceptual Framework

As a graduate of Central State University, an HBCU, this researcher understands the unique experiences African American learners obtain while attending a university that was uniquely founded to support their academic excellence. As a student, this researcher came face-to-face with African American male learners experiencing issues with academic attainment. Several of these male learners had low college readiness skills and experienced difficulty with college affordability, which required them to enroll in remedial courses, or they dropped out—some even during their first year.

A number of the African American male learners had very little knowledge of how to pursue and obtain financial aid and grants. Additionally, those learners who dropped out had very little financial literacy. As a result of their lack of financial preparedness, these learners did not seek financial aid assistance to obtain loans and grants to help them complete their college education.

Before conducting this study, this researcher addressed any potential bias associated with a personal connection to an HBCU and the African American community through a research

journal to ensure this study would not be affected by any potential researcher bias. After careful deliberation, the purpose of this study was to explore how specific factors such as college readiness, college affordability, and financial preparedness lead to college success for African American male learners. African American male students matriculating into higher education meet substantial challenges with academic success.

After the 21st century began, the challenges of higher education matriculation and degree attainment for African American males have caused substantial apprehension among investors in higher education (McDaniel, DiPrete, Buchmann, & Shwed, 2011; Palmer et al., 2010). This study explored the understandings and perceptions of African American male learners with college readiness, college affordability, and financial preparedness, as these concepts relate to being successful in college. When a learner is challenged in the areas of college readiness, college affordability, and financial preparedness, the learner may experience difficulties with achieving academic success in higher education.

African American male students face many challenges in their journey to achieve academic attainment. Historically, African American learners have experienced difficulties with the academic attainment gap in higher education (Harvey, 2008; McDaniel et al., 2011; Palmer et al., 2010). It is a matter of equity to develop the educational outcomes further and increase African American learners access and achievement in higher education because of the educational inattention they have experienced (Palmer et al., 2010).

The state of Ohio has historical and current issues with the academic attainment of African American male learners. “The formal concern for college retention and graduation rates among Black males in Ohio dates from 1989, when Governor Richard Celeste signed Executive Order 89-9 . . . now known as the Ohio Commission on African American Males” (Feintuch,

2010, para. 23). College readiness is an essential component to academic success in higher education.

As it relates to academic performance and outcomes, intellectuals have suggested that African American male learners are in a more diminished condition as compared to other ethnic minority groups that outnumber them. College readiness has a vital role in lessening an African American male learner's adverse experiences with the academic attainment gap. A learner's college readiness skills can significantly affect the learner's ability to achieve academic success (Palmer et al., 2010).

In recent years, scholars have begun to develop further the way college readiness is defined. Non-cognitive factors were introduced into the discussion of college readiness based on an increased need and stimulated through years of inconsistencies amid the rates of access and attainment of non-traditional learners in higher education when contrasted with traditional learners. These inequalities were ascribed to higher education dependencies on cognitive factors as the criteria for admissions to college. This is reliable in predicting the learners that are most probable to thrive but was disparaged because of its inability to address different student ethnic groups. African American male learners must be adequately equipped for the arduous responsibilities of the postsecondary academic environments. Both cognitive and non-cognitive skills have the ability to positively affect a learner's ability to succeed in higher education (Sommerfeld, 2011).

College affordability has a vital influence on a learner's ability to achieve academic success. To plan for college affordability issues, learners must receive the most relevant information that could affect their ability to remain enrolled at their institution. Insufficient financial resources continue to hinder economically strapped African American learners and

their families in pursuit of degree attainment. This is a result of the impediments imposed on these minority learners based on issues related to the rising cost of college. To overcome challenges with the academic attainment gap related to college affordability, learners must have access to current college cost information to prepare for any barriers. To better serve families, specifically those in historically underserved demographics, higher education institutions should evaluate their financial literature to ensure transparency, thoroughness, and to further understand how families interpret this literature (George-Jackson & Gast, 2015).

To succeed in higher education, learners must have a strategy to address any financial circumstances that they may encounter to avoid obstacles related to the academic attainment gap. A lack of adequate financial preparedness can affect a learner's ability to achieve academic success. For African American male students, the combination of cost and access make it difficult for these learners to continue to academic success (Palmer et al., 2010).

To better manage issues related to financial preparedness, the African American male learner must overcome the rising cost of educational and financial obligations. Learners from underrepresented ethnic minorities and low-income demographics face difficulty with academic success. These learners are faced with increased tuition and difficulties obtaining enough needs-based aid (Callan, Finney, Kirst, Usdan, & Venezia, 2006; Engstrom & Tinto, 2008; Haycock, 2006; Reid & Moore, 2008).

Review of Research Literature and Methodological Literature

This review of the literature sought to explore existing studies regarding African American male learners to discover their perspective on college readiness, college affordability, and financial preparedness. Harper and Kuykendall (2012) stated, "Moreover, no single initiative on its own will be enough to eradicate all the academic, financial, social, and political

forces that collectively undermine black male student achievement; a problem as complex as this demands a complex solution” (p. 25). There are unique programs that effectively address the barriers these learners encounter based on their at-risk status. Conley (2007) said, “The transition to college has a component of culture shock for students, one that is more severe for students from some communities than others” (p. 5).

It is imperative to assess the perspective of African American male learners to obtain a clear understanding of their perspectives regarding barriers that continue to challenge their ability to achieve academic success. African American male learners are disproportionately affected by the academic attainment gap and are rarely given an opportunity to share their experiences, perspectives, or solutions. These learners are seldom heard and have little input into the issues that directly affect them.

Higher education institutions. For many years, HBCUs have played a major role in the process of increasing the college attainment rate for minority and low-income household learners, specifically from African American demographics. Merisotis (2009) stated:

Lumina Foundation believes that HBCUs and their colleagues at Hispanic-Serving Institutions and American Indian Tribal Colleges—which together we often refer to as Minority-Serving Institutions (MSIs)—are one of the nation’s most important but underappreciated educational assets. (para. 17)

To successfully mitigate risk against these barriers to the academic success of minority and low-income household learners, education leaders have developed college preparation programs. Due to a lack of college preparedness before graduating from high school, education leaders continue to develop solutions to prepare these new university learners for the rigorous academic responsibilities of higher education. Some institutions offer an introduction to university

teaching classes to prepare learners for the intense academic responsibilities of college; however, this coursework can delay the graduation date for these learners. A number of minority and low-income household learners do need additional support from student services to navigate the new culture of the higher education learning environments.

Assisting minority and low-income household learners to achieve academic excellence continues to be a cornerstone of the mission of HBCUs. HBCUs were founded to serve African American learners who have been disproportionately neglected by traditional institutions of higher education. These institutions are aware of the unique dynamics that negatively affect the educational progress of African American learners. Some HBCUs have developed strategic plans to address the academic and financial implications surrounding college success and affordability.

HBCUs continue to need the support of its financial stakeholders to design and implement solutions to overcome the difficulties African American learners encounter. Jamie P. Merisotis, President, Lumina Foundation for Education, provided the following insight on the positive effect of both HBCUs and Hispanic-Serving Institutions (HSIs), “In fact, recent research from the National Survey of Student Engagement (NSSE) points out three major aspects about HBCUs and HSIs that set them apart from mainstream institutions in terms of boosting success rates among underserved students” (Merisotis, 2009, para. 20).

Gasman, Nguyen, and Commodore (2015) focused on the relationship between HBCUs and African American male learners. The authors conducted a literature review to investigate the educational influences of HBCUs to comprehend the framework of HBCUs and the connection to African American male learners. The study also focused on issues surrounding college selection process, academic success, college attainment, and degree completion. The

authors said, “HBCUs’ institutional practices and policies are sensitive to the histories and backgrounds of their students, especially those from low-income families, thereby cultivating campus climates that are more inclusive and engaging” (p. 1). The study evidently identified areas of success related to HBCUs and the educational success of African American male learners; it also clearly acknowledged programs that successfully assisted African American male learners through their educational journey.

Similar to the studies discussed previously, this investigation of the literature also identified barriers that African American male learners must overcome to achieve academic success and college completion. Cruel-framed experiences outline discouraging viewpoints on an existence that is reinforced through inadequate and decrepit educational facilities, with primary educational experiences filled with dated and uninteresting programs and inexperienced teachers (Gasman et al., 2015).

The Gasman et al. (2015) study did an adequate job of offering full descriptions of all the disparities and barriers African American male learners must overcome in their quest to obtain a quality education. The study provided short descriptions of the programs being implemented at HBCUs located in urban communities. The authors obtained data collected from entities such as the U.S. Department of Education and the National Center for Educational Statistics to obtain vital information to support the study. At the conclusion, Gasman et al. stated, “Understanding that HBCUs are not merely institutions of higher education, but also serve as community centers, leads to a deeper understanding of their relationship and impact on urban Black males” (p. 10).

Ultimately, researchers continue to support the importance of HBCUs in decreasing the educational attainment gap for minority and low-income households. Harper and Harris (2012) said:

Public 4-year [HBCUs] are the only sector [of higher education] in which Blacks consistently approach or achieve equity and enrollment and degree completion.

Moreover, HBCUs outperform predominantly white institutions proportionately in graduating and preparing Black students for careers in high and industries. (p. 11)

College readiness. The college readiness of African American male learners is a national issue that affects this demographic disproportionately. Learners from low-income households are faced with many obstacles as they work to navigate the many opportunities and challenges involved in seeking academic success and college completion. Learners that are qualified to attend any college of their choice may not be aware they can be accepted into institutions beyond their local community.

In a 2012 study, Harper and Kuykendall provided in-depth insight into African American male learners' difficulties with educational attainment. The study reflected on the under-preparedness of African American male learners for postsecondary education. African American male learners' problematic issues with degree attainment have acquired much awareness in the last 15 years in seminars across the nation and in various media outlets and scholarly written works.

Harper and Kuykendall (2012) reflected on the U.S. Department of Education's findings in 2010 on African American higher education attainment percentages. African American learners have been cited as being less equipped for the degree attainment process when contrasted with learners from other ethnic groups. African American female learners have significantly higher degree completion rates than African American male learners. Some instructors and college officials who are trying to enhance the results of degree attainment for African American males may unknowingly prolong this phenomenon. The study specifically

focused on African American male learners' academic attainment rate challenges in the state of California. The authors confirmed that African American male learners have difficulties with overcoming the academic attainment gap. In the state of California, African American male learners experience the most difficulties with postsecondary degree attainment.

Harper and Kuykendall (2012) presented eight standards to improve the circumstances of African American male learners who are disproportionately affected by the academic attainment gap. First, provide full disclosure concerning educational inequities of African American male learners, and use this data to direct initiatives. Second, develop initiatives that focus on African American male learners while implementing the expertise of African American male learners. Third, institutions must create documented strategic plans about African American male achievement initiatives and programs and ensure that all strategic plans be developed with all stakeholders input. Fourth, higher education institutions need to cultivate an in-depth understanding of African American male learners' adverse academic attainment rates and prioritize developing programs to improve these inequities. Fifth, any programs and initiatives developed must be selected and implemented based on the framework of pre-existing research on undergraduate African American male learners. Sixth, the establishment of any programs and initiatives include the contribution of African American male learners that are academically successful. Seventh, education leaders have realistic discussions about the racist circumstances African American male learners may have to overcome to succeed in higher education. Eighth, all stakeholders within the institutional environment must be engaged in improving African American male students' educational attainment rate.

In a 2008 study, Reid and Moore examined the effect of college readiness and academic preparedness on learners through the scope of two major components. The participants revealed

how their high school educational experiences prepared them for achievement in college and the areas they were underprepared to succeed in college. The authors discussed the challenges that first-generation college learner's encounter on their journey to pursue higher education. The study also utilized the social capital theory to develop its theoretical framework.

The purpose of Reid and Moore (2008) study was to explore the perceptions of first-generation college students. The authors employed a purposeful sample, which included 13 participants. The study included only six male learners and the sample included African American learners or immigrant learners. The learners were at different stages in their academic progression at a 4-year institution of higher education. The authors implemented biographical questionnaires and individual interview instruments. The data analysis procedure was conducted through the use of the grounded theory.

Learners from first-generation families, immigrant families, and low-income households are among those that experience difficulties with accessing higher education. Understanding these barriers can serve as a tool to design strategic programs and initiatives that will offer learners from minority and low-income households' solutions to the systemic problems that result in low college attainment and completion rates (Reid & Moore, 2008).

Throughout the Reid and Moore (2008) study, they reflected on excerpts from both the questionnaire and interview process. The results of the research revealed how educational and personal experiences of learners have a direct effect on how the students relate to their learning environments. Learners that are first-generation college students face challenges that other learners do not encounter. A major dissimilarity is that learners from first-generation families usually have to apply for admission to institutions without the assistance of their families because they do not know how to complete the documents. Parental support can serve as an

excellent support system for learners that are already challenged with multiple barriers in their pursuit of a college degree. Reid and Moore (2008) also revealed issues that some learners from minority and low-income households may experience in their college learning communities. Participants in the study reported that they would have taken more college preparation courses and completed scholarship applications in high school.

The Reid and Moore (2008) study offers concise critical reflections into college readiness solutions that learners must implement to increase their chances of completing college. Some participants in the study disclosed the important effect of mentors and special programs designed to assist them with the culture of higher education. Despite the assistance of special programs in college, many learners still need to begin the college readiness and academic preparedness process in high school. First-generation learners and their families must have a consistent flow of the most up-to-date data about higher education until degree completion. The authors used an effective approach to introducing the participant thoughts on the level of their academic preparedness and educational experience before and during college but did not focus specifically on African American male learners.

In a 2013 study, Jackson and Kurlaender investigated the connection between high academic achievers and their experiences with college readiness and college completion. Throughout the study, the authors examined the significance of educating students on how to navigate the college selection process adequately. Jackson and Kurlaender used a longitudinal dataset, descriptive tables, regressions, a two-sample *t*-test and chi-squared test. The study implemented data, which was collected over the course of six years. The sample included the California State University system.

The results of Jackson and Kurlaender (2013) study communicate the importance of informing learners about the various universities and colleges that they are qualified to apply for admissions into as a result of their academic excellence. The cost of education can be a critical issue for learners from low-income communities. As a result, it is imperative to inform them of the cost of attending institutions outside of their local communities.

Jackson and Kurlaender (2013) effectively clarified that some selective institutions may not be any more expensive than the local institutions learners were willing to attend based on limited information and the strategic relationship between college readiness and college completion as well. The authors provided a comprehensive review of the strategic partnerships between college readiness and college outcomes. A partial reason for a significant number of learners needing remedial assistance when they reach the university is due to the lack of data shared with students detailing the requirements to attain a degree. Jackson and Kurlaender also provided a thorough and a comprehensive review of the relationship between GPA and college preparedness, and the potential this collaboration has to assist the learner in obtaining college completion. Learners that are prepared for college have an 8.7% advantage to achieve degree completion and a 12.8% advantage to finish on time compared to those who are not prepared for college.

The findings in the Jackson and Kurlaender (2013) study support the philosophy that college readiness continues to be an essential component to evaluating the potential success of new college students. The results indicate a clear and efficient illustration of the relationship between college readiness and academic excellence by illustrating the relationship between students with high GPAs in college completion. The study also reinforces the educational difficulties faced by minority learners.

At California State University, where Jackson and Kurlaender (2013) researched, White learners were most often better prepared for college, more probable to attain a degree, and complete it on time than learners who were not prepared. As a result, the study offers an adequate insight into the importance of further developing strong college readiness programs that are equipped to prepare learners to matriculate through the higher education learning environment efficiently and ultimately achieve academic success essential to their goal of college completion. Although the authors provided an effective framework for examining the relationship between college completion and outcomes, they did not provide any detailed guidance from the learner's point of view. The study also covered the transition from college readiness to the outcomes that result from proper preparation. College readiness was viewed from the overall student population in the state of California.

Harper and Davis (2012) examined the disparities that affect African American male learners in their quest to pursue a quality education in an unfair education environment. Outlooks on African American male bleakness and low academic attainment are apparent as shown in various periodicals that focus on African American male learners' under-preparedness and educational attainment gaps. The Harper and Davis study investigated the barriers that African American learners must encounter and overcome from the very beginning of their educational experiences such as cultural and social barriers that impede on their quest to education completion. African Americans oppose educational achievement in an attempt to defend a collective cultural identity. African American learners also encounter formal education as a communal organization that reestablishes ruling authorities' control. Their study was conducted through the use of the oppositional cultural theory. The authors provided a clear and concise analysis of the participants involved in the study. The essays reviewed offered

compelling insight into the perspectives of African American male learners as they matriculated through their educational experiences.

Harper and Davis (2012) did an adequate job of providing excerpts from the essays that illustrate critical and concise reflections of students' educational experiences. Several students communicated well-developed knowledge of the academic circumstances that prolonged racial disparities in attainment. It is also important to note that although the study clearly identified areas in which learners overwhelmingly agree, educational disparities exist. These learners also clearly identified the importance of obtaining a quality education to acquire socioeconomic prosperity. A reoccurring theme throughout the study involved the importance of family support in the process of pursuing educational excellence and college completion despite any difficulties they may have to encounter along the way. African American male learners' educational philosophies are related to their personal belief systems imparted by their family.

Although African American male learners are not given equal access to a good education, they still consider education to be highly important (Harper & Davis, 2012). Although there are enormous disparities in college attainment and college completion for African American male learners, the study revealed that African American male learners believe educational attainment and college completion is both a vital and essential component to their success.

The Harper and Davis (2012) study also highlighted the perspective of African American male learners regarding the pursuit of doctoral degrees. It was expected that earning a doctorate would prove to learners from comparable experiences that African American male learners can persevere and earn advanced degrees. Nonetheless, the study directly opposed any arguments that suggest African American male learners do not value the vital need to pursue academic excellence and college completion. In fact, the authors constructed a comprehensive perceptive

of the passion African American male learners have for education despite their experiences with unfairness in the education environment.

Baber (2014) conducted a qualitative study that examined the lived experiences of African American male learners as they progressed from high school to community college. The author examined the difficulties African American male learners have with postsecondary educational attainment. The study explored three major aims, the support systems that encourage their post-secondary goals and objectives, college access support systems, and stereotypes and challenges. Baber asserted that African American male learners make up only 36% of the overall enrollment of African Americans learners in higher education.

The Baber (2014) study was a part of a more extensive project titled “The College and Career Readiness (CCR) of Illinois.” The author examined the cultural community wealth and masculine identity frameworks. Participants were selected based on their participation in CCR programs at their institution. Baber used two research questions: The first explored the challenges these learners face in their pursuit of postsecondary goals, and the second examined the support system African American male learners utilize during their higher education experiences. With a sample of 15 African American male learners from four institutions located in Illinois, Baber conducted interviews with each participant for approximately 20-60 minutes. The focus was only on learners transitioning from high school to local community colleges.

Griffin (2006) explored the motivations of high-achieving African American learners enrolled in a 4-year post-secondary institution. The author conducted a qualitative study, which analyzed a socioeconomically diverse group of African American learners who were academically successful. The study provided a understanding of their lived experiences. Griffin (2006) designed the study to be interpretive. The study was explored through the use of three

theories, which included the self-determination theory, social cognitive theory, and attribution theory.

African American learners' external motivations can positively influence them academically (Griffin, 2006). Each participant in the sample of Griffin's study was enrolled in the honors program at the university. The author did not focus solely on African American male learners. Three out of nine participants were African American male students, and the learners were at different stages in their academic progression. Griffin also did not focus on the factors that challenge a learner's ability to succeed in higher education. The goal of the study was to identify the factors that support the learners academic fortitude. Griffin's study focused on the elements (internal and external factors) that support a student's ability to pursue and obtain academic achievement. Moreover, the author offered a comprehensive review of the self-determination theory.

College readiness continues to be a serious issue for African American male learners. Without efficient college readiness, African American male learners continue to struggle with the academic attainment gap.

College affordability and financial preparedness. Financially challenged African American male learners have a higher chance of not obtaining a degree. Financial issues can make it difficult for a learner to focus on their academic responsibilities and make degree completion a difficult journey. Learners that enter college without sufficient financial support ultimately expend additional time stressed about their financial obligations instead of focusing on their coursework (Thompson, 2014). These learners must face issues surrounding college cost literacy, financial anxiety, and financial stress.

Gault, Reichlin, and Roman (2014) offered extensive insight into the topic of higher education affordability. The purpose was to explore and further develop the meaning of college affordability. The study looked at how the experiences and conditions of minority students, low-income adults, and students with dependent children can help others to comprehend and advance college affordability. According to the authors, an updated comprehensive definition of affordability may assist learners with visualizing a financial solution to their aspirations of higher education and encourage a comprehensive educational policy and program interventions. The Gault et al. study revealed vital information on how time and college affordability can influence a low-income student's educational progress. Because of financial practicality, low-income students tend to choose schools that are more affordable even though they are academically successful and could be more selective in their process. They do not apply to schools with more strict admission standards regardless of more access to financial assistance.

Gault et al. (2014) discovered that 64.5% of African American learners are financially independent, while 35.5% of African American learners are financially dependents. Low-income students often have to work while they attend college, and this can affect their overall educational plan. The study noted that minority students are among those who are disproportionately unable to contribute any finances to their college expenses and offered recommendations on how college affordability can be improved. To make college a sounder financial venture for low-income students, the authors asserted that more information must be made available for monetary resources.

The Gault et al. (2014) study revealed the importance of closing the information gap through providing learners with counseling in high school and college. Additionally, this report also discusses the importance of offering technological tools to assist learners with understanding

the cost of education and the opportunities available to them to assist them with financing their education. Moreover, the study examined the college outcomes of African American female learners, but it did not offer a comprehensive analysis of the college outcomes of African American male learners.

In 2013, Hoxby and Turner examined material that delivered learners tailored data on the admissions procedures and cost of attending college. The study implemented information sessions through a randomized controlled trial. The authors argued that education leaders must continue to assist these learners through the development of innovative initiatives and programs designed to educate high achievement learners further on the various opportunities they may not be aware of to attend high-profile institutions of higher education.

The Hoxby and Turner (2013) study was designed to determine if high-achieving learners from low-income households would modify their behavior if given extensive information about higher education. The study also created a financially affordable procedure to educate and assist these students to become more aware of the prospects that higher education offers. Without receiving critical insight from education leaders, many learners are not even aware that they have an opportunity to attend high-profile institutions of higher education. High achieving learners from low-income households encounter different barriers to receiving college readiness information that applies to their selective recruitment and admissions needs. Existing data is not specifically tailored; it presumes that financially challenged learners are also struggling academically, and the data given to them reflects that sentiment. Financially challenged learners that are strong academically will not find much of the data useful. The authors also highlighted the Expanding College Opportunities Project. The program focuses on the condition that affect high achievers from low-income households.

The findings from Hoxby and Turner (2013) further support the need to develop specialized programs to address the unique needs of low-income learners who are at risk of missing critical opportunities to apply to selective institutions that meet their high academic abilities. The framework of the study was the use of treatment and control groups. The sample consisted of 39,677 participants, of which 7,749 were assessed but did not receive any treatment. A survey instrument was implemented and the authors also obtained data from the National Student Clearinghouse''.

Hoxby and Turner (2013) focused on a particular intervention program and mentioned other programs with similar objectives. Their study targeted financially challenged high academic achievers because these learners differ from most well to do learners with a similar academic achievement status. Academically successful learners from low-income households are typically responsible for less college cost to attend universities with superior graduation completion rates.

The Hoxby and Turner (2013) study also offered in-depth information on how different institutions can implement an intervention program to work toward developing more comprehensive college readiness programs that also consider the needs of high-achieving learners who may not have access to extensive information on their college selection process. The study provided a comprehensive outlook on the process involved with implementing an intervention program in an educational environment that focuses on college preparedness for high-achieving students from low-income households. These students are often forgotten when it comes to receiving information that will assist them in further understanding the selection process at institutions of higher education that have selective admissions policies. The learners are eligible to attend these institutions but do not realize that they can do so with low tuition

costs. Moreover, the study also provides detailed information on the best practices to engage families in the college selection process.

Castleman and Long (2013) explored the effect of the Florida Student Access Grant (FSAG) and its influence on college attendance. To conduct this study, information was obtained from the Florida Department of Education K- 20 Data Warehouse. The authors implemented a regression-discontinuity design. The study offered comprehensive insight into the eligibility requirements for financial aid and grants in the state of Florida. It provided statistical information on the success of the FSAG as it relates to bachelor degree attainment within six years. The study also explored the impact of aid on college enrollment and degree completion. The sample focused on Florida high school students within the 2000 through 2001 school year. Learners in the study were from low-income, male, female, White, Hispanic, and African American populations, additionally some learners were from demographics labeled as other. However, the authors did not focus on African American male learners.

Ultimately, the FSAG has a positive effect on degree completion. Economic theory is vague about the consequences of financial aid on how students thrive in higher education, while theory and academic literature assumes financial aid has a beneficial impact on preliminary student enrollment. The Castleman and Long (2013) study provided original data indicating need-based grants are progressive and can be considerably influential in a learner's decision to attend a public 4-year institution and assists the learner with the course selection process and degree completion.

In a 2007 study by Gross, Hossler, and Ziskin, the authors examined the relationship between institutional financial aid and the ongoing determination of learners to pursue their education. Gross et al. reported that between 2004 and 2005, institutions invested more than \$24

billion dollars in institutional aid. The study revealed that financial aid had a more substantial impact on male learners than their female colleagues. After the data was analyzed by ethnicity, African American learners obtain some type of financial aid at the rate of 57%. The study also explained that not many studies exist that discuss the relationship between institutional financial aid and a learner's ability to persevere in higher education. It also focused on the background characteristics, academic preparation, and college enrollment characteristics of the sample.

The sample for the Gross et al. (2007) study included first-year learners enrolled in the 2001 term with a full-time schedule over a 2-year duration at institutions in three public doctoral-granting universities in the Midwest. Data was collected through a statewide student unit record database. The data source used in the study included the Indiana Commission for Higher Education. The study utilized the Integrated Postsecondary Education Data Systems. The authors implemented logistic regression and reported that institutional aid does have a positive effect on students with over 85% of the sample continued over the span of the study. A larger percentage of this sample continues pursuing their college degree with institutional aid than those who did not receive institutional aid. The study also highlighted that female learners seek assistance from multiple sources of support to assist with their academic plans, advancing females to have more sources of support than male learners. It is possible that even with various forms of monetary funds; federal aid has more of a direct effect on the degree attainment strategy for male students.

The Gross et al. (2013) study suggested that more research should be conducted to study the relationship between financial aid and the determination of male students. It is important to note that the authors did not specifically focus on the perceptions of African American male learners.

Fosnacht and Calderone (2017) examined the predictors of financial stress based upon a multi-institutional sample of senior undergraduates focused on the role of the earnings potential of different majors. The authors implemented the financial self-efficiency theory to explore and understand issues surrounding the financial confidence and financial well-being of undergraduate students. Participants in the study reported that 71% felt anxiety and pressure because of their finances. Data were obtained from the 2015 National survey of student engagement with 24 institutions of higher education and 4,947 senior student participants. Regression models were used.

Financial stress could have an effect on a learner's short-term decision-making; however, less is known about the long-term effect of financial stress on the future of these learners. The study confirmed that male learners experienced lower financial stress than their counterparts. Findings also proposed that the monetary rewards of a major were negatively connected to financial stress. The borrowing habits of learners and their assessment of future earnings are the main reasons for financial anxiety (Fosnacht & Calderone, 2017). The authors provided a detailed numeric breakdown of this subject matter; however, they did not discuss the lived experiences of the population. The study explored the collective student population and does not specifically explore the financial confidence and well-being of African American male learners.

Archuleta, Dale, and Spann (2013) conducted an exploratory study that examined the connections between student financial anxiety and the link to student debt. The authors examined how student debt, financial satisfaction, and financial knowledge influence college students. Learners who enter higher education without an understanding of financial preparedness may experience issues connected to financial anxiety. In the study, African

American learners conveyed advanced degrees of financial anxiety compared to their counterparts and maintained above average sums of credit card debt.

The Archuleta et al. (2013) study indicated that the rising cost of a college education continues to outpace inflation. The sample size of the study included 180 student clients at a Midwest university, and the sample included student clients with a mean age of 23 years old. Approximately 37.2% of the sample included male learners. The participants were enrolled in a program at the university's financial peer counseling center. The authors utilized a new scale called a Financial Anxiety Scale (FAS), which can be implemented to measure anxiety in learners. Higher credit card debt was related to the increased cost of higher education, because student loans were not considered enough to manage the expenditures linked to higher education. Data was analyzed through two hierarchical regressions and a correlation matrix.

One of the main limitations of the Archuleta et al. (2013) study was that the sample was largely comprised of White students and students who were already involved in financial counseling services. The authors discovered a need to further study the relationship between African American male learners and their college financial anxiety and responsibilities. African American male learners must be given an opportunity to communicate their perceptions on college costs and financial awareness.

This literature review has offered clear insight into the issues surrounding college affordability and financial preparedness for higher education learners. However, there is also a need to further explore the specific experiences of the African American male learner population.

Review of Methodological Issues

An essential component of a scholarly research study involves the implementation of selecting a research methodology. The selection process of determining whether or not to

conduct a quantitative, qualitative, or mixed methodology study depends on the main objectives of the research. Each research methodology has unique benefits and limitations. Qualitative research studies allow the researcher to obtain rich descriptions of how the participants respond to their natural environments, while quantitative research approaches present the theory and analyzing the numeric relationships of the theory being tested.

Radford, Berkner, Wheeless, and Shepherd (2010) examined data concerning the rate that learners achieve degree completion, transferred to different higher education institutions, or drop out of college. The research team selected to conduct surveys and interviews through the data obtained from the National Postsecondary Student Aid Study and the National Student Clearinghouse data, or script data. Although 9,630 interviews were completed, one of the challenges involved in implementing the interview method was the interview completion rate. Most of the interviews in the study were not completed face-to-face; they were completed through a web option. As a result of the size of the study, most interviews could not be conducted in the field.

The Radford et al. (2010) study revealed the difficulty involved in completing field interviews on schedule. The participants were paid to complete the interviews within the study. Obtaining a budget to conduct the interview method could be a challenge to other studies that do not possess the budget to pay learners to complete interviews. It is important to note the Radford et al. study was conducted on a national level, and the authors had access to a budget that allowed for all participants to receive payment for their interviews.

In 2006, Engle, Bermeo, and O'Brien conducted a study to determine which communications and programs influence the enrollment decision of first-generation learners

from the learner's perceptive. Multiple tools were used to develop this study design, which involved focus groups and interviews. The authors stated:

The study design involved focus groups with 135 first-generation students in Texas.

Students who participated in the focus groups were recent alumni of pre-college TRIO programs—Talent Search and Upward Bound—enrolled in two- and four-year institutions throughout the state. (p. 11)

The study design was constructed to interview a group of learners; however, the authors were unable to get those learners to follow through with the interview process.

Through direct communication with the first-generation learner, the goal is to advance the outreach initiatives in higher education institutions. Although Engle et al. (2006) were unable to conduct interviews with the student population, the interview tool was implemented into the study designed to obtain specific information.

Two formal interviews in the Engle et al. (2006) study were conducted with Upward Bound and Talent Search program staff from across the state at a national meeting of TRIO program personnel in Washington, DC. The study used multiple resources to collect critical data such as the U.S. Department of Education National Education Longitudinal Study and the U.S. Department of Education 2004 National Postsecondary Student Aid Study. The data collection resources were a vital source in obtaining detailed methodological statistics about the participants and issues related to the research design. The authors were successful in providing both statistical data and in-depth focus groups and interview responses offering a comprehensive understanding of how first-generation college students ultimately succeed or fail in their pursuit of higher education. Participants had to overcome multiple barriers to fulfill their commitment to the focus groups. Learners had to overcome a number of challenges to participate in the focus

groups, including scheduling, transport, and daycare, which are the same issues they face when preparing to attend classes. The focus group method of conducting a study can present scheduling obstacles for everyone involved in the study. This study covered issues such as access to college, academic preparation, college readiness, the college selection process, and social integration.

Hughes (2010) conducted a study where readers were given an opportunity to review the issue of college attainment through the lens of positive student role models and how they progressed to college attainment and degree completion. The study made use of the observation tool to analyze the Bridge Program. Data was compiled through the national program Student African American Brotherhood (SAAB). The author's use of the observation tool highlighted key issues that affect college attainment. The study emphasized the usefulness of the observation tool in the process of obtaining well-developed and detailed findings on how African American male learners are affected through positive programs and initiatives designed to address their unique difficulties. Hughes concluded that additional research must be conducted to further understand the relationship between challenges in college achievement and African American male learners.

Reid and Moore (2008) implemented the social capital theory and grounded theory. They stated, "The information from the biographical questionnaires was coded and compiled. The transcribed interview data were coded for emergent themes and patterns and the codes were categorized and recorded in the codebook" (p. 245). The authors effectively constructed and utilized the interview and questionnaire tools. Throughout the interview process, there were times when the authors had to adjust to the constraints surrounding scheduling and availability of

the participants. Reid and Moore had to use telephone interviews for some of the interviews, but the same protocol was used.

After reading different studies, it became apparent to this researcher that various researchers have utilized the observation, interview, and focus group methods for obtaining a clear and comprehensive understanding of the data related to academic attainment based on the particular group of students' lived experiences. Some studies also have indicated that further research should be conducted to directly engage these learners with a focus on obtaining additional insight into their perspective on multiple issues surrounding college readiness, college affordability, and financial preparedness. The interview and focus group tools offer participants in a study an opportunity to critically reflect on their experiences.

Synthesis of Research Findings and Critique of Previous Research

The literature reviewed for this study has provided insight into various circumstances that affect the college success of African American male learners. Articles reviewed revealed that there has been a historical situation of African American male learners having difficulty reaching degree completion. Academic attainment continues to disproportionately affect African American male learners in higher education. The literature confirmed the need to further explore the college readiness, college affordability, and financial preparedness perspective of African American male learners.

African American learners enter higher education without the appropriate college readiness skills to succeed in college without remedial coursework. Harper and Kuykendall (2012) stated, "Moreover, no single initiative on its own will be enough to eradicate all the academic, financial, social, and political forces that collectively undermine black male student achievement: a problem as complex as this demands a complex solution" (p. 25). The authors

confirmed that African American male learners are more underprepared for the challenges of coursework in higher education than other racial demographics; however, they limited their study to the state of California. As a result, there is a need to investigate challenges in academic attainment in other states.

Reid and Moore (2008) discussed the difficulties learners face without receiving proper college preparedness and the importance of college readiness in a learner's pursuit of degree completion. Nonetheless, in their study, only 5 of 15 participants were African American male learners. As a result, research analysis on African American male learners has been limited.

Jackson and Kurlaender (2013) offered a comprehensive review of the importance of college readiness, and their research confirmed that African American male learners are less prepared for higher education than their White counterparts. The authors limited their sample to high achievers. Additional analysis should be conducted on the overall population of African American male learners.

African American learners experience issues with college affordability that can negatively affect their academic progression. Gault et al. (2014) offered additional insight into the challenges that college affordability can present to a learner's ability to achieve academic success and carry on to graduate. The Pell grant will not provide learners with enough financial support to cover the cost of their education-related responsibilities. The authors also confirmed the importance of providing learners with enough information regarding the cost of their education and financial aid. African American learners are often in need of financial assistance to attend college. Gault et al. provided a comprehensive analysis of the college outcomes of African American females, but it is not a robust analysis of the college outcomes of the African American male learners.

Hoxby and Turner (2013) also discussed the importance of learners understanding issues related to college affordability. Some low-income learners can attend a university with higher graduation rates while paying less tuition cost. The sample in the study was substantial; however, the study did not offer an in-depth understanding of the individual perspective of its participants.

Castleman and Long (2013) offered additional insight into the effect of need-based grants on helping learners to address college affordability issues. The authors did not focus on African American learners. The study only offered general insight into the positive affect need-based aid can have on a learner's ability to address issues of college affordability. Castleman and Long focused on a diverse student population that participate in a state (Florida) grant and does not place an emphasis on African American male learners.

Financial aid eligibility can have a major influence on a learner's enrollment and degree completion. Institutional aid has an effect on a learner's ability to endure and achieve academic success. Gross et al. (2007) confirmed that 57% of African American learners receive some form of institutional aid at a university, and institutional aid has a positive effect on the learners' academic fortitude. The authors discovered that circumstances related to financial aid have a considerable impact on African American male learners. Gross et al. recommended that more research should be conducted to investigate the relationship between financial aid and the determination of male students.

Fosnacht and Calderone (2017) provided insight into issues learners encounter related to financial anxiety such as the financial confidence and financial well-being of undergraduate students. The authors offered a comprehensive assessment of numerical data but did not offer an in-depth perspective regarding the lived experiences of the population. Additionally, the study

did not focus on the African American male population and its financial confidence and wellbeing.

Archuleta et al. (2013) also provided awareness regarding the link between financial unpreparedness and financial anxiety for college students. The authors focused primarily on White learners. The study concluded that there is a need to further study the relationship between African American male learners and their college financial anxiety and responsibilities.

Summary

This review of literature reflected the need to provide constructive guidance to the lived experiences of African American male learners. As discussed, these learners must develop their academic fortitude despite challenges to overcome. The academic achievement gap has disproportionately affected African American male learners. Harper and Kuykendall (2012) stated, “As researchers make the complexities of the problem increasingly clear, educators, administrators, and policymakers alike have grappled with the question of what must be done to improve black male student success” (p. 23). A comprehensive understanding of the lived experiences of African American male learners will assist in developing and implementing constructive solutions to disparities that continue to impact the educational opportunities of African American male learners negatively.

African American male learners are challenged with college readiness (Baber, 2014; Jackson & Kurlaender, 2013; Reid & Moore, 2008), they often appear in the smallest percentile of studies (Archuleta et al., 2013; Hoxby & Turner, 2013), experience challenges with financial aid, and are in need of additional financial literacy information (Castleman & Long, 2013; Fosnacht & Calderone, 2017; Gross et al. 2007; Johnson, Gill, & Bruch, 2015). Many high-achieving African American male learners also experience issues with financial preparedness in

higher education (Gault et al., 2014; Johnson et al., 2015) and experience issues with college affordability (Gault et al., 2014; Hoxby & Turner, 2013; Johnson et al., 2015). Moreover, African American male learners continue to have issues with the academic attainment gap (Gasman et al., 2015; Harper & Davis, 2012).

Based on this review of literature, there is a need to identify how specific factors such as college readiness, college affordability, and financial preparedness lead to college success for African American male learners. There is sufficient reason for thinking that an investigation to explore the college readiness, college affordability, and financial preparedness of African American male learners is needed. This researcher can claim that the literature review has provided strong support for pursuing a research project to answer three major research questions:

RQ1: How do African American male learners perceive the effectiveness of their college readiness experiences to being successful in college?

RQ2: How do African American male learners perceive the effectiveness of their college affordability experiences to being successful in college?

RQ3: How do African American male learners perceive the effectiveness of their financial preparedness experiences to being successful in college?

Chapter 3 discusses the methodology used in this study. The chapter also offers a thorough understanding of the reasoning behind the methodology and design chosen for this study. Additionally, Chapter 3 provides detailed insight into the purpose of this study and the research questions. Lastly, the chapter provides comprehensive information on areas such as the sample size and population, sample method, instrumentation, data collection, limitations, delimitations, validation, and expected findings.

Chapter 3: Methodology

Introduction

Learners from minority and low-income populations continue to have negative experiences with success in higher education. African American male learners in particular have difficult experiences with academic success in higher education. “According to data from the Beginning Postsecondary Students Longitudinal Study (BPS), compared to their male counterparts, Black males have the lowest retention and graduation rates among their peers” (Wood & Palmer, 2013, p. 222).

This qualitative study explored the perspectives and lived experiences of African American male learners regarding college readiness, college affordability, and financial preparedness. Multiple issues contribute to the lower scores and college retention of African American male learners. These students must overcome the absence of academic groundwork, financial limitations, employment requirements, and the bombardment of discouraging social labels, and the stress to demonstrate they have the scholastic ability needed (Hines et al., 2015). Findings from past research has reported insufficient resource materials hinder African Americans and other minority college students through issues concerning college costs and financial aid with increased frequency more often than their mainstream counterparts (McDonough & Calderone, 2006).

This study was conducted by using the qualitative research methodology and the phenomenology design. According to Creswell (2014), qualitative research is a methodology for discovering and comprehending the significances people or groups assigned to a communal or human issue. The course of exploration includes emerging inquiry and processes. Information is usually gathered in the natural setting of the participants.

The phenomenology design was utilized to conduct this study to explore the lived experiences of the participants. The principle aim of phenomenology is to articulate the collective meaning of multiple subjects regarding their lived experiences of a perception or a phenomenon. The phenomenological design offers the researcher the essential characteristics necessary to explore the lived experiences of African American male learners with the academic achievement gap at 4-year institutions of higher education. An essential focus of phenomenology is to condense the individual experiences concerning the phenomenon to an understanding of the universal essence (Creswell & Poth, 2017).

The purpose of this study was to explore how specific factors such as college readiness, college affordability, and financial preparedness lead to college success from the perspective of African American male learners. African American male learners are usually less equipped than other populations for the challenges of university-level coursework (Bonner II & Bailey, 2006; Harper, 2012; Loury, 2004; Lundy-Wagner & Gasman, 2011; Palmer, Davis, & Hilton, 2009). African American learners typically pursue more financial assistance than White learners, and fewer male learners look for monetary aid (Lim, Heckman, Montalto, & Letkiewicz, 2014).

This study also has the potential to benefit the higher education sector by exploring new understandings into the perceptions and lived experiences of African American male learners with college readiness, college affordability, and financial preparedness. It may reveal new information on how to more effectively construct programs and services that directly affect African American male learners.

This chapter provides an in-depth understanding of the methodology. It is divided into multiple sections, which include the research questions, purpose and design of this study, research population and sampling method, instrumentation, data collection, identification of

variables, data analysis procedures, limitations of the research design, validation, expected findings, ethical issues, and the summary. Each section will offer comprehensive understanding into the methodology. Chapter 3 is also designed to ensure other researchers will have the capacity to duplicate the process used to complete this study.

Research Questions

In pursuit of success in higher education, African American learners must have an efficient understanding of factors that affect their experiences within the higher education environment. According to Robinson (2014), comprehending the higher education experience that inspires learners to accomplish educational and individual objectives is vital, particularly for African American males whose higher education attainment rates are less than those of other cultural demographics. African American male learners continue to face challenges with academic success in college. The Schott Foundation reported that between 2012 and 2013 the African American graduation rate was 59%, while the Latino graduation rate was at 65%, and the White graduation rate was 80% (The Metropolitan Center for Research on Equity and the Transformation of Schools, 2015). Explorations continue to reveal factors that challenge African American male learners' ability to achieve academic success in college.

Over the past 15 years, African American male learners' distressed conditions in higher education have gained much awareness through the media and national conferences (Harper & Kuykendall, 2012). Scholars have not arrived at any specific agreement on the main causes for the academic attainment gap; however, investigators do have a comprehensive understanding of various factors that guide the educational performance of learners (Snell, 2003). This study explored how specific factors such as college readiness, college affordability, and financial preparedness lead to college success for African American male learners.

The three research questions that guided this study were:

RQ1: How do African American male learners perceive the effectiveness of their college readiness experiences to being successful in college?

RQ2: How do African American male learners perceive the effectiveness of their college affordability experiences to being successful in college?

RQ3: How do African American male learners perceive the effectiveness of their financial preparedness experiences to being successful in college?

Purpose and Design of This Study

The purpose of this study was to explore how specific factors such as college readiness, college affordability, and financial preparedness lead to college success from the perspective of African American male learners. The participants in this study were at various stages in their graduation plans. This study was implemented through the qualitative research methodology.

Qualitative research studies explore the lived experience within the participant's natural setting. Qualitative research also seeks to explore the lived experiences of participants through thick and rich descriptions. The qualitative research methodology served as a conduit to conduct an in-depth study on African American male learner perspectives and lived experiences with specific factors such as college readiness, college affordability, and financial preparedness leading to college success for African American male learners. A fundamental component of qualitative research is grounded in the belief that participants create their personal viewpoint. Participants cultivate significance from their lived experiences and their personal approach to relating meaning to those experiences (McMillan, 2012).

The qualitative research methodology was selected instead of the quantitative research methodology because this study explored the lived experiences of African American male

learners in their natural environments at 4-year institutions of higher education. The aims and research questions in this study focused on exploring the lived experiences of African American male learners with college readiness, financial preparedness, and college affordability. The objective of this study was not to prove or disprove any hypothesis or gather various statistics, but to explore how specific factors such as college readiness, college affordability, and financial preparedness lead to college success for African American male learners. The quantitative research methodology does not primarily focus on the detailed lived experiences of the participants with the phenomena in the participant's natural setting and therefore was not appropriate for this study. Additionally, a quantitative methodology study involves the use of a hypothesis and numerical data and is a way of analyzing principles by investigating the correlation between variables. However, this method does not offer the same level of rich descriptions found within the qualitative research methodology.

Studies surrounding college readiness have also used mixed-methods research, because this allows the researcher to utilize the strengths of both qualitative and quantitative research. Research can be strengthened through both quantitative and qualitative approaches. The mixed-method approach is helpful when both the quantitative or qualitative methodologies are insufficient to investigate the research problem (Creswell, 2014). Although mixed-methods research have many strengths, this study used only a qualitative method to obtain rich and thick perceptions of the lived experiences of African American male learners in higher education.

As a qualitative design, the goal of phenomenology research is to understand the essence of the participants' lived experiences with a phenomenon. The purpose of this study was to explore how specific factors such as college readiness, college affordability, and financial preparedness lead to college success from the perspective of African American male learners.

The objective of phenomenology is to lessen personal understandings with a phenomenon to a narrative of the collective core (Creswell, 2007).

Understanding the essence of the lived experiences that subjects have in common is the main characteristic of phenomenology. The subjective and objective perceptions of the participants were communally explored by as suggested by Padilla-Diaz (2015). Vocabularies such as essence or essential structure were implemented by Husserl to identify experiential commonalities. Husserl proclaimed that concentrating on particular lived experiences in multiple adaptations made it possible to recognize common themes associated with the shared understandings (as cited in Mayoh & Onwuegbuzie, 2015).

To explore a study using the qualitative research methodology, the researcher must remove personal bias to focus on the objective analysis of the material obtained through the lived experiences of the subjects within the study (Padilla-Díaz, 2015). The phenomenology design provided this researcher with the essential characteristics necessary to explore this study. The phenomenology design offers multiple features that could assist in addressing the research questions from the perspective of the African American male learners and their experiences to explore how specific factors such as college readiness, college affordability, and financial preparedness lead to college success for African American male learners.

There are other qualitative designs that could have been chosen for the current study. For example, the narrative design focuses on the experiences of one or two individuals; however, because the current study sought to explore a larger group of participants, the narrative design was not appropriate. The ethnography design focuses on a specific social or cultural group, which the researcher becomes immersed in. The phenomenology design does not have to focus on a specific social or cultural group and, since this was not the intent of the current study, an

ethnographic design was not chosen. When conducting research based on the interpretive paradigm, the phenomenological research design is rooted in describing lived experiences of the participants (Mayoh & Onwuegbuzie, 2015). Therefore, phenomenology was determined to be the best design for the current study.

Research Population and Sampling Method

The general population for this study included African American male learners currently at an HBCU 4-year institution of higher education. The target population for this study included African American male learners currently enrolled in a 4-year institution of higher education located in Ohio. The study sample included 16 African American male learners. African American males have the highest attrition rate of all races and both sexes in higher education. Before finishing higher education, two-thirds of all African American men drop out of their university or college (Strayhorn, 2014).

This researcher did not have any prior relationship with any of participants. To obtain approval to conduct the study on the institution's campus, this researcher sent an email to the Office of Research. The email provided information regarding the purpose of the study, requested permission to recruit participants, and requested permission to conduct the study in an available location on campus. The institution's representative provided official written consent by replying to the email with approval.

After receiving approval from the university, this researcher began the participant recruitment process. For phenomenological research, participant groups should contain between three to 15 subjects (Padilla-Díaz, 2015). The participant recruitment process began with the creation and distribution of recruitment flyers on the HBCU campus in Ohio. The recruitment flyer indicated the purpose of the study and the essential characteristics of the potential

participant population. Recruitment flyers were placed in pre-approved areas around campus. The recruitment flyer was an effective tool to obtain the initial participant sample.

As individuals became participants, this researcher continued to recruit as needed using a snowball sampling method. The snowballing sampling method is established on the principle that participants recommend more participants to the researcher. The snowballing method is constructed to have the original information source to recruit comparable information prospects (Research Methodology, 2011). This study specifically implemented the exponential non-discriminative snowball sampling method. This required the initial participant to recruit multiple referrals to the sample group. This sampling method made it easier to locate and recruit African American male learners who were presently enrolled at the HBCU university and were willing to discuss their personal experiences with how specific factors such as college readiness, college affordability, and financial preparedness lead to college success.

Inclusion criteria required that each participant be between the ages of 18-24 years old and currently enrolled at a 4-year institution of higher education. All participants in the sample were willing to complete an in-depth face-to-face interview and a focus group session. Exclusion criteria required no participant be selected outside of the state of Ohio.

The type of research being conducted determined the sample size needed to achieve data saturation. The average size of a qualitative phenomenological research study is between three and 15 participants (Padilla-Díaz, 2015). To ensure that trustworthiness and validity of this study, this researcher selected to implement a sample size of 16 African American male learners.

Qualitative phenomenological studies have an extensive sample size range; however, more importantly, it is critical that the researcher reach data saturation. Data saturation is reached when no new information has been revealed through the data collection instruments.

This researcher was committed to obtaining the minimal sample size. This researcher continued to recruit participants until 16 participants were obtained. Saturation was also an essential component of this qualitative phenomenological research study; this researcher continued to conduct in-depth interviews until data saturation was achieved. This process included conducting additional interviews beyond the minimum 15 participant interviews to reach data saturation.

Instrumentation

To ensure data triangulation, this study involved three data collection instruments that included in-depth interviews, researcher journals, and focus groups. Triangulation is a method used to ensure the credibility and trustworthiness by joining multiple perceptions and approaches. Triangulation involves the linking of various theories, information entities, methodologies, or researchers in a particular study of a phenomenon (Yeasmin & Rahman, 2012). Each instrument was used to collect data concerning the perception and lived experiences of African American male learners regarding how specific factors such as college readiness, college affordability, and financial preparedness lead to college success for these learners attending 4-year institutions of higher education.

In-depth interviews. This researcher asked open-ended questions to understand further African American male learners lived experiences with how specific factors such as college readiness, college affordability, and financial preparedness lead to college success. The in-depth interview data collection tool is a useful instrument to explore a study using the phenomenological design. Current information suggests that interview questions need to be open-ended or semi-structured (Padilla-Díaz, 2015).

The in-depth interviews were explored through the use of semi-structured interview questions. According to Gill, Stewart, Treasure, and Chadwick (2008) the semi-structured interview process incorporates various primary questions that assist the researcher in determining sections to be discovered. Semi-structured interviews also permit the researcher or participant to deviate, so they can follow a notion or offer a more comprehensive response.

Interview questions were open-ended to increase the likelihood of participants to offer rich and comprehensive responses. The semi-structured interview instrument was selected to allow the participant to fully answer the questions in a comprehensive manner that aligns with their lived experiences of the phenomenon. This face-to-face interview process lasted between 20 and approximately 50 minutes.

While some of the interviews were approximately 20 minutes, the participants provided in-depth insight into the research questions. This researcher supplemented the interview instrument with the focus group instrument to ensure the research questions were addressed from each participant's perspective. Each interview included this interviewer and one participant. All interview questions aligned with the research questions to ensure data triangulation.

During the interview process, participants were asked to answer approximately seven questions. The college readiness questions were influenced by the 2012 research article "Black Male Student Success in Higher Education: A Report from the National Black Male College Achievement Study" by Harper. However, this researcher created the questions. This researcher also obtained permission via email to use questions from the dissertation *An Investigation of the Perceptions of Low-Income Students of Color Concerning College Costs and Financial Aid Information* (Water, 2009). The Harper (2012) and Waters (2009) studies presented inquiries that merited further research through the experiences and perspectives of African American male

learners. To ensure the validity of the questions, this researcher implemented a member-checking tool to allow participants the opportunity to review their transcripts and provide feedback.

Focus group. This study implemented a focus group data collection tool. Groups were created from the 16 participants involved in the in-depth interview at the end of all interview sessions. The participants were divided into three groups. The focus group questions were semi-structured to allow participants the opportunity to elaborate on their perceptions with how specific factors such as college readiness, college affordability, and financial preparedness lead to college success. Areas of exploration were followed throughout the actual interviews, allowing the interviewer to pursue thought-provoking and emerging concepts. However, the overall interview process was planned in advance (Blandford, 2013). The focus group questions aligned with the research questions to ensure data triangulation. The Harper (2012) and Water (2009) studies provided insight in the creating of the college-readiness questions. However, this researcher created the questions.

The transcripts of the interviews were then sent to the participants to ensure the correct translation of their individual perspective into the data collection process. Each participant had 72 hours to confirm his specific transcript details. If the participants did not respond to the email within the fixed timeframe, the email informed participants that this study would move forward with the transcript as-is. Once each participant provided approval, the data was uploaded into the NVivo Software System to be analyzed for coding and themes.

Researcher journal. This researcher completed a journal following each interview. The journal included detailed and meaningful descriptions, and a critical reflection on the interview and focus group environments. According to Rael (2004), “The object of the journal is to record

your thoughts about the primary and secondary material at hand. You want to do this as close to the moment of having the thought as possible” (p. 43). This researcher also documented any unique findings regarding the connections between the research questions and both the in-depth interview questions and the focus group questions in this journal. Any unique reflections on the natural setting that could influence the participant’s responses and emerging ideas about the primary and secondary material discovered throughout the research process were documented as well.

Data Collection

This researcher obtained written approval from an institution of higher education in the state of Ohio to recruit participants and complete the interviews on campus. The first phase of the participant recruitment selection process began with the recruitment flyer: the recruitment flyer was placed in a pre-approved area on the campus. The second stage of the participant recruitment selection process involved the snowballing method: the initial selected participants recruited other participants that met the criteria.

All participants signed a written letter of informed consent to participate and were then scheduled for in-depth interviews and focus groups. This researcher used the institution’s pre-approved location on the university campus to administer the in-depth interviews and focus group sessions.

Each in-depth interview and focus group sessions were located at the Writing Center on the participants’ university campus in a quiet environment to allow the participants the liberty to discuss lived experiences devoid of excessive interruptions. The location was reserved for two hours for each in-depth interview and focus group session.

All 16 participants were required to complete a face-to-face interview that lasted from 20 minutes to over 50 minutes. Following the welcome to the participant, this researcher recapped vital information located on the informed consent document, including the purpose of the study, the in-depth interview, and the audio recording. Each in-depth interview was audio recorded. Before starting each interview, this researcher informed the participant that notes would be taken throughout the interview. This researcher arrived at the interview site at least 30 minutes before the interview to set up the audio recorder and take any notes that were needed before the participant arrived.

To ensure the accuracy of the in-depth interview responses, this researcher implemented member checking. Member checking is an important component to ensure the validity of the individual participant's responses. The member checking process involved taking the data and descriptions back to the participants to confirm the validity of the evidence gathered and the interpretations of their lived experiences. This researcher methodically analyzed the evidence and the participant descriptions as suggested by Creswell and Miller (2000). Each participant was emailed a Word document of their audio-recorded responses following their session. The email informed the participant that if this researcher did not receive an updated email response within 72 hours, their initial reflections would be used.

For the focus group sessions, the 16 participants involved in the in-depth interview were divided into three groups. This researcher asked each participant to sign the attendance sheet before starting the session. The focus group was designed to further explore the research questions. The three focus group sessions were audio recorded.

After greeting the participants, they were reminded about the informed consent and the audio recording of the focus group sessions. Before starting each focus group session, this

researcher explained that notes would be taken throughout the session. Again, this researcher arrived at the focus-group site at least 30 minutes before the session to set up the audio recorder and take any notes that were needed before the participants arrived.

This researcher ensured that all participants were given an opportunity to offer their perception for each focus-group question. An environment was created where participants were comfortable exploring their perceptions with the group. The participants were asked to state their alias before responding to questions. This researcher kept the participants focused on answering the questions in a timely manner to ensure all question received the same amount of time to be explored.

To ensure the accuracy of the focus group responses, this researcher implemented member checking. This researcher emailed each participant a Word document of his or her audio recorded responses after the session. The email informed the participants that if they did not email an updated response within 72 hours, their initial reflections would be used. If a participant completed the in-depth interview session but was unable to complete a focus group session, this researcher continued to utilize the information obtained in the in-depth interview. This researcher documented the participants that did not complete a focus group session.

A researcher journal was used during the focus group session to adequately and accurately note all data revealed in the session. The investigator, or researcher, is the exploration tool in qualitative research. The idea of an inclusive reflective journal to address a researcher's perception is imperative (Janesick, 1999).

Following the focus group sessions, this researcher recorded the field notes. During this time, this researcher reflected on the environment and any noteworthy behavior or comments that

the participants reflected on throughout the interview session. This researcher reflected on the major themes that each interview revealed concerning the phenomena.

Throughout this study, all the data and data collection tools were locked in a file cabinet in this researcher's office with only this researcher having access to the data. After the audio recordings of the interviews and focus group sessions were transcribed, this material was immediately deleted. All transcripts were kept on a USB drive and this researcher's computer, which were both locked in a file cabinet located in this researcher's office. The researcher journal was also stored in the locked file cabinet located in this researcher's office. This researcher is the only person with a key to this locked file cabinet and office. A professional shredding company will destroy all paper copies of the data after three years.

Identification of Attributes

- Academic attainment gap: The U.S. Department of Education described the academic achievement gap as the difference in academic performance between different ethnic groups ("What is the achievement gap, and why should I care," n.d.).
- College affordability: For this study, college affordability is defined in alignment with McPherson and Shulenburg (2008), who concluded that learners often have to make decisions that affect the institution of higher education they select based on affordability, which influences registration selection, 4-year degree completion, on and off campus accommodations, and simple lifestyle choices while matriculating. Higher education policy decisions on tuition and financial aid directly affect whether an institution is affordable for the learner. Tuition may not be the major component of the question of affordability.

- College readiness. According to Conley (2007), college readiness is “the level of preparation a student needs in order to enroll and succeed without remediation in a credit-bearing general education course at a postsecondary institution that offers a baccalaureate degree or transfer to a baccalaureate program” (p. 5).
- Financial preparedness: According to George-Jackson and Gast (2015):

Not all students and parents have equal opportunities to gain knowledge and awareness so that they can financially prepare for college and navigate a confusing financial aid system. Due to these information gaps, it is not surprising that gaps also exist in terms of how students and their families financially plan and prepare for college. (p. 218)
- Success: According to Harper and Kuykendall (2012), “Once in college, learn much, accrue important developmental gains, benefit from institutional resources, and ultimately persist through baccalaureate degree attainment. (p. 23) Therefore, for the purposes of this study, financial preparedness was defined through the framework developed by George-Jackson and Gast (2015), and success was termed through the use of the structure established by Harper and Kuykendall.

Data Analysis Procedures

An essential component of conducting a trustworthy qualitative research study is to ensure the integrity of the data analysis process. “Data analysis in phenomenology is characterized by the following procedures: identifying common meanings and essences, “horizontalization” of data, and textual and structural analysis” (Padilla-Díaz, 2015, p. 105). The purpose of this study was to explore how specific factors such as college readiness, college

affordability, and financial preparedness lead to college success from the perspective of African American male learners.

This study was explored through the use of constant comparative analysis. The constant comparative analysis method was implemented to identify themes and emerging categories as they are related to the research questions (Hewitt-Taylor, 2001). The research analysis procedure was designed to address each of the following research questions:

RQ1: How do African American male learners perceive the effectiveness of their college readiness experiences to being successful in college?

RQ2: How do African American male learners perceive the effectiveness of their college affordability experiences to being successful in college?

RQ3: How do African American male learners perceive the effectiveness of their financial preparedness experiences to being successful in college?

This researcher used three data collection instruments and analysis software to ensure codes and themes were identified through the utilization of a structured framework and to ensure both validity and trustworthiness in the study. Both the interview questions and the focus group questions were designed to explore the research questions. This study analyzed the data through the use of 16 individual face-to-face in-depth interviews, three focus groups, and a researcher journal. Each of the selected instruments allowed this researcher to explore the perceptions and lived experiences of African American male learners with each research question from the different vantage points of the participants. The selected data collection instruments ensured both the triangulation and saturation of the detailed data.

To further ensure both validity and trustworthiness in the study, this researcher used qualitative analysis software to ensure themes were identified in a structured framework. The

study explored analysis of the data through the NVivo software. NVivo Software System is designed to help organize themes and codes developed from the in-depth interviews and focus group data collected during qualitative research (NVivo qualitative data analysis software, 2015).

Following the interviews and focus group sessions, this researcher ensured the interview transcript material was transcribed verbatim from the audio recording to a Word document. This researcher was also responsible for reading each in-depth transcript to obtain a comprehensive and detailed understanding of the material. After listening to the audio-recorded interviews and transcribing the content into a Word document, this researcher uploaded the entire transcript document to the NVivo Software System to be analyzed for themes and coding. The same process was followed for all interview and focus group session transcripts. This researcher compared each transcript with the previous transcript to analyze the data for important themes. This researcher analyzed the results of the software report and compared that information with this researcher's journal to evaluate connections and themes for phenomenology characteristics and connections between the participant's perceptions and understanding of the phenomena.

This researcher completed a journal entry after completing each in-depth interview to explore the perspective and lived experiences of each participant. This researcher implemented constant comparative analysis and observed all the interview data to understand further and explore the shared perspectives of the participants and to uncover common themes between the participants as it relates to the phenomena. This researcher also discussed any new information discovered through the interview process that previous interviews did not articulate.

To ensure trustworthiness of the data, this research also utilized this researcher journal to discuss any personal bias this researcher may have had concerning the study. This researcher used the journal to clearly articulate how these biases may affect the overall study. Upon

completion of each focus group, this researcher also completed an entry within the journal to articulate key findings not evidenced through the audio taping of the focus group.

Limitations of the Research Design

The limitations of this study included elements that were out of the control of this researcher. These included:

- Phenomenology research studies encounter issues with reliability and validity. To mitigate risk against problems of trustworthiness with this study, this researcher ensured triangulation was conducted by implementing three data collection tools.
- Limitations of this study could be due to possible issues concerning the trustworthiness of participant responses. During focus groups and in-depth interview sessions, participants may have been dishonest about sensitive and embarrassing subject matters they were uncomfortable sharing with this researcher or in a group setting.
- This researcher's presence in this study could be a barrier to phenomenological studies. This study focused on the African American male population at 4-year institutions. As an African American female, this researcher was sensitive to each participant's perspective throughout the research process.

Delimitations

The delimitations encompassed variables that were removed from this study based on this researcher's guidance.

- This study was delimited to the state of Ohio because of time and financial constraints.

- This study was delimited to the perceptions and lived experiences of African American male learners, and did not include student demographic, family members, education leaders, administrators, or policy makers.
- The study was delimited to active college learners and did not include learners who have dropped out of college or attended community colleges.

Validation

Trustworthiness and validity are essential components to exploring a worthwhile qualitative phenomenological research study. Triangulation is also an important part of ensuring the trustworthiness of a qualitative phenomenological study. This phenomenology study implemented three different data collection instruments to ensure triangulation. In-depth interviews, focus groups, and a researcher journal were used to ensure data triangulation. The data collection instruments were selected to align with the overall purpose of the study. Each instrument was used to explore and document the perceptions and lived experiences of African American male learners with college readiness at 4-year institutions of higher education. The same 16 participants were used to complete both the individual in-depth interviews and the focus groups. This researcher utilized an expert panelist to examine the researcher designed college readiness questions to maintain the validity of the questions.

Data triangulation allowed this researcher to validate the research from multiple perspectives and assisted with discovering new findings. Data triangulation is an essential part of conducting a well-developed qualitative study. “Triangulation is a process of verification that increases validity by incorporating several viewpoints and methods . . . it refers to the combination of two or more theories, data sources, methods or investigators in one study of a

single phenomenon” (Yeasmin & Rahman, 2012, p. 156). Data triangulation also strengthened the trustworthiness of this study.

The findings from the in-depth interviews and focus groups were compared to discover any similarities or differences. A researcher journal was used to explore any experiences observed during the in-depth interviews and focus groups. To support the trustworthiness and validity, the researcher journal was also used to explore this researcher’s bias and reflections regarding the participant’s unique perception of the questions. Creswell and Miller (2000) stated, “A third validity procedure is for researchers to self-disclose their assumptions, beliefs, and biases. This is the process whereby researchers report on personal beliefs, values, and biases that may shape their inquiry” (p. 127).

Each data collection instrument offered this researcher a different vantage point to discover and understand various perspectives related to the research questions. The questions asked during the in-depth interview process also varied from the questions asked in the focus group sessions, which assisted this researcher with exploring the research questions from different perceptions.

Data saturation was a particularly important component of this qualitative study. When there is enough evidence to duplicate the study and the ability to discover new material has been achieved, and when coding is no longer practicable, this is called data saturation (Fusch & Ness, 2015). To ensure data saturation in this study, this researcher implemented three data collection instruments, which included the in-depth interview, focus group, and the research journal.

This study implemented member checking to ensure validation. Member checking is an efficient way to ensure that the researcher has effectively transcribed the participant’s responses to the in-depth interview and focus group questions. Member checking in this study involved

taking the content and understandings back to the participants to confirm the trustworthiness of the data and description interpretations (Creswell & Miller, 2000). Validation with participants involves presenting and exploring the information collected by the researcher with the participants to ensure the meanings and essences of the participants are properly communicated and articulated within the data analysis (Padilla-Díaz, 2015). To ensure validity, this researcher audio recorded each in-depth interview and focus group. Following each in-depth interview and focus group, this researcher transcribed the data verbatim from the audio and in-depth interviews to a Word document.

Before conducting data analysis, this researcher emailed each participant their responses to the interview and focus group questions to verify the transcribed answers aligned with the participant's perceptive. Participants were given three days to respond to the email; however, the email indicated that if they did not respond, this researcher would continue with the currently transcribed answers.

Expected Findings

The purpose of this study was to explore how specific factors such as college readiness, college affordability, and financial preparedness lead to college success, from the perspective of African American male learners. This study offered an in-depth understanding of the lived experiences of 16 African American male learners enrolled at a HBCU 4-year institution of higher education in Ohio. This researcher expected to obtain a collective and detailed understanding of the participants' experiences with how specific factors such as college readiness, college affordability, and financial preparedness leads to college success for African American male learners. Additionally, this study explored the participants' lived experiences

with obstacles they have encountered and expected to obtain a clear understanding of the perceptions and lived experiences that support their academic success.

Ethical Issues

This researcher was committed to implementation of responsible ethical standards. It was vital to obtain proper consent to conduct the study. Since questions were used from previous studies, this researcher requested and received written approval from the authors of such studies before using their questions in this study. This researcher also used an expert panelist to review the researcher created college readiness questions to ensure the trustworthiness of the questions. Proper written consent to conduct this study from the selected institution of higher education before recruiting participants and selecting a location to conduct the 16 in-depth interviews and three focus group sessions was obtained by this researcher.

Before officially adding a participant to this study, this researcher provided potential participants with both a verbal and written introduction to this study to ensure that they fully understood the purpose. All participants signed the informed consent document and returned the consent form via email to this researcher. Both the in-depth interviews and the focus group sessions lasted between 20 and 50 minutes, potentially creating an ethical concern related to participant fatigue. To mitigate risk against fatigue during the focus groups and in-depth interview sessions, this researcher offered the participants a five-minute break every 20 minutes.

To mitigate risk against issues of confidentiality, the researcher stored all in-depth interview and focus group recordings and transcribe materials in a locked file cabinet in the researcher's study. The researcher is the only person with a key to the lock file cabinet. To protect the identity of the participants in this study the researcher identified each participant by alias names.

The wellbeing of each participant was respected and protected throughout the data collection process. This study could have uncovered emotional experiences by the participants. During the course of the data collection process, if a participant appeared to be uncomfortable with the interview questions, this researcher was prepared to stop the interview. The researcher was sensitive to the participants throughout the entire process.

Summary

This qualitative phenomenological study explored the lived experiences of 16 African American male learners regarding how specific factors such as college readiness, college affordability, and financial preparedness lead to college success for African American male learners. This study included three research questions. Participants were selected to participate in this study through the use of recruitment flyers and the snowballing sample method. To ensure triangulation of the data, this researcher implemented three data collection tools, which included in-depth interviews, three focus group sessions, and the researcher journal.

The qualitative research methodology was selected to conduct this study because this methodology seeks to explore the essence of the lived experiences of participants in relation to the phenomenon. The key focus of phenomenological research is to explain or translate the lived experiences of participants to develop qualitative findings (Mayoh & Onwuegbuzie, 2015). The phenomenology design was selected because this design aligns with the overall purpose of this qualitative study. The researcher was given an opportunity to obtain valuable and authentic descriptions of African American male participants' experiences with college readiness, college affordability, and financial preparedness.

Data saturation was an important component of this qualitative study; as a result, this data saturation was achieved by in-depth interviews with 16 participants, a focus group session, and a

researcher journal. It was important that this researcher reveal any personal bias, which was reflected in the researcher journal.

The research questions were explored through the well-developed interview and focus group questions, which were directly related to the research questions. While this study had certain inherent limitations, validation techniques were used to add to the credibility and dependability of the study. For example, this researcher ensured data triangulation was employed. To conduct a trustworthy study, this researcher implemented a strong ethical framework to migrate risk against any ethical issues or conflicts of interest.

Chapter 4: Data Analysis and Results

Introduction

The purpose of this qualitative phenomenological study was to explore how specific factors such as college readiness, college affordability, and financial preparedness lead to college success, from the perspective of African American male learners. African American male learners continue to grapple with issues related to success in higher education. Low educational attainment negatively affects African American male learners (Strayhorn, 2015). The goal of this study was to explore the lived experiences and perceptions of African American male learners at an HBCU 4-year institution of higher education. This study discovered the collective essence of African American male learners pursuing their bachelor's degree through the guidance of three major questions:

RQ1: How do African American male learners perceive the effectiveness of their college readiness experiences to being successful in college?

RQ2: How do African American male learners perceive the effectiveness of their college affordability experiences to being successful in college?

RQ3: How do African American male learners perceive the effectiveness of their financial preparedness experiences to being successful in college?

This study was completed at a 4-year historically Black university located in Ohio. This institution of higher education was founded in the 1800s to educate African American learners during a time when African American learners had rare opportunities to pursue and attain a college degree. The university continues to be committed to the educational advancement of African American learners.

Each of the participants in this study had the opportunity to discuss their lived experiences with college success as it relates to their college readiness, financial preparedness, and college affordability. This researcher utilized three instruments to conduct this study: 16 in-depth interview sessions, three focus groups, and a researcher journal. Each research instrument provided the framework to obtain valuable and authentic descriptions of the participants' lived experiences.

This chapter focuses on data analysis and the results of this study. This chapter initially covers the description of the sample and research methodology and analysis followed by the summary of the findings.

Description of the Sample

To participate in this study, students were required to have experience with the phenomena and have the ability to provide authentic descriptions of their lived experiences with the phenomenon. This first involved this researcher obtaining permission from the assistant provost at the study site to distribute the recruitment flyers on campus. The assistant provost announced the study in a faculty and staff meeting before this researcher started the recruitment process. The assistant provost then shared the recruitment flyers with the faculty and staff, and professors announced details of the study in their classes.

Next, the assistant provost assigned this researcher to the writing lab located in the university library. The director of the college library was assigned as the general point of contact for the site. Recruitment flyers were posted in the university library. This researcher also distributed additional recruitment flyers to the faculty and staff and to other potential participants.

Brad (pseudonym) was the first participant to be involved in a face-to-face, in-depth interview. This researcher continued to distribute recruitment flyers and accept participants via the snowballing method until the needed sample was confirmed via signed informed consent forms. If a potential participant did not sign the informed consent form or attend the scheduled in-depth interview, this researcher continued to accept qualified participants.

Five of the participants were recruited based on the recruitment flyer: Brad, Martez, Todd, Xavier, Bill, Josh, and Dennis. Nine of the participants were recruited based on the snowballing method: Brandon, Sam, Dan, E.W., Gary, Todd, Bruce, Martez, and Steve. All of the aforementioned names are pseudonyms.

The 16 learners who participated in this study were in various stages of their matriculation at the university ranging from first-semester students and extending to a graduating senior (see Table 1). Each participant was given an alias before beginning the individual face-to-face in-depth interview sessions. Collectively, the participants came from Ohio, Michigan, Maryland, and Illinois. Participant ages ranged from between 18 to 24. Three of the participants were first-year learners; however, they were non-traditional because they entered college at age 20. At least five of the participants were also involved in internships with national/international companies. During the data collection process, Bruce, Martez, Gary, and Josh were on the Dean's List.

Table 1

Sample Demographics

Alias	Year	Major	Financial Aid	Employment	Organizations	First-generation college student	Internship (X) or Study Abroad (0)
Brad	1st	Business	Student loans	Work-Study	None	X	
Brandon	1st	Business	Student loans/ parent pays part of tuition	Work-Study	Student-athlete		
Paul	1st	Communications	Full needs-based scholarship	Work-Study	Not listed	X	
Sam	1st	Education	Student loans	Work-Study	Multiple		0
Xavier	1st	Business	Student loans	Employment off campus	None	X	
Bill	2nd	Business	Full academic scholarship	Work-Study Employment off campus	multiple		
Dan	2nd	Marketing	Full academic scholarship	Work-Study	Not listed	X	X
E.W.	2nd	Business	Multiple scholarships, grants, and loans	Work-Study	SGA and others		
Gary	2nd		Student loans	Work-Study	Not listed		
Todd	2nd	Finance	Student loans	Work-Study	Not listed	X	
Alex	3 rd	Engineering	Multiple scholarships and grants	Work-Study	Not listed		X
Bruce	3 rd	Graphic Design	Full academic scholarship	Work-Study, Employment off campus	Not listed		X

Table 1 (continued)

Alias	Year	Major	Financial Aid	Employment	Organizations	First-generation college student	Internship (X) or Study Abroad (0)
Josh	3 rd	Business	Multiple scholarships, grants, and loans	Work-Study, Employment off campus	Multiple	X	X
Martez	3 rd	Business	Partial athletic scholarship, student pays the balance	Work-Study	Student-athlete and fraternity	X	
Steve	3 rd	Engineering	Multiple scholarships, grants, and loans	Work-Study	SGA, fraternity, and others		
Dennis	4 th	Communications	Multiple scholarships, grants, and loans	Work-Study Employment off campus	Fraternity and others		X

Research Methodology and Analysis

Sixteen in-depth phenomenological interviews and three focus group sessions were conducted. An essential component of conducting a trustworthy phenomenological study is to guarantee the validity of the data analysis process. It is common practice for qualitative researchers to implement member-checking, triangulation, and seek to obtain detailed descriptions (Creswell & Miller, 2000). The purpose of this study was to explore how specific factors such as college readiness, college affordability, and financial preparedness lead to college success from the perspective of African American male learners. This study aimed to obtain valuable and authentic descriptions of the participant's perspectives and lived experiences with this phenomenon.

This study was conducted through the use of constant comparative analysis, a procedure utilized to repeatedly compare experiences in contrast to one another to compare diverse

communal themes and shared understandings (Mayer, 2015). The constant comparative analysis process was designed to address each of the research questions. This researcher used the constant comparative analysis process by constantly analyzing each transcript to identify thematic nodes then comparing all of the transcripts against one another to determine the emerging themes. Lastly, this process was implemented to determine the themes that emerged to define the shared essence of the participants.

Phenomenology design. This study was conducted by the use of the qualitative phenomenological methodology. As cited in Padilla-Daiz (2105), Creswell suggested that the most reliable measure to select the phenomenology design is when the study necessitates the comprehensive perspective of the participants in a shared group. The participants should also have the ability to convey the experiences of their life. The phenomenology design provided the researcher with an opportunity to further understand the collective essence of the lived experiences of African American male learners with college readiness, financial preparedness, and college affordability. Through the use of the in-depth interview and focus group instruments, participants were given the opportunity to explore their understanding of the phenomenon.

Data analysis. This researcher began the data analysis process during the data collection phase of this study. The individual face-to-face, in-depth interview and focus group questions were constructed to discover answers to the research questions. Both the individual face-to-face, in-depth interview and focus group questions were designed to cultivate both valuable and authentic descriptions of the phenomenon. All participants were directed to explore their understandings of the phenomenon by providing his perspective and lived experiences by way of answering questions specifically connected to the research questions. The individual face-to-

face in-depth interviews and focus group session instrument questions identified themes and emerging categories that were directly related to research questions.

This researcher conducted data analysis through the use of the NVivo Software System. Communally, the designated instruments provided the framework for the researcher to explore the lived experiences and perspectives of African American male learners from the multifaceted thought processes of the participants. Collectively, the face-to-face in-depth interviews, focus group sessions, and researcher journal instruments were chosen to confirm the data saturation and triangulation of detailed data. This study did reach both triangulation and data saturation.

When the in-depth interview and focus group sessions began to uncover the same responses and the researcher received no new data, the researcher achieved data saturation. The researcher also used triangulation by implementing three data collection instruments. To identify and categorizes themes in a structured framework the researcher implemented the NVivo Software System. The NVivo Software System was also selected to sustain both the trustworthiness and validity of this study.

Coding process. The coding process began with this researcher listening to the audio-recorded in-depth interview and focus group sessions to discover and identify initial themes. This researcher then transcribed the individual face-to-face interviews and focus group sessions. The transcribed in-depth interviews and focus group sessions were analyzed to identify themes, known as nodes, in the NVivo Software System.

This researcher uploaded all transcripts to the NVivo Software System to acquire a detailed and comprehensive understanding of the information. The theme nodes discovered through data analysis of the audio recorded transcripts and reading of the transcripts multiple times were then loaded into the NVivo Software System. The NVivo Software System was then

used to search all transcripts through the use of the text search query of each thematic node to analyze the transcripts in order to discover the frequency of the theme nodes.

A constant comparative analysis was used to explore the theme nodes in the individual face-to-face in-depth interview and focus group transcripts. The themes were selected based on the theme nodes association to each research question. This researcher then generated reports from the NVivo Software System that confirmed the themes that were selected.

Themes were identified through the use of a structured framework that was constructed to safeguard both the truthfulness and validity of the research study. This study analyzed the content of 16 individual face-to-face in-depth interviews, three focus group sessions, and a researcher journal. Each of the selected instruments created the context for this researcher to explore the perspectives and lived experiences of the participants regarding each research question from the unique and communal perspectives of the participants.

The software system was also selected to ensure the trustworthiness of the research study. NVivo assists in making the data analysis and coding process more transparent, accurate, and consistent through the use of the reports made available through its data entry process and data analysis reports.

All in-depth interviews were conducted through face-to-face communication on the campus of the selected university within the participants learning community. Each of the in-depth interview instrument questions was directly related to the research questions. Through the use of semi-structured open-ended questions, this researcher was given the opportunity to explore the participants lived experiences through rich and comprehensive descriptions. An expert panelist who specializes in studies vetted the college readiness questions for the in-depth

interview instrument before the initial data collection process was implemented. This researcher obtained approval to use the financial preparedness and college affordability questions.

Each face-to-face in-depth interview lasted approximately 20-50 minutes. During the data collection process, the individual in-depth interviews with Sam and Todd were interrupted by noise in the library. Sam was able to move forward with his interview; however, Todd had to leave shortly after the interruption. Of the 16 face-to-face in-depth interviews, Todd was the only participant that did not complete the interview process. However, he did meet the minimum time requirement and provided valuable descriptions, therefore he remained in the study for analysis.

The focus group sessions only included participants that completed the in-depth interview. Each focus group session was conducted face-to-face on the campus of the selected university, within the participant's learning community. The focus group session questions were also designed to explore each research question through semi-formal and open-ended questions that allow the participants to offer valuable and comprehensive descriptions of their lived experiences with the phenomena. By employing the semi-formal question structure, this researcher was also offered an opportunity to further probe into the participant's thought process to obtain thick and rich descriptions of their lived experiences.

This researcher implemented the research journal to ensure that any researcher bias could be addressed to minimize any negative influences related to any personal bias by the primary investigator. The research journal was used to communicate traits and themes discovered about the participants. The journal was also used to take notes on the site location.

Although this researcher attended Central State University, a HBCU, this researcher did not observe any personal bias that would affect the research study. Based on the guidance of the

field expert, who also understands the sample, this researcher implemented motivational interviewing. Motivational interviewing is a strategy used to assist participants in the process of communicating their lived experiences with a particular situation. Research by Lundahl, Kunz, Brownell, Tollefson, and Burk (2010) suggested that motivational interviewing communicates understanding, fortifies self-efficacy, and supports the confidence of the individual being interviewed. Motivational interviewing can be significantly efficient with minority demographics. Motivational interviewing can be useful to populations that have experienced social injustice and shared stress as well.

This researcher transcribed the majority of the in-depth interviews before hiring a transcriptionist. As a result of transcribing a number of the in-depth interviews, this researcher was able to determine initial themes and obtain a comprehensive understanding of the lived experiences of the participants. After speaking with the faculty chair and obtaining official approval from the IRB office, a transcriptionist was then employed. The transcription process was completed four days after the final focus group session. Following the completion of the transcripts completed by the transcriptionist, this researcher read and listened to the audio files to obtain a comprehensive understanding of the learners' lived experiences with the phenomena and to identify initial themes.

After all transcriptions were completed and the initial review process was conducted, the member checking process began. The member checking process was started 4 days following the final focus group session. The participants were instructed to complete the member checking process within 72 hours of the date the email was sent to them. This researcher implemented the member checking process to ensure the validity and trustworthiness of this study. The essential method to determining reliability in a research study is member checking, which changes the

method of establishing reliability from the researcher to the members participating in the study (Creswell & Miller, 2000). This researcher emailed the in-depth interview and focus group transcripts to the participants. Only three participants responded; however, no participants requested any updates to their responses.

Summary of the Findings

Through the data collection and data analysis process, this researcher discovered multiple themes for each research question. Four themes were discovered regarding the college readiness research question. The first theme focused on the self-motivation of the participants. The second theme that emerged and was explored focused on the motivating force of the participant's family. The third theme that was discovered highlighted the importance of time management and strategic planning. The fourth emerging theme involved the importance of relationships that influenced the participant's college success; the participants explored their lived experiences with student engagement, faculty, and staff as it relates to being successful in college.

The financial preparedness research question also highlighted four emergent themes. The first theme focused on the influence of the participant's family regarding financial preparedness. The second theme focused on the participant's ability to save money and money management to support their college success further. The third theme was the importance of employment to assist the participants with financial preparedness. The fourth theme was the effect of financial aid on the participants lived experiences with being successful in college.

Four themes were discovered through data analysis regarding the college affordability research question. The first theme focused on the participants lived experiences with affordable education at the selected university. The second theme was directly related to the participants' perspectives on the effect of scholarships and grants as it relates to college affordability. The

third theme focused on the perspectives of the participant's understandings and lived experiences with college affordability when they do not have full scholarships. The fourth emerging theme focused on the participants lived experiences that presented unfavorable perspectives regarding the cost of higher education issues.

Presentation of Data and Results

Research Question 1: How do African American male learners perceive the effectiveness of their college readiness experiences to being successful in college? Table 2 provides the list of themes that emerged from the results of answers to this research question.

Table 2

Themes for Research Question 1

Theme	Quote related to the theme
Self-Motivation	Dan: I feel like if you have confidence in life like you can do anything because no one, I feel like no one believes in you until you believe in yourself. So it is like if you have confidence in the classroom than your grades and stuff are going to show that you have confidence because you're going to do more to make your grades reflect on that.
Motivated by family	Martez: I have a lot of little sisters and cousins, so I feel like I'm motivated to do better so they can see a positive figure. I mean, it doesn't really matter to me if they motivate me or not, like vocally. They motivate me just by being there and they seeing that I'm doing well so. I am just really a positive figure to them back.
Time management and strategic planning	Bruce: I kind-of always been a morning person cause I don't really sleep too well. So it's like I go to sleep if I wake up, even if it's 30 minutes I'm like there's no going back to sleep. So, I've been pretty good because I've always had to wake up early for classes. So, I picked my early classes so I can get that out the way and have the rest of the day.
Relationships that influence college readiness (Social Capital)	Alex: I mean because it is like you can try to do everything on your own, but at the end of the day you still gonna need help with at least something. You can't just do everything on your own. You can try but it's always, it's not bad to ask for help. Bruce: But now it's like, oh, I will go and ask, of course I'm asking any professor for help now. So it was like they know, they actually know the stuff, like hurt myself by trying to find information and it could not even be the right information I'm looking at. I rather just go, oh, I need help to know this English assignment and talk to a professor.

Theme 1: Self-motivation. According to Josh, a junior, he came to the university with strong cognitive skills; however, he depended mainly on his non-cognitive skills to assure his success in college. People wanting him to fail and his faith in God motivate Josh. Josh expressed his lived experiences with his self-motivation:

So that's kind of what gets me going and motivates me to stay here, because I realized that so many people that's waiting and praying for me to fail. They say you know, the old saying, keep your friends close and your enemy's closer, because sometimes the people I'm closest to are actually the ones praying for you to fail. When I realized that, it made me understand that I have to succeed.

Josh also discussed the connection of his self-motivation to his relationship with God:

I guarantee you, because of some things I have going on in my life that God has blessed me with some people [who] may be jealous of those things, but it's for me to live out. I can't worry about them, I have to worry about going full steam ahead and what God has planned for me. So, I cannot allow what everybody else thinks to stop me. I have to motivate, use that as motivation and fuel to keep going on, and making sure I make the best of every opportunity that I get.

Xavier, a first-semester student at the university, attributed his decision to enter college and success at the university to his self-motivation. In the following statement, Xavier shared that his immediate family did not play a significant role in his decision to attend college. He stated, "I have to be self-driven and self-motivated. I have to motivate myself and to completely make sure I'm doing the things that I need to do. Motivating myself helped influence me better than my family".

Martez attributed his academic success to self-motivation and his leadership skills. He shared:

To be honest, I wasn't as prepared. I'm from Detroit, Michigan, and you know, the public schools there they don't teach us as much as far as preparedness for college. It's

pretty much you have to motivate yourself. So, I'm very self-motivated. That's pretty . . . I don't feel like I was prepared enough for college, now that I look back.

Dan also attributed a healthy percentage of his success in college to his self-motivation and self-confidence:

I feel my self-motivation because you have to motivate yourself in college because no one is here to wake you up. No one is here to tell you to do your homework; no one is here to hold your hand through anything. You're here by yourself. So, if you want to be successful, you're going to be successful. If you want to be average, you're going to be average. It's all like, self-motivation, is like the key to come to college. You have to have excellent self-motivation.

Dennis discussed the impact of self-determination on his academic success. Dennis stated, "I would say my determination to finish would be more of an attribute toward my education readiness than hard work and dedication. I would say that".

According to Bruce, a junior at the university, during his first year he experienced some academic difficulties because his self-motivation was being challenged. It is important to note that Bruce came to the university academically prepared on a full academic scholarship. His challenge was not his ability to succeed in his coursework. It was his lack of personal motivation to succeed. Bruce shared:

Because if you're not ready to like motivate yourself and make sure you know, "OK, I got this." You wake up every day and say your goals and all that, if you're not ready to do that, then your never going to be ready to accomplish them. So it's like, you gotta know, it's only you can determine what you're going to do. No one else is going to set your life for you.

Paul offered his perspective on the importance of his self-motivation throughout his journey in stating:

I just feel like that self-motivation that I have is probably the best thing for me because that keeps me sane, keeps me on track above all else. When everything else is crashing and burning, I still have that front engine that keeps tugging along no matter what.

According to Sam, a first-year student completing his second semester, his non-cognitive skills were essential to his college success. During his first semester, he experienced a bout with depression, and although he had much support from family and friends, it was his motivation that helped him to recover from that situation. Sam attributed his academic success to reinforcing his self-motivation. He said:

I really believe that like a lot of things are very intentional, so it's no mistake that the Latin motto for, for this university is, "[university motto]" and it speaks so, so many volumes when it comes to how you have to go about things here at this institution it's like, it's not necessarily to try to make you like get discouraged, but like when, when it is, "[university motto]," then there's no denying it. Like when you can say you did it, you can say that like, "Okay, yeah, these people have helped me, but I made the decision, I stay focused, I got this done." And so that's kinda where the university has played a part in developing me.

Although some participants have full academic scholarships, they still attributed their academic success to non-cognitive skills such as self-motivation. For example, Bruce attends the university on a full academic scholarship but has experienced difficulties with academic success because of a lack of motivation during his first year at the university. Participants identified their self-motivation as a vital component to college readiness.

Xavier shared that he entered college without a considerable level of college readiness. As a result, he learned everything when he arrived on the campus of the university. Sam offered his perspective on how his self-motivation helped him overcome depression during his first-year at the university. Paul also shared his lived experiences with how self-motivation affected his educational journey. Similarly, Dan shared his lived experiences with how his self-motivation supported his educational success, and Dennis shared his lived experiences with self-motivation as well. Josh's self-determination is deeply connected to his decision not to experience any further failure on his educational journey.

For Sam and Bruce, self-motivation is closely connected to their determination to show members of their family that obtaining a college degree can be achieved. Some of the participants are determined to demonstrate to members of their hometown community that someone from their neighborhood can obtain a college degree. In addition to self-motivation, family also motivate the participants.

Theme 2: Motivated by family. According to Dennis, his Aunt Denise was a major motivating factor in his decision to attend college. He discussed his lived experiences with his aunt as a motivational figure in his academic success by expressing:

For me, the influences I had for schooling, I should say, they mostly came from trial and error I would say. My influences came mostly from relatives that have passed, I would say. For example my Aunt Denise, she's a perfect example. She had four daughters, all college graduates. All of them have attained their bachelor's, working towards their masters. One of my older cousins, she's going into looking for doctorates.

Dennis provided additional insight into the influence of his aunt on his motivation to higher education success. He added:

I would say my influences came from, like I said, my aunt when she will be the only one in the room telling me that you can actually do it. She would be the main one pushing me to move forward because honestly without her before she passed, honestly, college wouldn't have been an option in my eyes. I honestly wouldn't have had a second thought of going to college unless someone was there to tell me that I could do it.

Bill attributed his current success to his self-motivation and the support of his mother and sister. In the following statement, Bill explained the influence of his mother as a motivating factor to his educational success:

She had a strong influence, like a great strong influence, with a lot of ... she had a lot of kids ... since she couldn't do it ... she's going to push us all to do it ... she gave us that drive . . . you're gonna go to college, you're gonna finish high school. You're going to learn how to do your own financial aid, your FAFSA. You're going to learn how to do all this. Because she's like "Bill," I really like, had to learn all this stuff on my own.

Then why would I put that hardship and burden on you? So, she took that burden off and like just said, "Hey, my kid is not going to like not know how to do this," because that's not how we was raised. We were raised to learn how to be an independent person and get it on your own.

Steve talked about his perspective on his family as a motivational influence regarding his college readiness. He shared his positive experiences with his mother and her dearest friend:

My family influenced my academic success by always encouraging me . . . giving me a little care packages every so often. My mom's close friend, her colleague as well, she attended this university and she sends me things, encourages me, sends me emails ... just to, you know, helps me stay on the right track, stay focused, stay motivated. My mom's

closest friend . . . she's actually a doctor, so she's real strong going to school and academics and always encouraging me when I come home. They give me a nice big dinner . . . just always asking me how school's going, how classes going, stay focused. I got this . . . so just that strong backbone, I know I can always fall back on. They can help uplift me.

According to Martez, his family is a motivational component of his college readiness because he is determined to be academically successful. Martez offered the following statement concerning his family:

My family influenced my higher education because I have six sisters, and I'm the first to go to college out of my six sisters. So, that made my mom real proud, and I'm a male. I'm a Black, African American male as well, so even people in community they're proud of me. I'm a junior, and I'm still in college, and I'm playing basketball at that. Being from Detroit is tough; it's a lot of negative influences out there. So going back to just being mentally strong so my family is very proud of me, and I got one more thing for them when I graduate.

Josh reported that his family is a motivating force for him in an unusual way. Although his mother is supportive of his educational success, other members of his family feel differently about his ability to succeed. The negativity of some of his family compels Josh to succeed. In the following statement, Josh revealed the influence of his family on his educational success:

Yes, mine's just like Dennis, mine's more, so I would say, I guess, somewhat odd. My motivation came from my family doubting me like, I come . . . my mother was a single mother and she raised four kids on her own. I'm the first male out of all her kids to come to college, and my mother was always looked down on as well and told that she couldn't

do a lot of things. Us being her children, we were looked down on as well, because of that, it always made me strive to say, “Oh well, I’m going to prove them wrong.” So, I kind-of get it may sound funny, but I kind of get joy out of proving people wrong, because at the end of the day, I kind of see people already seeing me failing. And then when they see me succeed it’s that much better because I can just look back at you. I don’t even have to say anything because everything I’m doing speaks for itself.

Bruce was accepted into the university on a full academic scholarship. According to Bruce, during his first semester he lacked self-motivation and his grades suffered. When he went home for a visit, his mother was very disappointed with his academic performance. In the following statement, Bruce explained his understanding of his mother as a motivational force when he presented his transcript with low grades to her after his first semester:

And then another thing always . . . I could never bring anything lower than a B. So it’s like, yeah, my freshman year, I showed my mother that she almost cried, she told me she was disappointed in me and that like really hurt me because that’s the thing. Like, you don’t want to hear that you disappointed your parents, like you never want to do that. So, it’s like now it’s time I really get the ball on the move.

According to Brad, he is also committed to college success because he knows how much this will mean to his mother. Brad emphasized his perspective of his mother as a motivational influence on his college success:

Similar to Dan, it’s a motivational thing. My mother, I know, would be real proud in the coming four years, or three years, with my bachelor’s degree. So that plays a big part of why I’m still here and persisting through this.

Paul, a participant in his first year at the university, acknowledged having mixed feelings about the overall influence of his family on his college readiness. He reported his understandings of his parents as a motivational factor in his college readiness. Paul shared the influence of his depression on his parent's support of him to achieve academic success stating:

It has been kind of like a mixture of Sam and Josh's where I have undoubting support from one part and then, you know, a lot of doubt in other parts. So, I will say how they influence my experience has both been positive and negative in multiple ways. Mental health in college students is a very deep issue, across all races, creeds, and colors. So, I will say that calls home and talks with my mom or my little brother even and sometimes my own father is like, it gives you that pick me up, because they're supporting me.

Paul further discussed his comprehensive perspective of how his family influenced his college readiness through motivation. He added:

If I want to come home, they're like well, you know what I'm saying, you gave it a shot. But if this is where I wanna stay it's like, if this is what I wanna do and stay, then it's like then you can do it. It was never a doubt that I couldn't do it, between my immediate families, that I couldn't do whatever I put my mind to. So, with that feeling despite what the rest of the family feels and everything like that, it's stuff like that that influences me to do things on campus and keep trying with college no matter what happens to me in my head, or even outside my head. I gotta keep pushing.

According to E.W., his grandmother was an influential component of his decision to attend college. He talked about his relationship with his grandmother as a motivational factor in his college success:

My grandmother, she went to college herself and graduated as well, [university name], so, she knows what it takes and like all of it and what you will get, like what you'll get out of it. And a lot of us in my family don't see it. They just see what they see in front of them. They don't see the future; they don't look into the future, and she saw that in me. So, she tried to instill that in me while I was in high school. Like most of the time, I didn't listen, but once senior year hit, and I was like, "where am I going," basically.

Each of the participants in this study discussed their lived experiences as it relates to their families motivational influence on college readiness. The participants shared how their families are more of a motivational force than financial support to their college success.

Steve reported his lived experiences of how his mother and her closest friend were very motivational to his success as a junior at the university. While Dennis stated that his Aunt Denise played a major role in his overall decision to attend college, without her inspiration, he may not have attended college. Paul described his family's support of his decision to attend college as one of the most important parts of his college readiness.

Theme 3: Time management and strategic planning. As a first-year and first-generation college student, Brad discussed his understanding of how important time management is to his college success:

Well, as far as college readiness goes, I would say time management plays a big key, as far as a skill set when it comes to college readiness, because you have to know how to dictate your time and when you can do certain things.

Sam shared his lived experiences with his academic schedule and how he has developed his time management skills:

I'm a procrastinator, or at least a developing one, so I'm trying to stop it, cut it off a little bit, but last semester specifically, it was very bad, so I would get so busy and powered up and then when I would have time to rest or to at least calm down, like it would just be extreme to that point. It would be like, okay, well I'm, I'm rested, I'm not doing anything. And then when I was doing something, like I wasn't doing the 10 other things that I needed to do, so I just had to kind of align myself with what I was going to be doing and trying to just pace myself involved.

Steve talked about his heavy academic schedule and his involvement in multiple university-related organizations, activities, and the effect of time management on his college readiness:

Yes, my mother always told me that procrastination is the theft of time, and I think about that every day when I'm off doing things that I know I shouldn't be doing. But I said it . . . to say particularly time management this semester has been critical. Me organizing several organizations that I'm a part of, 19 credit hours, and I work Monday through Friday from nine till midnight, so being able to manage what I do on a daily basis has been critical, has been allowing me to get sleep, get proper study that I need to, and also keep some money in my pocket as well.

Paul reported his lived experiences with the effectiveness of his time management skills. Paul lives off campus in university housing, and he depends on university transportation to get to campus for class, work-study, and other college-related activities:

My time management skills, now those are also not perfect, but yes, when I'm able to do something on time, for instance waking up. When I be able to wake up, because I have to wake up at 6:30 every morning so that I can get ready for classes and be on the van, since

I'm not on campus currently. So, I can make sure I'm at the van at 8 o'clock, waking up in time is great.

Paul also talked his lived experiences with strategic planning to ensure he addresses his educational responsibilities:

Knowing I have something to do, I have to make the van to go back to campus at five, so I know at five I have to be on that van because, you know, I have this to do. So, I try to make sure I schedule out my homework time accordingly so I can work around that. Okay, finish this in the hotel room. Then I'll do that, or I have an event to go to at 4 o'clock, let me make sure I go talk to this professor and then also make a stop at the administrative building before that so I can take care of my business and do what I have to do so that I don't see no issues or problems with everything I'm trying to do.

According to Josh, before college, he was a procrastinator. Josh described how he developed the skill of punctuality as a part of his college readiness portfolio:

So, I was someone that would procrastinate a whole lot before I came to college, and I think that being here it motivates you to have to be punctual. I think because of the fact that you're paying for classes as well as you're trying your best to succeed, and I feel as if this is my second chance to succeed. So I . . . I failed once, so I can't ever fail again.

That's how I feel. So, because of that I have, by any means, to succeed at all costs.

That's where I'm at with everything at this point in my life. That's my matriculation.

Dan asserted that time management is an essential component of his college readiness. In the following statement, he revealed how time management affects his college success:

Yes, like I said earlier, it's like you don't know how to manage. When you first get here, you don't know how to manage school time and personal time because in high school

when you're out of school you're out of school. You're not thinking about nothing but what you're going to do when you're out of school. In college, it's like you're never really out of school. You might go to your room and be like, "what do I gotta do? Oh, I have a test next week, let me read this chapter, let me do something. Oh, I got homework next week? Let me get that out of the way because it's always something on top of something." Teachers don't care that you have a six page paper to do tomorrow in their class. They need that work done, so it's like, you have to like, be willing to change.

Bruce noted that time management is a part of his college readiness skills. He spoke about the effectiveness of managing his schedule and how it has been beneficial to his academic schedule:

That kind of ties in time management, managing your time, and making sure you do your homework. Don't stay up too late . . . Like going out to parties and stuff like that. Like freshman year, I am not going to lie I did go to parties and all that, but not in my sophomore year. I stopped because it was just the same stuff, and I don't really care for that much.

Participants were asked what they perceive to be the most important elements of their college readiness. During this segment, a number of participants identified time management and strategic planning as a part of their college readiness. Some participants admitted to being procrastinators before they entered college and at the beginning of their higher education journey. However, these participants discovered that procrastination has a negative effect on their college readiness. They considered time management as an essential skill to matriculate through higher education successfully.

Some participants reported that they developed their time management skills when they entered college as a result of their challenging higher education academic responsibilities. Other

participants noted that they consider time management to be an essential component to managing their academic coursework and their college work-study and off-campus employment.

Theme 4: Relationships that influence college readiness (social capital). Bruce talked about his lived experiences with developing relationships with professors and how those relationships have positively affected his college success:

Actually, I saw one of my friends talking to her. I stepped in and she had asked me what was my name and I told her and then she asked me my major. She was like, “Oh, I’m the STEM Director.” and all that. Then she asks me did I go on the NASA trip. And I was like, “I didn’t even know about it.” So it’s like the stuff that I just have to make sure I brush myself off and talk to people, communicate with people because if I don’t, I will just not know. So basically, like my mother always told me, “Closed mouths don’t get fed.” So, it’s like if I stay quiet like I was before, I wasn’t getting any opportunities, but now that I’ve opened up and tried to experience new things or like talk to other people, branch out to other groups and stuff.

Paul provided his perspective on how beneficial it is to develop relationships through student engagement:

I feel like student engagement should be an important part for everybody because we come to college to get a degree. We look at it scholastically, and most people who have a degree have to learn cooperative skills. There’s cooperative education and cooperative professional skills. So, I feel like you’re going to have to communicate and be involved with other people even when you don’t want to; you have to be involved with people even when you don’t want to. So, every day, having an event or whatever and just going

out and meeting and talking to people is probably the most important thing because that's what you're going to need.

Paul also expressed how learning to build relationships in college could assist with building healthy business relationships:

As Black men, we also lack what resources, we don't have a parent that gives money so if we need a business loan or something they can't give it to us. We're going to have to learn to speak, dress appropriately, and go to someone who doesn't know us at all and convince them they can give us \$50,000.00 or whatever we might need to start whatever we wanna do . . . and my promise is going to be good.

Gary, a sophomore, offered a detailed insight into his academic issues as a freshman. He shared that he was on academic probation because of a lack of non-cognitive college readiness skills.

He talked about his lived experiences with an Assistant Provost at the university:

Basically, I had [an administrator] helping me. I noticed that I was improving...well when he got me back into the school, that's when I started improving my grades. I was going to class on time, doing my homework. I was doing great grades on tests and passing my finals and all that. By the end of that semester, I ended the semester with a 3.14. He was a big motivational piece in my successfulness in turning my grades around.

According to Dan, he was accepted into multiple institutions with some form of an academic scholarship to attend each. He spoke about how his social capital through collaboration was essential to his ability to be college ready and successful at any institution of higher education:

Collaboration is like, highly up there, in the top three of college success things because like I said, you have to communicate with different people daily. It's like, okay, if you miss a class and they went to class, they can either give you the homework or give you

the notes and like, they are not gonna expect anything in return because they know if they miss class you would do the same for them. So, you have to collaborate and be friendly to people because you never know when you're going to need them.

Alex discussed his perspective on developing healthy relationships to ensure progress and the importance of study groups to engage other learners about the course material in his engineering program:

I'm doing more study groups with my friends now because at this point, it's like I can't do this on my own. This coding and everything is getting hard. We all sit there and literally just sit and look at the book and try to find the answers like. It gets so hard that he give us quizzes in classes and then let us take it home because we can't memorize all the coding. It's too much to memorize. So, we all like, try to come together you know.

Five brains is better than one.

Josh explained his lived experiences with well-developed programs and positive student engagement as a first-semester student:

Yes, with the programs I came in contact with here, I feel that it definitely influenced how I should structure certain things when it comes to college, and when it comes out, just being here as a person and as an individual that has never been to college. [A member of the faculty] definitely was someone that helps with that. Our freshman week was definitely a highlight for us because our upperclassmen actually gave us the feel of upperclassmen. So they actually, they didn't like, I guess you could say initially mentor us, but I think they did unintentionally.

According to Dennis, the Student Success Center at the university has a positive effect on his college readiness. He explained:

So, as we talked about before, first year, [a member of the faculty] was the main source of information I would say for just about anybody that comes into the university as a freshman. He's always the most attentive, he's the most caring to show you and actually break down what needs to happen. To get . . . for me to get where I am currently now, it was hard work absolutely, but it was beneficial from the programs and people I associate with. Like I told you before the school, what makes people stay at the school isn't due to academics or money or anything, it's the people that keep them around because people here motivate each other to move forward.

Dennis described his lived experiences with mentorship and the student success center:

Like I said, the programs helped a lot. They introduced me to mentorship; currently right now as a senior, I have three mentees under my belt. My freshman year, I had two mentors, one of them I still keep in contact with to this day and another one, he's my roommate. So, you know it's just it gives you lifelong experiences here. More specifically, the Student Academic Success Center downstairs with [a member of the faculty] that opened my eyes to the reality of what college was rather than the perception of that I had of it before I came. It helped me ease that transition into college rather than taking the full force wholeheartedly.

Martez discussed social capital being an essential component of his college readiness:

[J]ust being part of YRV Fraternity Inc., we are all about achievement, so that helped me a lot when I joined YRV because just achievement. You go overboard. You want to be the best in every field, so I feel like just wanting to achieve. You gotta want to do it. You have to have the desire and drive to do anything you want to do.

According to Sam, he discovered a sense of family at this university that he does not think could be found at other universities:

There's a family in a sense of the people like the students, the staff, the faculty: everybody's kind of together. I'm like, I just had a meeting with the president yesterday, like at most universities, it's not just going to happen on a normal day. Like I just went up to his office, literally knocked on the door, and he said, "Come in." So, the fact that I can do that here, it's like, Okay, well, I want to stay here; I want to grow here and develop myself. And I think that I also have a purpose here, and I can do that while getting an education. So I think it's kind of like the best of both worlds here.

Bill added that healthy relationships with professors and the administration have led to his first college work-study job:

One teacher sent me to administration's office, and when I went to the administration's office, they like, "Oh, I can help you more with your financial aid and I can help you more with work-study," and that led to work-study, and that led to the work-study office; see, there is always connects.

Participants shared understanding of the importance of developing relationships that support their educational success. Steve, Dennis, and Martez are each a member of three different historically Black-Greek fraternities on the campus of this university, and they attribute the development of their leadership skills to their participation in the fraternity. Sam and Josh participate in modeling organizations that are beneficial to their student engagement skills.

Some participants spoke of their positive experiences with study groups to engage one another with course material to ensure their academic success and development of social capital that would support their ongoing college readiness. Participants such as Josh, Steve, and Dennis

offered detailed insight into how the Student Success Center and the director of the Student Success Center have played a noteworthy role in their success at the university. Gary discussed his lived experience with receiving assistance from a university leader when he was on academic probation. Participants also shared a common understanding of the positive effect of developing healthy relationships that support their academic success.

As mentioned, the first research question focused on the effectiveness of each participant's college readiness skills related to being successful in college. Participants responded to questions about their lived experiences with being ready for the rigors of higher education. Four major themes were revealed through the in-depth interview and focus group sessions.

Although the participants shared their understanding of the importance of personal cognitive skills related to college readiness, most shared that their non-cognitive skills has had a more substantial influence on their college readiness portfolio. The participants reported that personal commitment to being successful in college could ultimately lead to degree attainment. They shared a perspective that their self-motivation is the most vital component of their college readiness.

The participants in this study do not attribute their financial preparedness to their families; however, they do attribute the reinforcement of their self-motivation and determination as being motivated by family. There is also a consensus that time management and strategic planning are essential to college readiness. Participants associate their college readiness at this university with the relationships they develop with other students, faculty, staff, and the administrative team.

Research Question 2: How do African American Male Learners Perceive the Effectiveness of Their College Affordability Experiences to Being Successful in College?

Table 3 shows the themes that developed from the answers to this research question.

Table 3

Themes for Research Question 2

Theme	Quote related to the theme
Affordable education	<p>Paul: My definition of college affordability is your ability to go to college, and pay for college whether it through grants, scholarships or your personal money. Just your ability to pay for college.</p> <p>Brad: [It's] not the most affordable, but it is definitely affordable. Especially if you're in-state.</p> <p>Gary: Yeah, I heard all my life, my teachers always saying college is expensive. My mom, parents, college is expensive. We have to start up a savings for you and this and that.</p>
Effect of scholarships and grants	<p>Paul: Thank God for me, I'm in a full ride scholarship program. Without that, I wouldn't be able to go to college. I know I can't pay anything, and I know I wasn't prepared and nor would I have been ever prepared just because of where I come from, you know. It's like, I can't.</p>
College without a full scholarship	<p>E.W.: They didn't give me any academic scholarships, but the other school did, but they gave me multiple ones that somewhat over jumped in academic scholarship.</p>
Affordability issues	<p>Dennis: College affordability is a, . . . it's a hassle, but it's doable. Basic terms, you'll never work as hard for something that is the most attainable in your life. Other than these four years. I've never, I never strained myself from making more money, but I always had to keep in the back of my mind that always remember, you still have to pay to be here no matter what you do, you still have to pay for it.. Saying yes means fully taking on the responsibilities that come with going to college. I.E. the financial obligation.</p>

Theme 1: Affordable education. According to Josh, after reviewing the cost to attend college at other institutions in his hometown, this university was more affordable. He shared:

Well, since I am an in-state student, I have in-state tuition, which is not much, not as much as it is ... like colleges where I'm from in my city are like, I know for a fact that if

I'm not mistaken, ABC in-state is about \$32,000 a year and CDE a PWI is even that much more. So yeah, I would say that this tuition here . . . I would say is more affordable. I feel like it meant a whole lot, because it meant that we wouldn't have to worry so much . . . of course you want it to be academically great.

According to E.W., he pays his tuition through the use of scholarships, grants, and federal student loans. He talked about his perspective on college affordability at this university:

I feel like this is an affordable university, it's reasonable. They didn't give me any academic scholarships, but the other school did, but they gave me multiple ones that sort-of over jumped in academic scholarship.

Gary disclosed his understanding of college affordability and the cost of attending his university.

He has concluded that he attends an affordable institution:

The college I go to right now, it's pretty affordable you know, but this is like the third college I went to. The second one I went to was ABC University. Their prices is crazy; it's ridiculous. I think, if I had a say so in it, I would say that they should lower their tuition because it's crazy. We trying to go to school for education so we can be something in life. We can't afford school then what can we do?

Steve explained about his lived experiences with understanding college affordability. He also shared that from his perspective this university is an affordable institution, which influenced his discussion to attend the college. According to Steve, after comparing this university's tuition to other institutions, he found this university to be an affordable institution. He elaborated:

Honestly, I believe it helped because I applied for several institutions of which this university was one of the cheapest or least expensive to go to. Therefore, it kind-of pushed me. Well, if I were to attend this institution, the student loans I would have to

pay back later in life would be much less than if I were to attend an institution where it cost approximately \$45,000 a year to go to. So that definitely did help. Knowing I could potentially get scholarships and grants to completely cover the costs, I didn't have to worry about it as much so. It actually helped.

Participants were asked questions about their perspectives regarding college affordability.

During these questions, the theme of affordable education emerged. Some participants asserted that the cost to attend the college was affordable. They compared the cost to attend the college to other institutions in the U.S. Participants such as Josh, Brad, Brandon, Steve, and Gary talked about perspective that this is an affordable university. Steve also shared his lived experiences and understanding of college affordability in general and his perspective on the affordability of attending this university.

Theme 2: Effect of scholarships and grants. According to Bruce, he was not planning to attend this university; however, after his mother confirmed that he received a full academic scholarship, she told him that he would attend this institution. He said:

Okay, so basically, my mother, she told me that, "Yeah, you going to school Monday." It was Sunday night she was like, "Yeah you going to school Monday." I was like "Nah. My school doesn't start for another three months." She was like, "Nah, this university." "What is that?" Then she said, "Yup they gave you a full ride." I was like, "How?" But I was going to go to the University of Florida, WestPoint, or Lincoln University, and all those school was \$28,000 or above. And she was like, "You're about to take this free schooling and you can transfer afterwards." Pretty much she basically looked at it like don't spend too much money; you should take this free opportunity and make the best out of it rather than just saying, "Oh I wasn't even thinking about this school." I'm not going

to try to make anything out of this, so I'm taking this opportunity to make myself better and advance.

Bill revealed his lived experience with obtaining a full academic scholarship at this university with the assistance of his mother. As a result of his full scholarship, he does not have any affordability issues:

Like basically, I guess she already applied to this university for me, but like me not knowing that she did that, she put up my transcripts and everything about me Like, " Oh yeah, he's got the grades for it, he can get a full ride too. He can come on board too, hop on board with it too," so my mom, yeah. So, I didn't really know that, and my mom was like, "Well, you got a full ride to this university, so let's go." If I like, if I get off the scholarship, I had to learn to look in the computer and I see how much it would cost a semester or year, like thousands of dollars. Plus, like with the housing and food, all you got to really tap into your own self because nobody's going to tell you really how it's going to work out.

Paul is attending the university on a full scholarship. However, he still offered his perspective on financial aid at the university:

Thank God for me, I'm in a full ride scholarship program. Without that, I wouldn't be able to go to college. I know I can't pay anything and I know I wasn't prepared and nor would I have been ever prepared just because of where I come from, you know. It's like, I can't.

According to Dan, because he is on a full academic scholarship he does not have to worry about issues of college affordability. From Dan's perspective, his scholarship allows him to focus more closely on his academics:

Yeah, everyday life, so it's like . . . that's a lot of stress relieved off of me because I don't have to worry about loans, scholarships, things like that because I did what I had to do in high school to get the full ride, so now I can focus on my education.

This study also revealed the theme of college affordability based on the positive effect of scholarships and grants. Four of the participants in this study are currently attending this institution with full scholarships. These learners do not have affordability issues because of their scholarship. Actually, three of these participants are attending the university with a full academic scholarship, and one of the participants is attending the institution on a full scholarship based on his low-income status. Two of these participants received guidance from their parents to accept the full academic scholarship.

Dan and Paul reported the reality that without their full scholarship college would not be possible. Seven participants in this study are attending college through the use of multiple scholarships and grants, and these participants have to apply for scholarships and grants annually. However, based on their understanding of college affordability, some asserted that this institution is affordable. Each participant reported that their decision to attend this university was based on the scholarship opportunity.

Theme 3: College without a full scholarship. Steve talked about his understanding of college affordability as a junior with scholarships, grants, and student loans. He considers his financial condition at the university to be normal based on other student's financial standing. Steve said:

I will view that it's about average, I have some grants. I do have some loans to pay back some student loans after this, so I'm not too bummed out about it ... it's alright. It's pretty average. When I do my FAFSA on time, and when I send off my scholarships and

get that money back or refunds, those are something that helps me.

Brandon provided his perspective on his goal of obtaining a scholarship so his father will not have to be financially responsible for his tuition:

I'm trying to get a full ride scholarship, so like I've been trying to work hard to get my grades up and work harder on the court. So like, he won't have to come out of his pocket no more.

Dennis discussed his lived experiences with college affordability based on his monetary responsibilities to his education:

It's difficult. It's difficult. Especially coming from a lower middle class family myself.

You're going to scrape, you are gonna scrape the bottom of the barrel for some of the stuff you have to come out of pocket for. I had to pay \$300 for a book I don't even use in class right now. It hurt my pockets, heavily hurt my pockets, but it's worth it though.

It's worth it because like I said before, you have to push towards something that you want and knowing the goals that you want to attain in life. You got to work for it point blank, period.

According to Martez, he is on a partial athlete scholarship and he uses his college work-study to pay the remaining balance of his tuition:

Like I said, I'm on the basketball team as well so I was . . . I received a partial scholarship, and I just had probably a remaining balance of like \$300. So, they broke it down correctly to me and I just paid the \$300 out of pocket so.

Participants shared their lived experiences of attending college without a full scholarship.

Twelve participants in this study are attending this institution without a full scholarship.

Participants such as Josh and Alex entered the university with full scholarships to cover their

first year; however, for various reasons, they became responsible for obtaining different funding to cover their education after the first year.

Both Josh and Alex have developed financial aid portfolios that assist them in continuing to reach their goal of college success. Josh has obtained scholarships, grants, and federal student loans, while Alex's financial aid portfolio consists mostly of college work-study, scholarships, and grants. Both Brandon and Martez are student-athletes; Martez has a partial athletic scholarship and is responsible for paying for the remaining balance of his tuition each semester while Brandon depends on federal aid and his father to finance his education.

Theme 4: Affordability issues. According to Todd, a finance major and currently on the Dean's List, students who perform well academically should receive a decrease in their tuition to make college more affordable. Todd offered his perspective on the connection between student debt and the cost to attend college:

If people graduate and be in debt, they may get jobs, but at the end of the day, they still in debt. And they are in debt with 4.0s . Most likely, if you graduate from a college, most likely somebody's going to come after you just because of you, family, whoever, friends or most likely they will try to join you while you in school. And the more people that do good, the more your institution looks better; the university getting more students in and it's able to make the numbers better, because at the end of the day it's all numbers. So, if I'm doing good numbers, y'all should show me some numbers.

According to Dennis, college affordability is unreasonable. He does not have a full scholarship; he works two jobs, and he has experienced those challenges without dropping out of the university. Dennis said:

Now college is ridiculously unaffordable. College affordability it's a hassle, but it's

doable. Basic terms, you'll never work as hard for something that is the most attainable in your life other than these 4 years. I've never, I never strained myself from making more money, but I always had to keep in the back of my mind that always remember, you still have to pay to be here no matter what you do, you still have to pay for it. Even if you do a day, you could still do a day in college. You still have to pay a \$20,000 back. It doesn't matter. It's the fact of you have to be ready for it. Have to be ready for it.

That's what me going back to saying like, saying yes to coming to college and fully understanding what that yes means rather than just saying, "Yes, I'm going to just go just to make my mom happy and just my grandma happy, just to make my uncles happy."

No, saying yes means fully taking on the responsibilities that come with going to college.

Dan discussed his lived experiences with people who wanted to attend college but could not afford to enroll:

I mean they all like, they knew college was good for you, but it's like a lot of people don't have the money or resources to go to college, and that's why they didn't go to college. And like, so like, even though they knew how good college was, they couldn't come to college because of the resources or things they had in life. I was just able and blessed to be . . . to have resources and things like that to get me to college.

Josh also considers the tuition at the university to be affordable based on comparisons with other institutions in the state of Ohio. However, he offered his understanding of affordability and integrity issues at the university:

One thing I do understand is that college is a business. That part of it is a business and because it's a business, I understand they have to sell it like it's a business, but also in business there are business ethics. I'm a business management major, and I have learned

that you have business ethics, and I think part of ethics is morals. So, I feel like honesty and integrity is something we should embody when it comes to those types of conversations about finances, because I think some students may come to the university mislead about how things may cost, or how they are supposed to cost, and things such as that. Because of that, people sometimes either stray away from coming here or transfer to other schools, because they feel our integrity is not there. One thing a lot of us as students run up of is trust. So, if we feel we can't trust our university it's kind of pointless of us being here I feel.

Alex attends the university through the use of grants and scholarships. At this time, he does not have any loans. His cost to attend the university is too expensive based on the amenities and accommodations that learners have access to during their educational journey. He explained:

I say this would be \$15,000, but I'm paying \$19,900. So, I feel like that's a little too much for what they're giving us. I feel like it should be more here to offer. They are not really, I know they've been through a lot but still it's like come on, you still have kids in hotels. I feel like it should be like, if they charging us this much to be here, I need to see why I'm charging this much and I only see that right now.

According to Sam, because he entered the university late, he did not get a clear understanding of the cost to attend the institution. He had issues with the process and fully understanding the cost of attending the university: Sam shared:

I felt as though my process was like such a rushed process to get into school. It was like, "Yeah; I mean it's going to be this much amount," but it was a rush through. There wasn't like, a brake down . . . "Oh this is what you're paying for this and this is what you're paying for that, and this is what you're paying for this and do you even wanna

pay?” There was no questioning or explanation or run down. It’s just this is the overall cost and you’re in school.

Sam further explained his sense of gratitude to be enrolled at this university:

Mind you, I was thankful I had gotten the opportunity, because I didn’t even see myself in a college coming out of high school. I was going to go to community college and I even said I’m not doing that. So, to be out at an actual university, actually on campus outside of my city, it was like, “Okay, cool!” However, now I’m like, “I wish I would have gotten a more elaborate explanation and just an in-depth run down.” I’m questioning what I want because it’s something you’re paying for, so when you have courses, it’s a course catalog you’re looking through it as if you’re shopping.

Dennis offered his perspective on college affordability when he spoke about the overall cost of higher education in the United States being far too expensive:

Absolutely, I would have liked to learn what you . . . I wish someone would explain to me why... like I said before, why I’m paying \$40,000 for a half rate education and I say half rate as in the simple fact of matter is United States is no longer number one on education. We’re behind. We’re way behind. Actually we just dropped last year. Don’t quote me on this, but I think to the 15th spot . . . but we actually just dropped. So, it’s the fact of why am I paying so much when Sweden, they go to college for free and they are number one, why would I pay? Why would I pay this much for that? So, the . . . so, at least I always give the benefit of the doubt if someone just tried to explain it to me, if someone took the time out to be like, this is why you’re paying so much on it and on top of it to explain not only to me, but to my parents as well, because my parents are going to be the ones that’s going to be helping me with my loans moving forward.

Participants openly offered their lived experiences with college affordability issues. Participants such as Dennis, Todd, and Alex were very open about their shared perspective that the tuition at the university is too excessive. They reported that the university should decrease the cost of tuition. Dan offered his perspective on people that he knows who would like to have attended college but could not afford to pay the tuition. He admitted that without his full scholarship, college would have been a difficult goal for him to attain.

The rising cost of college affordability continues to have an effect on African American male learners. Participants in this study provided their perspectives relating to college affordability issues based on the amenities, while other participant's lived experiences suggested that the university was either inexpensive or reasonably priced. Students like Bill and Paul communicated that they would not be able to attend the university without their full scholarships.

For some of the participants, attending the institution on full scholarship, college affordability, was not defined in a way closely related to tuition. For example, Bill, a sophomore attending the university on a full academic scholarship, is concerned that if for any reason he were to lose his full scholarship, college affordability would be an issue for him. Paul, a freshman at the university, currently attends the university on a full-scholarship and reported that he would not be able to attend any institution of higher education without a scholarship because of issues with college affordability. However, for participants like Brandon and Dennis, attending the university with federal student loans, college affordability is also a concern.

Alex, a junior at the university, shared that the university's tuition is too high based on the amenities and services students receive. Dan, Josh, and Bruce are attending the university on full academic scholarships. Although Gary is not attending the university on a full scholarship, he noted that the university's tuition is reasonably priced. Both Steve and Brad attend the

university with some form of federal student aid and asserted that the university's tuition is reasonable.

Research Question 3: How do African American Male Learners Perceive the Effectiveness of Their Financial Preparedness Experiences to Being Successful in College?

Table 4 provides the list of themes that emerged from the results of answers to research question 3.

Table 4

Themes for Research Question 3

Theme	Quote related to the theme
Financial aid	<p>Josh: So when it comes to us trying to get our books and things like that you have to be ... fill out your financial aid on time, to do a lot of things that you have to do for your next semester at the university and make sure that everything is aligned and will you come back, they grant you a, book voucher sometimes. Sometimes if you don't do it on time, then they run out of money to give you, so when it comes to a point where you just have to go out of pocket or try to apply for grants. And this university just started another grant where if you join any organization on campus, you get a grant. But you have to stay with that organization and make sure that, you know.</p>
Saving money/Money management	<p>Gary: To basically save money. You don't wanna just go around. It's better to save money then spend it. It's better to keep it away. I heard this quote from one of my teachers here actually. He said, "You can save money, I mean you can spend money now and be like, you know be happy now but miserable later. But you can save money now and be miserable now, and be happy later."</p>
Employment	<p>Paul: Yeah, now I am, I do have financial preparedness just because I know that in order to have money you need to work. I know that work-study is the most ideal thing because its connected to school. So, it's like you work and get your degree, but you also have money in your pocket to pay for books . . . not relying on parents all the time do.</p>
Family influence on financial preparedness	<p>Dan: It's just, even though . . . you just can't give up. That's the whole thing. Don't quit. There's going to be times where you're up late. You don't have any money. You don't have nothing, and it's just like, "How am I going to get through this?" Like your people don't have no money, they can't send you money. Like, where I come from, we don't have a lot of money, so it's like, my dad sends me money when he can, but I'm really on my own. If you haven't like, lived that in life, then you wouldn't understand how it feels. So, you just have to keep pushing . . . like, keep on keeping on, because at the end of the day, you're going to make it through if you keep pushing.</p>

Theme 1: Financial aid. E.W. provided his lived experiences with financially preparing to attend college:

I wasn't sure like how much it costs to be here. So, when I heard about loans and stuff, I'm like, "Okay, you don't have to pay those back," but it depends on whatever. Then they told me, like, "You do!" So, I don't want to in the future. I don't really want to have to owe any money. So, being at home that summer after graduation, all I really did was work and scholarships.

Dennis mentioned his lived experiences with being solely responsible for financing his higher education journey and how he managed to borrow less money to finance his education:

I have to sit here through these 4 years and get through the 2 years of me paying these \$2,000 loans off then to move forward. So, after the 2 years of paying that off, finally I, uh, applied for scholarships through and through. I've been applying straight through, and now I currently have five different scholarships that are paying for my schooling at the end, at the end of my 4-year journey, I'm only going to have to pay, I want to say \$10,000 compared to most people who are paying \$45,000-\$50,000, and they're paying those off 6 months afterwards. Yeah, I only have to worry about \$10,000.

According to Alex, he had a full scholarship to finance is the first year at the university. He offered his perspective on his experiences with financial aid. "Actually, I ended up finding out later on how to do that. For the most part, I did it by myself, but if I didn't know something, I would have actually asked like my mom or somebody."

Sam, in his first year, reported not having a detailed understanding of his financial aid package in the beginning. However, now in his second semester, he is more informed. Sam stated:

I was told what needed to be done, but I didn't really know how all of it was put together exactly. Like, FAFSA, there was just like, fill that out, get the tax information, and that was a little bit difficult actually gathering the tax information, I don't know, I guess that was just with my mom and stuff like, on that end of things. But, um, I didn't know exactly like what happened. It seemed like things just happened really fast, and then I was like, "Okay, well, you're in school, and you're good." I was like, "Okay."

Bill discussed his lived experiences with financial aid and financial preparedness:

If I get off the scholarship, I had to learn to look in the computer, and I see how much it would cost a semester or year—like thousands of dollars. Plus with the dorm and food, like with the housing and food, all you got to really tap into is your own self because nobody's going to tell you really how it's going to work out. Now that being said, me going back to learning and knowing about the administration plays a big role, ties into it because if you don't think back to that and learn yourself. They're not going to tell you. Sometimes they look at you like, this is your first time meeting here, so you know. You have to build a relationship. You should have been doing that.

Josh talked about his lived experiences with the financial aid at the university. He explained the importance of meeting financial aid deadline:

[A member of the staff] was my main resource when it came to me filling out anything for financial aid. He helped me a whole lot. But as the years have went on, I've definitely gotten more acquainted with [another member of the staff] in financial aid. She has helped me a whole lot as well.

Josh also explained how [a member of the staff] helped him overcome a problem in financial aid:

Actually, last year before I left, a lot of things were going on, and I didn't get any of my refund and she looked into it for me. I didn't even ask her, she just looked for me because my car had broken down, a lot of different things happened right before we had to go home. So, she looked up and looked into a lot of different things for me, and she found that that the university owed me money, so they cut the check, and once that was cut, I was able to get my car fixed, I was able to get enough gas to get home. I was able to do a lot of things that I didn't think I was going to be able to do. So, I'm very appreciative of our financial aid office.

Dan, a sophomore who is on a full academic scholarship, provided his lived experiences with the financial aid office:

Whoever the faculty, the financial aid department, your advisor, you have to constantly bug them because they're human. They are going to forget, they have a lot going on with different classes, so you're constantly on them about what you need, and then they are going to give it to you.

E.W. communicated his lived experience with mismanaging his financial aid check, which ended with him having to get money from his grandmother during his first year. As a sophomore now, he is much more financially prepared. E.W. said:

[T]his was another experience when I actually ... I feel like it's all about strategic planning. The experience that I had my freshman semester at the end semester was, you know, financial aid; they give you a certain amount of money for this semester. Me being, you know, still fresh out of high school, I didn't really know that you had to ration it out. As I was working, I would get like these big checks, and so I ran out of money before the semester ended.

As a junior at the university, Steve recounted his experiences with financial aid as being positive:

The financial aid advisors definitely broke down what is what, unsubsidized loans, subsidized, grants, scholarships, and how all of that did apply to your account. They did a very good job of marketing that and actually having financial aid workshops so you could come in any day and get a better understanding of that. I have some grants. I do have some loans to pay back, some student loans after this, so I'm not too bummed out about it ... it's alright. It's pretty average.

Financial aid was a strong theme throughout this study because many of the learners would not be able to pursue a degree in higher education without financial assistance.

Josh entered the university on a full scholarship because of his mother's employment with the institution. When the university no longer employed his mother, he lost his full scholarship. As a result, Josh began to develop a financial aid portfolio, which included grants, scholarships, and a few student loans. Alex also had a full scholarship to cover his first year at the institution.

Many of the participants in this study have financial aid portfolios that include a compilation of scholarships, grants, college work-study, and federal student loans. Some participants rely on scholarships, grants, work-study, and employment off-campus to finance their higher education journey. Martez is a student-athlete attending the university on a partial athletic scholarship and college work-study. His fellow student-athlete, Brandon, relies on grants, financial aid, college work-study, and monetary assistance from his father to finance his education. A small number of the participants solely rely on federal student aid to finance their higher education journey.

Theme 2: Saving money/Money management. According to Brandon, a first-year student-athlete who is the only student that has a parent paying a portion of his tuition, saving is an important part of his financial preparedness. He divulged:

Save as much money has you can. Well, I got a little shoe box, I'll try to throw some money in there to save some time. Like every now and then, I get anxious sometimes and like, I want something, and I just go in the shoe box and take some money out. I think I'm just going to duct tape it next time.

Xavier, a first-year student majoring in business management, noted that working and saving money are essential components of his ability to attend college. His family cannot offer him financial assistance. Xavier does not currently have college work-study and would like to know more about financial support. He said, "How am I doing now? I could be doing better, as always, but I'm living like I'm starting to save more. I'm starting to realize what things I value more in life, what is necessary to me."

Gary, currently in his sophomore year, explained how saving money is a component of his financial preparedness plan. He also shared that he plans to increase his saving account by the end of 2018:

Open a savings account, exactly, so do it. Every time I get paid, I take out a certain amount of money that I don't need that I can just put up and put that up. Building up my savings right now that's all. I got like a plan . . . by the end of this year, I'll have \$10,000 in my savings.

According to Dan, saving money is important when a person does not receive any financial support from their family. He stated:

Yes, I would say, “Stay focused and save because it’s so easy to spend money when you’re in college because you want to eat, all you want to go out, you want to do all that, but all that stuff is going to be there in the long run. You need to like, save your money because it’s easy to go broke and like if you come from a family like I do where they can’t support you financially, then you’re just going to be up here with no money. No one wants to be up here with no money because there’s always something going on that you need some money”.

Josh is a junior majoring in business management. He explained his lived experiences with financial preparedness through prioritizing his fiscal responsibilities:

I think, well yeah, of course being homeless teaches you how to save money (laughing), financial preparedness is basically knowing how to prioritize financially. I’m a business major for a reason. So, I’ve always had a business mind. I always wanted to save money. I’ve always wanted to do my own things. I don’t like to be in a box, so, but in this case you might want to put yourself in a box financially because, yes, money is material, but it also is a vital thing that you need in today’s society. So, you have to know how to handle it, and what I mean by knowing how to handle it, you have to know how to prioritize. You have to know how to decipher where you need to put your money at and what things are most important, the things that come first.

Josh also shared his perspective on how students struggle financially in college because of a lack of financial preparedness. He added:

So being . . . so we have defined the struggle is basically knowing how to go without and going without, and if you’ve gone through the struggle, if you know what it’s like to not sometimes have something to eat at night, if you’ve gone through the struggle, you know,

what it's like to be in the middle of nowhere, you know, not have any help and be by yourself. And all you have is you and you have to make sure you are mindful of the things you do have.

Gary provided insight into his lived experiences with financial challenges and overcoming them by implementing a saving plan to manage his money better:

That right there . . . that just sparks something in me like I should stop spending money. It was times where I was like, out of my luck. I had big payments to make, and I didn't have any money, so I had to borrow from other people. It was just, I was bad on my end. Then I got people calling my phone like where's the money. So, save your money. Open a savings account, do that today. Get yourself together.

According to Bruce, who has a full academic scholarship and college work-study, financial preparedness is a component of money management:

Manage your money the best way. You don't wanna be blowing it on frivolous things because then you'll be broke. So, I've always known how to manage money and me being on a full ride allowed me to definitely manage my money a lot more because I didn't have to pay out of my own pocket for school basically.

Paul talked about his perspective on his financial condition in college and how he manages his money to accommodate his financial responsibilities:

I had to gauge what I needed and didn't need on a daily basis. When I first came here it was a little tricky because I didn't know but I just looked at it. Am I going to have it purchase food? How much money do I spend in books? Just thinking about everything that I spend on and keeping track of all the money that comes in and goes out so that I can try to form a budget. I have a phone bill to pay, I have this to pay, I have whatever I

have acquired as a college student. I have this to pay so it leaves me with this money to spend and this much to save up for a car or whatever.

Paul also shared his perspective of viewing his current financial preparedness journey has an opportunity to prepare for his future:

General things, I feel like this is a good crash course for adult life. Here it's like, you can mess up and you'll be okay, and it keeps you from when you mess up out there. So, it is something really cool that I like, because I can try different things as in okay you've been doing this so far so you can go ahead and try this and it is like, oh you shouldn't have do that. It's like, oh I'm saved because you're in college I still have resources. My mom's back home, they not gonna let me drown.

Dennis explained about his lived experience with managing financial responsibilities and maintaining his financial preparedness as a senior in college:

You won't ever be fully broke in college, but it's the fact of being ready to learn how to spend your money rather than just spending your money all willy nilly. Um, I mean learning to be broke as in, as in the sense of learning how to have \$500 in your account, but knowing that you have bills due, rent due, car note, electric, gas, and you've got to have a house full of food just in case you want to do anything else with your friends or something like that. But you can't do all that because you got, like I said, bills, rent, car note—student loans is trying to come up to pay for, your mama is complaining back at home. So, you need to send money back at the house.

Bill divulged his lived experiences with money management in higher education:

Like, money comes and goes, but it's how you use it, how you manage it, and like money comes like this and you really don't know. Like, I just spent my money on all this food

... this fast food. I just spend \$20 on entering the party. Like, you gotta manage it very well, because you're going to look at that \$20 like I have to do a group project. I have to go out and buy this glue, a board, and stuff, and some more utensils and not just use my money on a party. And you got to ... you have to prepare yourself for that.

The participants in this study all have a collective view that an essential component to their financial preparedness involves the ability to save money strategically. Some participants discussed the fact that their families are unable financially to assist them during their college journey. Additionally, the participants who could get assistance from their family discussed how vital it is for them not to ask for any financial backing from their families. As a result, some of the participants also discussed their perspective on saving and opening a savings account to ensure their financial preparedness. Other participants talked about their experiences with saving money without the use of a regular saving account such as finding a special place in their dorm to store money. Participants also shared their lived experiences with managing their finances to address personal, educational, and family circumstances.

Theme 3: Employment. Gary explored the positive effect of having college work-study and a saving account:

Well, right now, I'm working. I have work-study, so I'm pretty stable right now. I actually have a savings account too, so all the extra money I put up for a rainy day. So I wouldn't say I'm doing badly at all.

According to Paul, a first-year student on a full scholarship and currently majoring in communications, college work-study has been a positive component of his financial preparedness educationally and personally. He said:

I said that having work-study is the best option because you're at school. You can work and also make money while being in school so you don't have to call and ask your parents. Most times, even in my situation, I don't have to take up a student loan or parent loan, because I pay the little money I make through my work-study, and you know, I don't have to call home and ask for money. That just provides more stress because of my affordability.

Dan provided his lived experience of how a financial aid representative played a significant role in assisting him with obtaining a college work-study job. He also discussed his experiences with his first work-study job:

I feel they did because like, when we first got here, my freshman year, when we first got here like our first week we had a seminar every day and it was about work-study, financial aid, things like that. When I went over the financial aid person, she gave us packets like our third seminar. She's like, "Find out where you wanna work, give it back to me and you can work within the next week." So, it was like, okay, we're coming to college; we don't really have no money, so they are trying to help us.

Bill has college work-study and a job off campus. He offered his perspective on the challenges of being financially prepared and the importance of reaching out to others when he needs financial support with the understanding that he will pay them back:

Well, my definition it . . . it all depends. It varies. Like me being able to afford things is very ... It depends on what that thing is. But to obtain money for yourself, it can be difficult and hard. And I got two jobs. No, I got the work-study and I work out in town. So, it's like, me affording things is not that hard anymore, as it used to be, like my mom said, "You're going to college, you're going to struggle. Some days you're going to look

rough without a haircut,” I’m like, “Nah, I can’t. I can’t go like that. I really cannot be like that. So, I had to get up.

Bill also divulged his lived experiences with how he paid bills with money he made through his employment:

Buying books so that they give us that . . . they provide that, which is great book vouchers and stuff. But what if I run out of paper and pens like I need? I need, I do run out lot of pens and stuff sometimes from here and there, but I became more organized, and now all I gotta do is restock on those things, and affording that can be hard. But you do have people behind you who will help you; there are great loving people here that’s going to help you. Like, if you need anything I got, you just let me know . . . you need some money, I got you. As long as you can work towards paying it back and there’s nothing wrong with that. You are going to have to do that.

Dennis shared his lived experiences with working off campus and how that affects his time management skills:

I wish I would’ve known that before I started college, and I wish I would have known how delicate time was. So yeah, the delicacy of time is basically the fact of when someone says, I wish there was more time in the day. I personally believe I’m a true believer of that one. And I’m a true aspiration of that method. I would say that because of my schedules. I’m currently a senior and, uh, my schedule now literally starts at 7:00 a.m. breakfast, leave out the house around 8:30 from 9:00 until about 1:30 every single day. I’m out in Dayton working at a radio station. Um, it’s an affiliate of Cox Media Group, a small detail.

Bruce has college work-study and an off-campus job. His off-campus work is directly related to his graphic design major. This coming summer, Bruce has a paid internship at Disney DreamWorks in which he will learn more about the graphic design industry. He explained that his internship would not have been possible without the assistance this professor, who is one of the directors of the STEM program. Bruce shared:

Do what you want to do, because that's going to allow me to also make money because I make logos and stuff for people, t-shirt designs, all types of stuff like that for people now, and now that I got the software, I can actually graphitize and all that. Yeah, I paint like murals for the school or I am going to start painting murals for the school, so I got an internship sometime over the summer. I know the Disney DreamWorks. I would have never got it if it wasn't for this university, because they sent me the email, I would never have looked that up, so I'm glad that the university emailed me about it, and I looked into it and I did it. So, that's a good thing that this university gave me.

Brandon has work-study and some financial assistance from his father. Brandon spoke about his perspective on adjusting to living in a rural community and how other learners use that as an opportunity to make money:

I feel like everybody does something here. Like, it's a lot of people that they sell snacks through here. Because like, late nights, the Speedway closes like 12 or 10 some days, like, back at the crib, it's like, 24 hour gas stations. So, we ain't use to that out here. So, some students sell snacks out of their room. And some of the girls like, they do hair and nails, they do all of that, so it's like everybody up here really got a hustle for real.

Participants also discussed their lived experiences with employment as an essential component of their financial preparedness. Many participants are involved in a college work-study program.

Other participants who do not have the opportunity to take part in a college work-study program have found employment off-campus. For some participants, the solution has involved working both on-campus and off-campus to ensure their financial preparedness.

As participants continued to share their lived experiences with financial preparedness, there appeared to be a consensus that it is vital for them to secure employment through college work-study and/or an off-campus job to ensure their ability to be financially stable during their higher education experiences. For participants who live on campus and do not have transportation, college work-study offers the most practical opportunity to earn income to supplement their financial needs.

Brandon, Alex, E.W., Steve, Dan, Paul, Martez, and Brad insisted that college work-study is the best option, while other participants, Bill, Josh, Dennis, Bruce, and Sam, have college work-study and employment off campus. Most of the participants in this study depend on some form of employment to ensure their financial preparedness.

Theme 4: Family influence on financial preparedness. Alex stated that his family offers him financial support when he needs it; however, he does not like to ask them for financial support. He provided his thoughts on asking his family for financial assistance:

I just feel like I need to start actually growing up now. I'm out of high school and like, after I turned 18, my parents didn't really ... I mean like, they gave me some stuff like, on Christmas. Yeah, and they'll give me money every now and then if I like ask them.

But for the most part, I don't really ask them for anything.

E.W., a sophomore studying business management, does not really like asking his family for financial support very often. However, when there is no way for him to get around it, he asks his grandmother for financial support:

I'm the type of person where I don't want to ask anybody, and that is my grandmother, my mother, my dad, anybody. So, I first try to work through it myself, so I just had to like really, I did it end up asking my grandmother for money and that did help me last semester.

According to Dan, his family does not have a lot of extra money to send him, so he has to carefully manage the money his father sends him during the semester. He said:

I know how my family is. If my dad sends me money, I'm not going to spend it all in one sitting, because I know it might be awhile before he sends me more money. So, you have to manage your money. You have to manage your spending, and that's where having a roommate comes in handy too because now you can, okay, let's split on food. Let's split on groceries, let's split on toiletries.

Dennis acknowledged that his financial responsibilities are not just to make sure that he is financially prepared for higher education, but he is also responsible for having additional funding to assist his family throughout his educational experiences. He explained:

Yes, they did. Um, more so towards my senior year now. Currently, they played more of a part my first 2 years. It started off as a little bit of a struggle because I was on mostly financial aid. Um, I paid out of pocket. I pay close to \$2,000 out of pocket in my first 2 years and it was all on me, um, because during the time my mother, my father, they just didn't have it, you know, and I had to, that's when we're going back to me, and I was a man of the house because I had to step up because I saw that to move forward and become the person I want to be.

During this study, the participants were asked questions concerning family influence on their educational success. Participants referred to their families as being motivational and supportive

of their higher education pursuit; however, several participants were clear that their financial preparedness does not depend on their family. Many of the participants were clear that their families are unable to financially assist them. Some reported that when their families did assist them financially, it was not often. Nevertheless, participants rely mainly on their self-efficiency to be financially prepared. Some reported that they do not ask their family for money that often, while others are more concerned about securing enough money to assist themselves and their family.

The three research questions focused on the effectiveness of each participant's financial preparedness as it relates to being successful in college. Participants responded to questions about their perspective and lived experiences with being financially prepared in higher education. Four major themes were revealed through the in-depth interview and focus group sessions.

Although they found their families to be supportive of their higher education pursuit, participants provided authentic descriptions of their family's influence on their financial preparedness. They also verified the importance of financial appropriation throughout many areas of their personal and educational journey. Employment was a major theme connected to the participants' financial preparedness. Participants are employed through college work-study and off campus jobs unrelated to the university.

Summary

This chapter explored the shared experiences and major themes that emerged from the lived experiences of African American male learners attending a university as they strive to achieve college success. This study implemented three data collection instruments: 16 face-to-face in-depth interviews, three focus group sessions, and a researcher journal. This study was

analyzed through the use of constant comparative analysis, NVivo software, and primarily focused on discovering significant themes related to each research question, which focused on college readiness, financial preparedness and college affordability and the perceived relationship these elements have to the participant's ability to be successful in college.

The college readiness research question resulted in four themes: self-motivation, motivation from family, time management/strategic planning, and the relationships that influence college readiness (social capital). The college affordability research question also revealed four themes: affordable education, the effect of scholarships and grants, college without a full scholarship, and affordability issues. The financial preparedness research question revealed four themes: financial aid, financial appropriation, employment, and family influence on financial preparedness. Chapter 5 explores the results of this study, the implications of the results, and recommendations for future research.

Chapter 5: Discussion and Conclusion

Introduction

This qualitative phenomenological research study was designed to explore the lived experiences of 16 African American male learners regarding how specific factors such as college readiness, financial preparedness, and college affordability lead to college success for these learners. In this chapter, this researcher provides a presentation of the findings and also offers interpretations of the results. Additionally, this chapter provides a discussion of the results in relation to the literature and an understanding of the limitations of this study. This researcher also discusses the implications of the results for practice, policy, and theory and will provide recommendations for future research. This chapter finishes with a conclusion to this study.

Summary of the Results

This qualitative study was explored through the implementation of a phenomenological design to explore the perspectives and lived experiences of and perceptions of African American male learners at an HBCU 4-year institution of higher education. African American male learners commonly experience challenges with the ability to achieve college success (Duncheon, 2015; Greene, Marti, & McClenney, 2008; Hines et al., 2015; Yaffe, 2015). This study was conducted to explore the lived of experiences of African American male learners to further understand their perspectives as these experiences relate to being successful in college. The findings in this study were based on the three research questions:

RQ1: How do African American male learners perceive the effectiveness of their college readiness experiences to being successful in college?

RQ2: How do African American male learners perceive the effectiveness of their college affordability experiences to being successful in college?

RQ3: How do African American male learners perceive the effectiveness of their financial preparedness experiences to being successful in college?

Each research question uncovered four themes directly connected to the individual research questions. The African American male college learners in this study were asked to share their lived experiences through the use of in-depth interview and focus group questions directly related to the research questions.

The conceptual framework for this study was designed to explore how specific factors such college readiness, college affordability, and financial preparedness lead to college success for African American male learners at a 4-year university in Ohio. In the United States, African American male learners are portrayed as an educationally endangered demographic regarding academic success based on persistent academic inequities when compared with other ethnic groups and genders (Moyo, 2013). The state of Ohio continues to grapple with issues related to African American male learners and college success (Feintuch, 2010; Thompson & Moore III, 2014). College readiness, college affordability, and financial preparedness are vital elements to success in higher education. There is a need to identify how specific factors such as college readiness, college affordability, and financial preparedness lead to college success for African-American male learners.

African American learners are confronted with difficulties related to college readiness (Baber, 2014; Jackson & Kurlaender 2013; Reid & Moore, 2008). African American male learners are frequently represented in the lowest fraction of scholarly research studies (Archuleta, Dale, & Spann, 2013; Hoxby & Turner, 2013). African American male learners experience struggles with financial aid and are in need of supplementary financial literature (Castleman & Long, 2013; Fosnacht & Calderone, 2017; Gross et al., 2007; Johnson et al., 2015). In higher

education, many high-achieving African American learners encounter problems with financial preparedness (Gault et al., 2014; Johnson et al., 2015). African American male learners encounter difficulties with college affordability (Gault et al., 2014; Hoxby & Turner, 2013; Johnson et al., 2015). The academic attainment gap continues to negatively affect African American male learners' ability to be successful in college (Gasman et al., 2015; Harper & Davis, 2012).

This study revealed that African-American male learners continue to face difficulty with college attainment; however, through self-motivation, family motivation, time management, strategic planning, and relationships that influence college readiness (social capital), these learners develop the fortitude needed to pursue their goal of college success. This study also explored the students lived experiences with college affordability through themes regarding affordable education, the impact of scholarships and grants, college without a full scholarship, and addressing affordability issues. Moreover, this study revealed the perspectives of African American male learners regarding financial preparedness through the discovery of the themes of family influence on financial preparedness, financial appropriation, employment, and financial aid.

Participant Feedback

At the end of each in-depth interview and focus group session, this researcher asked the students if they had any last words that they would like to share about their experience. Some of the students selected to share their comments. Comments were collectively related to the participant's thoughts that this study was needed and the gratefulness for this study being conducted at their institution. There was a feeling of appreciation for being able to share their lived experiences regarding the topic they are rarely asked about that directly influences their

lives. One student responded to the member checking email in relation to his transcripts, and he continued to express the importance of conducting this study.

Discussion of the Results

Current research supports the framework that non-cognitive skills can sustain the academic fortitude of African American learners (Bush & Bush, 2010; Sommerfeld, 2011). This study presented data that supports the perspective that African American male learners utilize their non-cognitive skills to support their cognitive skills in higher education. This study also presents data that academically successful African American male learners depend on their non-cognitive skills to succeed in higher education even when their cognitive skills are also strong. This researcher evaluated each research question to determine the emerging themes.

Research question 1 focused on college readiness. The results of this question revealed the themes of self-motivation, being motivated by family, time management, and strategic planning, and relationships that influence college readiness (social capital). The students in this study shared the perspective of self-motivation as an important college readiness skill for their college success. Most of the students revealed that their non-cognitive skills presented the framework for their academic success, including students with strong cognitive skills and attending the university on academic scholarships. Students communicated a collective essence that they attribute their academic and social success in college to their self-motivation. Students connect self-motivation to study for scheduled test, organize study groups and complete coursework. It was clear that even the students who entered college with strong cognitive skills communicated perceived their college success centered on their self-motivation.

Paul explored his lived experience with self-motivation by saying:

I feel my self-motivation, because you have to motivate yourself in college because no one is here to wake you up. No one is here to tell you to do your homework; no one is here to hold your hand through anything. You're here by yourself. So if you want to be successful, you're going to be successful. If you want to be average, you're going to be average. It's all like, self-motivation is like the key to come to college. You have to have excellent self-motivation.

Multiple studies have professed that African American learners depend on their social capital to ensure their success in higher education (Dennis, Phinney, & Chuateco, 2005; Hyatt, 2016). This study also presented data to support the importance of social capital for African American male learner's success in higher education.

When the students were asked how their family influences their academic success and higher education experiences, they shared the common perspective that although their families are unable to support their academic journey through financial assistance, their families serve as a strong motivational influence to their academic success. Some family members helped students apply to the university, complete financial aid paperwork, and scholarship applications, while other family members motivated students through inspirational discussions about the importance of obtaining a college degree. The students shared the perspective of being motivated by family as an important college readiness skill that supports their college success.

Martez offered his perspective on his family as a motivational influence:

My family influenced my higher education because I have six sisters, and I'm the first to go to college out of my six sisters. So, that made my mom real proud, and I'm a male.

I'm a Black, African American male as well, so even people in community, they proud of me . . . I'm a junior, and I'm still in college and I'm playing basketball at that. Being

from Detroit is tough; it's a lot of negative influences out there. So, going back to just being mentally strong so my family is very proud of me, and I got one more thing for them when I graduate.

Students also explored their lived experiences with time management and strategic planning to address academic responsibilities. When they mentioned the terms *focus* and *goal* in the in-depth interview and focus group sessions, they were primarily connecting these terms to their lived experiences with time management and strategic planning. Students explored the importance of time management based on their living conditions with university housing on and off-campus. Each student shared the perspective that time management and strategic planning are included in college readiness skills that support their college success. Brad explored his lived experiences with time management by stating:

Well, as far as college readiness goes, I would say time management plays a big key, as far as a skill set when it comes to college readiness, because you have to know how to dictate your time and when you can do certain things.

Students were clear that their social capital is essential to their college success. They spoke about a shared essence of student engagement through study groups as an important component to support academic fortitude.

The importance of communicating with professors and the administration are lived experiences and are essential to ensure their college success. Effective communication assists in building quality relationships and is a valuable college readiness skill that supports these African American male students' college success. Sam explained his lived experiences with relationship development:

There's a family in a sense of the people, like the students, the staff, the faculty, everybody's kind of together. I'm like, I just had a meeting with the president yesterday, like at most universities, and it's not just going to happen on a normal day. Like I just went up to his office, literally knocked on the door and he said, "Come in."

Research question 2 focused on how African American male learners perceive the effectiveness of their college affordability experiences to being successful in college. The results of this question revealed four major themes: affordable education, effect of scholarships and grants, college without a full scholarship, and affordability issues.

The students shared an understanding of affordable education as a useful factor that supports college success. They reported evaluating this institution's tuition against other institutions. Several students shared the perspective that this institution offers them an affordable education. They also offered a communal perspective on not wanting to graduate from college with a large debt. The students' abilities to decrease their debt burden affected their choice of institution. As a result, not having to worry about their debt burden made it easier for learners to focus on succeeding in higher education rather than worrying about the debt after graduation. Steve offered his perspective on affordable education:

Honestly, I believe it helped because I applied to several institutions of which this university was one of the cheapest or least expensive to go to. Therefore, it kind-of pushed me. Well, if I were to attend this institution, the student loans I would have to pay back later in life would be much less than if I were to attend an institution where it cost approximately \$45,000 a year to attend. So that definitely did help. Knowing I could potentially get scholarships and grants to completely cover the costs, I didn't have to worry about it as much so. It actually helped.

The students shared an understanding of the effect of scholarships and grants as an advantageous factor that supports college success. Several are attending the institution with some form of scholarship and grants. Based on the fact that they do not have to pay for the full tuition out of pocket or by taking out a student loan to cover the whole cost of tuition, students find this university to be affordable.

The four students attending the university on full scholarships reported that having a full scholarship makes it easier for them to focus on their academic success. In instances when students have scholarships and grants, they are more academically successful. The students who receive scholarships to the institution also were strongly advised by their families to attend the university. Those with partial scholarships grants and loans also communicated that not having to be completely responsible for the entire tuition makes it less stressful when considering the debt burden. Based on this information, it is clear that many of these students feel that their college affordability experiences do not negatively affect their ability to be successful in college. Dan talked about his lived experiences with attending college on a full scholarship:

Yeah, everyday life, so it's like ... that's a lot of stress relieved off of me because I don't have to worry about loan, scholarships, things like that, because I did what I had to do in high school to get the full ride, so now I can focus on my education.

Students with loans do not necessarily think the university was unaffordable. They also have discovered that there are other students at the university with diverse financial aid portfolios that include student loans. This does not necessarily mean less success in college than those students that attended the university on full scholarships.

Twelve of the students in this study are attending the university without a full scholarship. They have diverse portfolios, which may include multiple small scholarships, grants, college work-study, and student loans. Steve explained his financial condition:

I will view that it's about average . . . I have some grants. I do have some loans to pay back some student loans after this, so I'm not too bummed out about it ... it's alright. It's pretty average. When I do my FAFSA on time and when I send off my scholarships and get that money back or refunds, it is something that helps me.

Although students clearly articulate their issues with college affordability, they are still determined to pay the cost of tuition to pursue a goal of college success.

During this phase of the study, the students began to grapple with their perspective of college affordability issues and spoke of how the cost of college in general is an expensive investment. They deliberated on their lived experiences with unfavorable opinions of the university's tuition based on the resources and amenities they were provided at the institution. Students communicated a negative gap between university resources and amenities, and the amount of tuition they were responsible for paying. Dennis said:

Absolutely, I would have liked to learn what you . . . I wish someone would explain to me why . . . like I said before, why I'm paying \$40,000 for a half rate education, and I say half rate as in the simple fact of matter is the United States is no longer number one on education. We're behind. We're way behind.

The third research question focused on financial preparedness. It uncovered the themes of financial aid, financial appropriation, employment, and family influence on financial preparedness.

Based on the students shared perspectives, their families do not have a strong influence on their financial preparedness. Only a few students shared lived experiences of being able to obtain financial support from their family, while most of them shared that although their families are a powerful motivational force, their families are not a robust financial influence. Additionally, students shared their understanding of how effective money management is a vital component to financial preparedness skills that support college success.

This researcher further discovered that students connect their money management to personal accountability and financial survival. Students assert that a vital component of their financial preparedness is a commitment to saving money. They shared their communal experiences of grappling with financial decisions between social events, buying food, and purchasing school supplies. Students made it clear that they have to effectively manage their finances each semester because they either could not ask their family for financial assistance or they did not want to ask their family for financial support. Brandon shared his experiences with saving money:

Save as much money has you can. Well, I got a little shoe box, I'll try to throw some money in there to save some time, like every now and then I get anxious sometimes and like, I want something, and I just go in the shoe box and take some money out. I think I'm just going to duct tape it next time.

All students in this study reported being employed through college work-study and/or employed off campus. Even the students who attend the university on full scholarships also have college work-study. Both Bill and Bruce have off campus employment. Each student portrayed an understanding of the importance of securing employment while they are in college. They communicated the importance of fiscal responsibility to ensure their success in college.

For some students, college work study is the best answer to their financial stresses, because their employer allows them to study when the workload is light. These students view employment as a valuable financial preparedness skill that supports their college success. Gary spoke about his experiences with employment:

Well, right now I'm working. I have work-study, so I'm pretty stable right now. I actually have a savings account too, so all the extra money I put up for a rainy day. So, I wouldn't say I'm doing badly at all.

The students also shared their understanding of financial aid as a valuable segment of their financial preparedness skills that support their college success. They argued that it is important to communicate with the administrative team to ensure their financial condition at the institution remains in a positive status. Most of the students have diverse financial aid portfolios, which include multiple smaller scholarships, grants, work-study, and loans. They talked about their lived experiences with being self-efficient when coping with issues related to financial aid. Collectively, these students perceive that their personal financial preparedness equals their counterparts. They do not perceive their financial status as a negative effect on their ability to succeed in college. Josh explained how a financial aid representative assisted him with documents:

[A member of the staff] was my main resource when it came to me filling out anything for financial aid. He helped me a whole lot. But as the years have went on, I've definitely gotten more acquainted with [another member of the staff] in financial aid. She has helped me a whole lot as well.

To succeed in higher education, the participants in this research study developed multiple techniques to address issues related to financial aid, financial appropriation, employment, and

their families influence on their financial preparedness. Participants implemented various strategic plans to mitigate risk against issues related to their financial condition.

Discussion of the Results in Relation to the Literature

Disparities connected to the higher education persistence and college success for African American male learners have produced extensive uneasiness amongst stakeholders in higher education (McDaniel et al., 2011; Palmer et al., 2010). The educational system in the state of Ohio contends with problems connected to the academic success of African American male learners (Feintuch, 2010; Thompson & Moore III, 2014). The purpose of this study was to explore how specific factors such as college readiness, college affordability, and financial preparedness lead to college success, from the perspective of African American male learners.

Inequalities with college readiness, college affordability, and financial preparedness can construct obstacles to the African American male learners' capability to accomplish educational achievement in higher education. Although literature exists on this topic, this study was specifically explored through the perspectives of African American male learners lived experiences with college readiness, college affordability, and financial preparedness at an HBCU in Ohio. This study has presented the opportunity for African American male learners currently enrolled in higher education to provide a perceptive on a topic that directly affects their personal academic fortitude.

This study explored responses from African American male higher education learners that could influence the higher education sector with cultivating programs and services for educational leaders to effectively assist these learners, who are subjected to difficulty, in their pursuit of educational success. This study provided specific viewpoints on the lived experiences of the African American male learners who participated in this study as their views relate to

college readiness, college affordability, and financial preparedness. This study also revealed in-depth responses that could positively influence the improvement or reconstruction of college success programs to increase their academic achievement within their educational community.

Harper and Kuykendall (2012) examined barriers that obstruct African American male learners' abilities to pursue and obtain a college degree. The authors focused on campuses in California and Arkansas. Gasman et al. (2015) focused on African American learners attending urban HBCUs. Gasman et al. identified programs that are successfully assisting African American male learners through their educational matriculation; however, this study explored the lived experiences of learners attending an HBCU located in a rural setting with the majority of this sample including African American male learners from urban communities.

African American learners are confronted with hardships associated with college readiness (Baber, 2014; Jackson & Kurlaender 2013; Reid & Moore, 2008). The students in this study depend heavily on their non-cognitive skills to support their academic success. To support their academic success, this institution should implement programs like those discussed by Gasman et al. (2015), which support African American male learners' non-cognitive college readiness skills that assist these learners with their pursuit of college success. Non-cognitive skills emerged in this study as an invaluable college readiness skill for these learners. The themes of self-motivation, motivated by family, time management/ strategic planning, and relationships that influence college readiness (social capital) are major components of African American male learners.

To further structure the relationship between African American male learners' self-motivation and the ability to be continuously successful in college, institutions of higher education should further develop programs to assist learners with making the connection

between their desire to succeed and their commitment to complete the coursework beyond their first year in college. Only five of the African American male learners who participated in this study were in their first-year at the university, and it was clear from their words that they could benefit from additional support systems. Although the students spoke highly of the Student Success Center's support of them as first-year students, all reported that they could benefit from those support systems throughout their educational journey.

Reid and Moore (2008) explored the perspective of participants as it related to college readiness and college preparedness. The authors supported the need to explore this phenomenon through the perspective of a demographic that is affected by low college success. The study suggested that learners from these communities apply to college without the support of their families.

The African American male learners who participated in this study asserted that they did not have the support of their families (motivated by family) to apply for and be admitted into college. The challenge that these students confront is a pursuit of higher education without financial support from their family.

The first theme to emerge in this study involved affordable education. The African American male learners in this study view the tuition at their institution as affordable in comparison to other institutions. Gault et al. (2015) provided a comprehensive understanding of college affordability. The authors also confirmed that learners from low-income households traditionally select to attend institutions of higher education based on affordability. In this study, African American male learners selected this institution because of its affordable tuition and because the university provides them with scholarship money to support their financial obligations to the institution. In contrast to Gault et al., the American male learners participating

in this study did apply to universities with more restrictive admission standards; however, they selected to attend this institution because of their scholarship opportunities. Gross et al. (2007) revealed that conditions related to financial aid have a substantial effect on African American male learners. The authors suggested that additional research be conducted to explore the relationship between financial aid and the determination of male learners.

The second theme that emerged from this study involved the effect of scholarships and grants. In the study conducted by George-Jackson and Gast (2015), the researchers explored the need to address the information gap to assist learners with understanding issues related to college cost and financial aid.

The third theme to be uncovered in this study was a college education without a full scholarship. The African American male learners shared their perspectives about having to make important decisions on how to handle financial responsibilities that affect their academic success without a full scholarship. As a result, these students have the exclusive responsibility for coping with the stress related to college affordability.

The fourth theme focused on issues relating to African American male learners' negative perspectives on the cost of college. Hoxby and Turner (2013) discussed how important it was that learners understand the circumstances concerning college affordability and that they need to be given the financial literature to assist them with understanding how college affordability affect high-achieving learners. In this study, the high-achieving learners are attending the university on full academic scholarships, partial scholarships, and grants. Additionally, it is apparent that there is a gap in the communication between the university and the perspectives of the learners regarding the cost of the services and amenities they receive from the university.

The breakdown in the communication surrounding the services and amenities at the university has caused some learners to review the current tuition at the university to be unaffordable.

To promote and construct the relationship between the students' understanding of college affordability and the institution's framework for the cost of college, administrators must provide students with essential financial literature to address the gap in the students' knowledge regarding financial costs at higher education institutions. Only four African American male learner participants in this study attend the university on full scholarships, meaning only four of the 16 participants do not have to address issues with college cost. The other 12 students have to continuously reapply for grants and smaller scholarships annually. Although the students spoke respectfully of the financial aid department, they also communicated a need to further understand the costs associated with their tuition.

The majority of the African American male learner participants in this study confirm that their family is unable to support their college success through financial support. The financial obligation to succeed in higher education depends on the students in this study. Fosnacht and Calderone (2017) examined the financial wellness of students in Ohio by looking at issues related to financial confidence and financial wellbeing. The authors conveyed that the Ohio Student Wellness Survey study asserted that 71% of learners who took the survey reported they felt pressure and anxiety as a result of their finances. Fosnacht and Calderone's study was explored through the collective student population.

To avoid anxiety and stress, the African American male learner participants in this study discussed the importance of money management through saving and strategic spending to ensure their financial preparedness. This study specifically explored the lived experiences of 16 African American male learners. To further develop the money management skills of African American

male learners who are challenged by limited financial portfolios, universities should offer money management seminars to address issues concerning financial preparedness.

A study by Archuleta et al. (2013) confirmed that African American learners report more increased degrees of financial anxiety as opposed to their counterparts and sustain large sums of credit card debt. In the study, the sample included predominantly White students and students who participate in the financial counseling program. However, the authors did not specifically explore the lived experiences of African American male learners with financial preparedness. This study confirms that African American male learners are cognizant of how negative financial situations could affect their college success. Additionally, they discussed the importance of saving money and implementing money management to avoid financial stress.

The African American male learners who participated in this study are not required to be a part of any financial counseling program at their university. According to the students, they are solely responsible for addressing issues with financial preparedness without any guidance from the university. To decrease the financial preparedness burden, the students in this study secured college work-study and off-campus employment. The Archuleta et al. (2013) research asserted the need to understand how a matter such as the relationship between students and their financial conditions affects the higher education learner. Institutions of higher education should provide programs and initiatives that address deficiencies in the financial awareness and preparedness of its student population.

Castleman and Long (2013) provided a comprehensive review of the Florida Student Access Grant and its influence on college attendance in the state of Florida. Their study focused on a diverse population of students from low-income households. An important component of the study was that providing need-based grants could have a powerful impact on a potential

learner's decision to attend college. In this study, only one of the African American male learners attend the university on an income-based full scholarship. This study reveals a need for financial aid advisors to further communicate to students about the availability of need-based scholarships and grants to relieve some of the financial burdens.

Limitations

Qualitative phenomenology research must address concerns related to the trustworthiness and validity of the data. To lessen the risk of complications related to the credibility of this study, this researcher confirmed the implementation of triangulation through the application of three data collection tools. This study is also limited to potential issues associated with the trustworthiness of the participant answers. Throughout the in-depth interview and focus group sessions, participants may have been deceitful when responding to personal and distressing topics that they may have felt anxious about sharing with the researcher or other participants in the focus group setting.

This researcher's existence as an instrument within the study could have been a barrier to this study as well. This study focused on the lived experiences of African American male learners currently enrolled at a particular 4-year Institution. This researcher is an African American female and could have had an unintentional sensitivity toward the individual participant's perspectives throughout the research process. To mitigate risk against any researcher bias, a researcher journal and member checking were used.

As a consequence of time and financial restrictions, this study was delimited to the state of Ohio. Participants in this study were from Ohio, Michigan, Illinois, and Maryland. The participants confirmed that they met the sample requirement detailed on the recruitment flyer before they obtained and signed the informed consent form. This study was also delimited to an

HBCU and did not include a predominantly White institution of higher education. This study was delimited to the perspectives and lived experiences of African American male learners. Moreover, this study was limited to the qualitative phenomenological research design.

This study could have been strengthened by adding a quantitative research design, such as a short questionnaire or survey for the participants to complete before the in-depth interview and focus group sessions. The quantitative research design could have added to the validity of this study. This researcher was an instrument in this study. To strengthen this study, this researcher could have employed other investigators to mitigate risk against researcher bias. This researcher could have applied for grant funding to increase the number of states that participated in this research study. This study could have been improved by including a predominantly White institution. This study could have been improved by studying samples located at different HBCUs across the country. Including African American female learners and both faculty and educational leaders at institutions could have strengthened this study.

Implications of the Results for Practice, Policy and Theory

This qualitative study was limited to the lived experiences and perspective of African American male learners involved in this study. As a result, the implications are not generalizable to populations outside of this study sample and environment.

Student success center. For practical implications, institutions of higher education like the one in this study should ensure that student success centers are serving the entire student population. When reflecting on their experiences with the Student Success Center, the African American male learner participants reported the services are beneficial to their success at the time they sought such services. Only six out of 16 participants in this study have received assistance from the Student Services Center during the time of this study. These participants

included five first-year students (one of the first-year students is also a student-athlete) and another student-athlete who is currently in his junior year. It is apparent that all 16 participants could have benefited from additional student services to support their non-cognitive skills. Participants also need more access to financial literacy and college affordability literature.

Additional engagement with the Student Success Center beyond their first-year could assist learners with further developing the skills essential to building successful relationships with other students, faculty, and administrators to support their college success. Participants in this study indicated the importance of developing relationships that support their college readiness. However, some of the participants have developed these relationships by coincidence or after experiencing academic or financial issues. Extensive engagement with the Student Success Center could assist learners with cultivating a more comprehensive understanding of time management and strategic planning before they encounter issues related to a lack of time management. One of the student-athletes participating in this study shared his lived experiences regarding how the director of the Student Success Center advises students on their time management plan on a weekly schedule. Some participants shared their lived experience with learning time management and how to build important relationships in the middle of problem solving.

Financial Aid. Participants collectively agree that their financial aid representative is very informative and a particularly helpful financial aid professional. There is a need by the students to receive comprehensive information related to financial aid and college costs more frequently. Numerous participants in this study have concerns regarding affordability issues and a lack of financial literacy information provided by the university. During focus groups sessions,

while not all learners commented on their concerns, they did briefly reply or nonverbally agree that there is a need for more financial literacy material related to college cost.

Institutions of higher education should consider implementing financial policies that assist learners in mitigating risk against challenges related to financial preparedness. The university financial aid departments should consider providing learners with detailed financial literature to assist them with understanding their financial obligations to the institution. Additionally, the Office of Financial Aid at higher education institutions could benefit from sponsoring seminars, which address issues associated with financial literacy.

University leaders should provide supplementary specialized financial counselling services to learners throughout their matriculation to assist them with further understanding and to navigate their economic conditions as they may change from year to year. Institutions should design a course and require first-year learners to focus on interpersonal and intrapersonal communication skills, to assist learners with developing the communication skill set essential to developing relationships that support their college success. Although institutions of higher education provide academic support services to assist learners with their cognitive skills, universities could benefit from implementing college readiness courses that focus on the strength of the learner's non-cognitive skills to support their ability to succeed in higher education.

The conceptual framework in this study is the theory that guided this body of research. The conceptual framework was constructed to explore how specific factors such as college readiness, college affordability, and financial preparedness lead to college success for African American male learners. To succeed in higher education, African American male learners must have well-developed college readiness skills. African American male learners must overcome

barriers to college affordability to succeed in higher education. African American male learners must construct solutions to their financial preparedness issues to be successful in college.

Recommendations for Further Research

The following are recommendations for future research:

- This study could be replicated with a smaller sample to obtain a vibrant understanding of the participants lived experiences.
- This study could be extended to include samples attending predominantly White institutions to obtain an understanding of how African American male learner's lived experiences are influenced by their educational environment.
- A study could be conducted to explore the lived experiences of African American learners who attend college without family support in order to obtain an understanding of the experiences of African American male learner who must cope with financial independence under stress.
- A study could be conducted to explore the lived experiences of African American male learners from low-income households attending college on full academic scholarships.
- A study could be conducted to explore the financial literacy and financial preparedness experiences of African American male learners solely responsible for financing their higher education degree in order to obtain a thorough understanding of their lived experience with financial awareness and college persistence.

Conclusion

The purpose of this qualitative phenomenological research study was to explore how specific factors such as college readiness, college affordability, and financial preparedness lead

to college success for African American male learners. Three research questions guided the study:

RQ1: How do African American male learners perceive the effectiveness of their college readiness experiences to being successful in college?

RQ2: How do African American male learners perceive the effectiveness of their college affordability experiences to being successful in college?

RQ3: How do African American male learners perceive the effectiveness of their financial preparedness experiences to being successful in college?

African American male learners have historically faced many difficulties in their pursuit of academic success in higher education. When African American learners enter higher education, they are responsible for overcoming three major obstacles: college readiness, college affordability, and financial preparedness (Callan et al., 2006; Engstrom & Tinto, 2008; Haycock, 2006; Reid & Moore, 2008; Palmer et al. 2010). McDonough and Calderone (2006) reinforced the need to conduct additional studies to explore the understandings of African American and other minority learners to further understand their perspectives regarding college costs and financial aid.

This study further extends knowledge relating to African American male learners dependence on their non-cognitive college readiness skills to support their success in college. This study presented new knowledge on this topic by revealing the perspectives of African American male learners who are academically successful yet depend largely on their non-cognitive college readiness skills to support their college success.

Through the exploration of the collective perspectives of the African American male learners who participated in this study, this researcher was able to clearly explore the communal

essence of the essential elements of the learner's college readiness. Participants in this study disclosed self- motivation, motivated by family, time management/ strategic planning, and relationships that influence college readiness (social capital) as important elements to college readiness. Participants explored the positive effect of college readiness through developing strong collegiate relationships through student engagement and guidance from their professors and education leaders.

This study expands the literature pertaining to the lived experiences of African American male learners between the ages of 18-24 enrolled full-time in college and employed with one or two jobs to support their financial preparedness and college affordability responsibility and through the exploration of the collective essence of the participants regarding the themes of affordable education, the influence of scholarships and grants, college without a full scholarship, and affordability issues. The literature is also expanded by this study through the exploring of the college affordability experiences of African American male learners who would not have been able to attend college without financial aid and the number of these learners who perceive their university to offer affordable tuition when compared to other institutions of higher education.

Lastly, this study discloses the willingness of African American male learners to explore their lived experience with a challenging topic that influences their lives through open dialogue. The participants in this study communicated that the in-depth interview and focus group sessions beneficially affect them. They also communicated how much it means to them to have this study conducted at their university.

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Appendix A: Consent Form

Research Study Title: Exploring the lived experiences of African American male learners regarding the academic attainment gap in higher education
Principal Investigator: Tara Jackson-Whitehead
Research Institution: Concordia University-Portland
Faculty Advisor: Dr. Audrey Rabas

Purpose and what you will be doing:

The purpose of the in-depth interview and focus group session is to identify experiences that lead to the academic attainment gap through exploring the lived experiences of African American male learners. We expect approximately 15 volunteers. This is a non-paid study and enrollment will begin on 1/8/2018 and end enrollment on 1/19/2018. To be in the study, all enrolled volunteer participants will:

- Sign and submit this consent form; and
- Actively participate in: one audio recorded 60 minute in-depth interview and one audio recorded 60 minute focus group session.
- Review and return individual transcripts from the interview and focus session with 72 hours of receipt.

Risks:

There are no significant risks to participating in this study other than providing your consent to participate and contact information. However, we will protect your information. Any personal information you provide will be coded so it cannot be linked to you. Any name or identifying information you give will be kept securely via electronic encryption or locked inside the office file cabinet. When we or any of our investigators look at the data, none of the data will have your name or identifying information. We will only use a secret code to analyze the data. We will not identify you in any publication or report. Your information will be kept private at all times and then all study documents will be destroyed three years after we conclude this study.

Benefits:

Throughout both the in-depth interview and focus group sessions the participants will be given an opportunity to communicate their perspectives on a topic that directly influences them as individuals. The participants may benefit from a personal sense of accomplishment through sharing their individual perspectives on their commitment and grit to achieve academic attainment and degree completion. The participants may have an opportunity to offer new insight into scholarly research that disproportionately impacts their population and could positively impact future learners.

The participants will have the opportunity to communicate their lived experiences in a way that could directly impact other participants during the focus group sessions. The participants will have an opportunity to benefit from useful and inspiring information communicated during the focus group sessions.

Confidentiality:

This information will not be distributed to any other agency and will be kept private and confidential. The only exception to this is if you tell us abuse or neglect that makes us seriously concerned for your immediate health and safety.

Right to Withdraw:

Your participation is greatly appreciated, but we acknowledge that the questions we are asking are personal in nature. You are free at any point to choose not to engage with or stop the study. You may skip any questions you do not wish to answer. This study is not required and there is no penalty for not participating. If at any time you experience a negative emotion from answering the questions, we will stop asking you questions.

Contact Information:

You will receive a copy of this consent form. If you have questions you can talk to or write the principal investigator, Tara Jackson-Whitehead at [Researcher email redacted]. If you want to talk with a participant advocate other than the investigator, you can write or call the director of our institutional review board, Dr. OraLee Branch [Phone and email redacted].

Your Statement of Consent:

I have read the above information. I asked questions if I had them, and my questions were answered. I volunteer my consent for this study.

Participant Name

Date

Participant Signature

Date

Investigator Name

Date

Investigator Signature

Date

Investigator: Tara Jackson-Whitehead;
c/o: Professor Audrey Rabas;
Concordia University–Portland
2811 NE Holman Street
Portland, Oregon 97221



Appendix B: Interview Questions

1. What is your definition of college readiness?
2. What is your perception of the relationship between your college readiness and your academics?
3. How does your family influence your academic success? How has your family influenced your higher education experiences?
4. What college readiness experiences influenced your decision to achieve educational attainment?
5. How have your college readiness experiences challenged your ability to be successful in college?
6. What do you perceive are the most important elements of college readiness?
7. Do you feel that you were properly and sufficiently informed about how much it was going to cost to attend by <college>? How to complete the financial aid process by <college>? If yes, how so? (Waters, 2009, p. 155)

Appendix C: Focus Group Questions

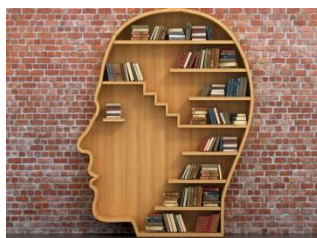
1. How has your college readiness experiences influenced your academic progress to this point in your academic matriculation?
2. How does your family influence your academic success? How has your family influenced your higher education experiences?
3. How do you perceive your college readiness programs influence your academic success? Which of your college readiness experiences offered the most benefit to your current situation in higher education?
4. How do you perceive your educational readiness?
5. How have your relationships with your classmates influenced your college readiness experiences?
6. What techniques are helpful to you as you work to achieve college completion?
7. Did anyone help you to understand how much it was going to cost to attend <college>? About how to complete the financial aid process? Who was this person and how did they assist you? (Waters, 2009, p. 152)
8. Do you feel that the information and services provided to you by <college> about how much it was going to cost to attend and how to complete the financial aid process helped or hindered your decision to enroll? (Waters, 2009, p. 155)
9. What kind of recommendations do you have for <college> to help assist students in learning about how much it is going to cost to attend? How to complete the financial aid process? (Waters, 2009, p. 155)

Appendix D: Recruitment Flyer

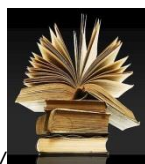
Exploring the lived experiences of African American male learners regarding specific factors that lead to success in higher education

Qualitative Phenomenology Research Study

Research Participants Needed!



Your academic journey is important!



Share your experiences with Academic Success in higher education.

Your insight can make a difference

- African American male student currently enrolled at this university
- Must be full-time student
- Student must be between 18-24 years old
- Student must have personal experiences with academic attainment matters
- Must be willing to complete an in-depth interview
- Must be willing to complete a focus group session

For more information, please email:

[\[Email redacted\]](#) **Deadline: 4/7/2018**

Appendix E: Statement of Original Work

The Concordia University Doctorate of Education Program is a collaborative community of scholar-practitioners, who seek to transform society by pursuing ethically-informed, rigorously researched, inquiry-based projects that benefit professional, institutional, and local educational contexts. Each member of the community affirms throughout their program of study, adherence to the principles and standards outlined in the Concordia University Academic Integrity Policy. This policy states the following:

Statement of academic integrity.

As a member of the Concordia University community, I will neither engage in fraudulent or unauthorized behaviors in the presentation and completion of my work, nor will I provide unauthorized assistance to others.

Explanations:

What does “fraudulent” mean?

“Fraudulent” work is any material submitted for evaluation that is falsely or improperly presented as one’s own. This includes, but is not limited to texts, graphics and other multi-media files appropriated from any source, including another individual, that are intentionally presented as all or part of a candidate’s final work without full and complete documentation.

What is “unauthorized” assistance?

“Unauthorized assistance” refers to any support candidates solicit in the completion of their work, that has not been either explicitly specified as appropriate by the instructor, or any assistance that is understood in the class context as inappropriate. This can include, but is not limited to:

- Use of unauthorized notes or another’s work during an online test
- Use of unauthorized notes or personal assistance in an online exam setting
- Inappropriate collaboration in preparation and/or completion of a project
- Unauthorized solicitation of professional resources for the completion of the work.

Statement of Original Work (continued)

I attest that:

1. I have read, understood, and complied with all aspects of the Concordia University-Portland Academic Integrity Policy during the development and writing of this dissertation.
2. Where information and/or materials from outside sources has been used in the production of this dissertation, all information and/or materials from outside sources has been properly referenced and all permissions required for use of the information and/or materials have been obtained, in accordance with research standards outlined in the *Publication Manual of The American Psychological Association*

Tara Jackson-Whitehead

Digital Signature

Tara Jackson-Whitehead

Name (Typed)

July 23, 2018

Date