ABSTRACT

LAWSON, JULIA VAUGHAN. Navigating the Transfer Pathway: Lived Experiences of Community College Students Nearing Bachelor's Degree Completion. (Under the direction of Dr. Alyssa Rockenbach).

Community colleges have long served as a critical entry point for millions of students seeking higher education. Yet the transfer process from two-year to four-year institutions remains complex and challenging, with degree completion rates continuing to lag, particularly among historically marginalized populations. While most existing research has focused on the early stages of transfer, far less is known about how students nearing graduation perceive their experiences and the factors that shape their persistence. This study examined how community college transfer students in their final semester at a large public university described the role of Transfer Student Capital (TSC) in their academic persistence, social integration, and degree attainment. It also investigated the key loss and momentum points that influenced their progress, such as credit loss, inconsistent advising, and social isolation as loss points, and faculty mentorship, effective articulation, and peer networks as momentum points.

Using a narrative inquiry approach, I centered student voices to illuminate the personal, academic, and institutional factors that shaped their transfer journeys. Data were collected through semi-structured interviews, visual narrative methods, and document analysis. The combined frameworks of Transfer Student Capital and the Loss/Momentum Framework guided the analysis of how both student agency and institutional structures contributed to persistence and success.

Findings revealed that students persisted through significant disruptions by drawing on resilience, family encouragement, and cultural identity as sustaining resources. Community colleges provided an essential foundation, not only academically but also as momentum points

where students first experienced belonging and vocational clarity. At the four-year institution, structured programs such as scholarship cohorts, learning communities, and mentorship served as anchors of persistence, while shifting academic identity and increased maturity emerged as developmental milestones. Participants also described the central role of peer and faculty networks in cultivating social integration, alongside challenges of credit loss, navigating bureaucracy, and feeling invisible on a large campus. Collectively, these findings demonstrated that persistence near degree completion was shaped by a dynamic interplay between personal resilience and institutional supports.

This research contributes to transfer scholarship by extending understanding of the later stages of the transfer pathway, a phase often overlooked in the literature. Theoretically, it enriches Transfer Student Capital by highlighting how students also drew upon aspirational, navigational, and familial forms of capital consistent with Yosso's community cultural wealth framework. Practically, the findings underscore the need for institutions to strengthen articulation agreements, ensure consistent advising, and create transfer-receptive cultures that integrate students socially and academically from entry through completion. For policymakers, the study provides evidence of how structural barriers such as credit loss disproportionately disadvantage transfer students, signaling the need for statewide and institutional reforms. Finally, by centering the lived experiences of students nearing degree completion, this study offers insight into how resilience, support, and institutional design converge to promote equitable outcomes for transfer students.

Navigating the Transfer Pathway: Lived Experiences of Community College Students Nearing Bachelor's Degree Completion

by
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DEDICATION

To my family and dearest loved ones—your belief, patience, and love carried me when I could not carry myself.

BIOGRAPHY

Julia Vaughan Lawson was born and raised in North Carolina. She earned her Bachelor of Arts degree in Graphic Arts and Imaging Technology from Appalachian State University and a Master of Arts degree in College Student Development from Appalachian State University. Over the course of her career, she has held a variety of academic and administrative positions in higher education, including roles at Appalachian State University, Lees-McRae College, Peace College, Duke University, and the University of North Carolina at Chapel Hill.

In 2018, Julia joined North Carolina State University to pursue doctoral studies in Educational Leadership, Policy, and Human Development with a concentration in Higher Education, Opportunity, Equity and Justice. Her research interests focus on student success, community college transfer pathways, and equity in higher education. While completing her doctoral degree, she served as Director of Academics in the Undergraduate Business Program at the UNC Kenan-Flagler Business School, where she contributed to curriculum design, advising, and student development initiatives.

Julia's professional and scholarly work is dedicated to advancing equitable access to higher education and supporting the success of community college transfer students.

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I purposely saved writing these acknowledgments until the very end because I knew it would be one of my favorite parts of this journey. Taking this moment allows me to pause, reflect, and express deep gratitude to the many people who have "shown up" for me time and time again—those whose encouragement, patience, and belief have carried me to this point.

First and foremost, I would like to express my deepest appreciation to my committee chair, Dr. Alyssa Rockenbach. Her patience, kindness, and steady guidance were instrumental to my perseverance. In moments when I questioned whether I could finish, she reminded me why I began. Her belief in this work—and in me—has meant more than words can convey.

My heartfelt thanks also extend to Dr. David English, Dr. Devon Graves, and Dr. Katherine Titus-Becker, who together formed the greatest dissertation committee I could have imagined. Each of you was selected because of your expertise and the unique perspectives you bring to research on community college transfer students and higher education. Thank you for the time you invested, the thoughtful feedback you provided, and the genuine enthusiasm you showed for this study. Your support made this process not only rigorous, but deeply meaningful. I am also grateful to the faculty and cohort of scholars in the Higher Education program at NC State. To the faculty—thank you for continuing to engage in the work of education, even when the world seemed to be turning away from it. I could not have chosen a more turbulent time to pursue a doctoral degree, and your commitment to teaching and mentorship sustained me throughout. To my cohort—thank you for the bond we formed in our very first class in Fall 2018. Though our timelines have differed, we have stayed connected through advice, encouragement, and shared milestones. I am proud to be part of this "doctoral pack" and

confident that higher education is stronger because of the passion, resilience, and intellect within it.

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To my parents, Irvin and Eileen, your unconditional love and unwavering support have been the foundation of everything I have accomplished. You taught me that I could do anything I set my mind to, and you have been my constant sources of strength. Your belief in me has been the quiet, steady rhythm behind all of this.

To my extended family, I am so grateful to be related—through both blood and marriage—to some of the best humans on earth. Many of my happiest memories come from our family gatherings—Christmas get-togethers, Thanksgiving dinners, birthday celebrations, and weddings. Those moments of connection and joy have grounded me through the most demanding seasons of this journey.

I have also been blessed with friendships that span every stage of life—from childhood to college to adulthood. Each of you has offered understanding, patience, and encouragement when I needed it most. Thank you for cheering me on, checking in, and believing I would reach the finish line—even when I wasn't sure myself.

Finally, to my colleagues, friends, and mentors from the institutions that have shaped my professional journey—Appalachian State University, Lees-McRae College, Peace College, NC State University, Duke University, and UNC–Chapel Hill—thank you. Together we have shared

the trenches and triumphs of higher education. We have worked to create spaces of grace, growth, and belonging for students and colleagues alike. I am grateful not only to love what I do, but to have done it alongside people I deeply admire.

To all who have been part of this journey—thank you. Your presence, your belief, and your kindness have left an indelible mark on my life. This dissertation may bear my name, but it was truly a collective effort made possible by the extraordinary people who walked beside me every step of the way.

TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

CHAPTER 1: Introduction and Background of the Problem

As I glance at my screen, I notice there is an email with this subject heading: "Is the Transfer System Broken?"—Upon further investigation I learn that this email includes a featured video from the *Chronicle of Higher Education*. The title of it alone makes me stop, underlining how crucial my work is.

Earlier in the same week, a student matter-of-factly said to me, "I transferred from another college, so I lost a year," as if the loss of time was an inevitability that came with transferring, even within the same state system. These unfortunate facts are just two examples of what reinforces my dedication to comprehending and enhancing the transfer experience.

For more than two decades, I have seen the ability of education to change lives; however, students who transfer from community colleges still experience disjointed pathways, structural obstacles, and uncertain transitions. Whereas some change with ease, others labor under feelings of solitude, adjustment complications, and a quest for sense of belonging. This stark contrast in experience raises important questions: What are the determinants of a transfer student's success or failure? Which institutional supports enable—or hinder—their way? How do the four-year colleges and community colleges work together to provide an intact transfer pipeline for student success? These are ongoing challenges, but my research aims to shed light on solutions—because no student should lose time for their education.

Community colleges are the vital point of entry to the United States' higher education system for millions of students, enrolling over half of all undergraduate students (Mali et al., 2019; Moschetti & Hudley, 2015). Community colleges offer affordable and accessible avenues to students from a variety of backgrounds, especially members of racially minoritized, low-income, and first-generation students (Beebe et al., 2016; O'Banion, 2019). As the population of

the United States continues to shift, with increasingly more Black, Indigenous, and People of Color (BIPOC) students using community colleges as a gateway to higher education, the role of these institutions in expanding educational opportunities has become more critical than ever.

Although one of the primary missions of community colleges is to act as a pipeline to four-year degrees, the transfer process continues to be plagued by systemic problems that disproportionately affect marginalized students. Although 80% of community college students aspire to attain a bachelor's degree, only 31% transfer to a four-year college and only 14% complete their degree within six years (Monaghan & Attewell, 2015). The obstacles to transfer and degree attainment are particularly notable for Black and Latinx students, who graduate at a rate of approximately half that of their White counterparts. Moreover, students from high-income families are nearly twice as likely as students from low-income backgrounds to attain a bachelor's degree within six years (Crisp & Núñez, 2014). These statistics highlight the presence of systemic inequalities that constrain academic success for historically underprivileged students and thereby confirm the necessity for targeted research and intervention.

For most community college students, transferring is not merely an academic change but a complex and high-risk process of institutional policy, bureaucratic obstacles, and social transformation (Schudde et al., 2020). Transfer students often experience transfer shock, a process that has been conceptualized as academic difficulties, loneliness, and the inability to adjust to the culture at the receiving school (Fink & Jenkins, 2017). These barriers represent key loss points—points at which students can disengage from academics, experience graduation delays, or terminate their education entirely. Institutional supports, such as advising services, articulation agreements, financial aid counseling, and faculty mentorship, can serve as

momentum points that buffer these barriers, but their prevalence and quality vary significantly between institutions (Gardner et al., 2021).

One of the promising models to study transfer student success is Transfer Student Capital (TSC), which explores students' learning and use of academic, social, and institutional capital to succeed at four-year colleges (Laanan et al., 2011). TSC encompasses both formal sources, such as academic advising and transfer institution programs, and informal support, such as peer networks, faculty mentoring, and family support. Nevertheless, access to these resources is not equitable as students from lower-income and racially minoritized backgrounds frequently encounter diminished access to vital social and institutional capital. This disparity renders them more susceptible to the loss of points that impede persistence and degree completion (Laanan & Jain, 2017). It is imperative to identify the key factors that either facilitate or obstruct the success of transfer students, as such identification is crucial for enhancing retention strategies, policy interventions, and institutional support systems.

Even after decades of research on transfer pathways, one of the most prominent gaps continues to be an understanding of the perceptions of community college transfer students nearing degree completion regarding their experiences. Most of the existing literature emphasizes the initial steps in transfer, including credit transfer policy, articulation agreements, and first-year transfer experiences in four-year colleges (LaViolet & Wyner, 2020). However, fewer studies examine the latter stages of the transfer student trajectory; that is, the impediments and support encountered as students approach graduation. Further, while some examine institutional support structures, fewer examine the intersection of Transfer Student Capital, institutional policy, and student resilience in long-term degree attainment.

The current research utilized qualitative narrative inquiry to transcend shortcomings in existing research and portray the lived experiences of community college transfer students on their path toward earning bachelor's degrees. Unlike quantitative studies that rely on the aggregation of student outcomes, narrative inquiry emphasizes individual meaning-making and thus offers an enhanced in-depth exploration into the ways in which transfer students perceive, feel, and navigate their own course of studies (Wei, 2023). By prioritizing the perspectives of students, the research illuminated the institutional obstacles, individual challenges, and sources of resilience that influenced the success of transfer students, thereby helping to inform evidence-based policies designed to enhance transfer pathways.

Problem Statement

Community college transfer students comprise a large and increasing proportion of the undergraduate student population in the United States but have considerably lower bachelor's degree attainment rates than students who start their college careers at four-year colleges (NSCRC, 2020). Though the community colleges serve a pivotal function in augmenting accessibility to higher education, considerable differences persist in the degree attainment and successful transfer of transfer students, especially those from historically underrepresented student populations (Wang, 2015; Zhang and Allen, 2015).

Although 80% of community college students express a desire to obtain a bachelor's degree, only 31% end up transferring to a four-year college, and only 14% of those complete their degree within six years (Monaghan & Attewell, 2015). These disparities are even more significant for Black and Latinx transfer students, who graduate at half the rate of their White peers. Similarly, low-income students also have considerably lower completion rates than students from high-income backgrounds (Bahr et al., 2023). All these facts attest to the existence

of structural barriers within the system of higher education that work against the academic success of community college transfer students and highlight a significant systemic issue with degree attainment within this group. Previous studies have also determined several challenges that account for the low retention and graduation rates of transfer students. These challenges span from ineffective institutional policies, inefficiency in credit transfer, low-quality advising services, financial limitations, and social isolation after transitioning to four-year colleges (Schudde et al., 2020; Fink & Jenkins, 2017).

While models like Transfer Student Capital (TSC) examine the ways in which students attain the abilities and resources to successfully navigate the transfer process, a critical gap exists in knowledge about the long-term influence of TSC and in how that capital influences the transfer student experience upon nearing degree attainment. There exists an obvious need for comprehensive research that explores the persistent challenges and success that such students face along their academic journeys. The scarcity of such research hinders the capacity of institutions to create effective interventions that facilitate transfer student persistence through graduation. The lack of existing research that more completely grasps the later stages of the transfer student experience can result in four-year institutions continuing to overlook key aspects of the transfer process that can help lead to greater retention and completion rates.

Furthermore, the contributions of institutional supports, personal resilience, and pivotal momentum points to transfer student success remain unexamined. Research that explores the perceptions and uses of Transfer Student Capital by students approaching graduation, and how institutional structures either enable or constrain their attainment of degrees, is urgently needed. This dissertation sought to fill this gap by exploring the lived experiences of community college transfer students in the latter part of their quest for a bachelor's degree. By examining the

challenges and moments of progress encountered by these students, the research offered valuable insight into the factors that affected degree attainment.

Purpose of the Study

This dissertation examined the lived experiences of community college transfer students who were close to completing their bachelor's degrees at a four-year institution. Using a narrative inquiry approach, the study explored the factors that influenced students' academic persistence, social integration, and overall success. By centering student voices, the research illuminated both the barriers and supports that shaped their transfer experiences and, in so doing, provided insights into how individual resiliencies and institutional systems contributed to degree completion. The study analyzed the role of Transfer Student Capital (TSC)—academic capital, social capital, self-advocacy skills, and institutional capital that students accumulated—to establish how such forms of capital supported their persistence and success at a four-year university.

Additionally, this study drew on the Loss and Momentum Framework for determining transfer process points where students were most vulnerable to attrition (loss) and where focused intervention maintained or increased their momentum. Loss points are defined as critical junctures at which students encounter barriers to progress, such as loss of credit, poor advising, or social isolation. Momentum points, on the other hand, are institutional support or individual experiences that reinforce persistence, such as faculty mentoring, strong peer networks, and well-structured transfer programs. Understanding how these experiences influenced student success was crucial to maximizing retention efforts and informing institutional policy aimed at better serving the needs of transfer students, particularly those from historically underrepresented groups.

Research Questions

To examine the narratives of community college transfer students, the research questions that guided the study were:

1. How do community college transfer students nearing degree completion at a four-year institution perceive and describe the role of Transfer Student Capital in shaping their academic persistence, social integration, and attainment of a bachelor's degree?
2. What key loss and momentum points do community college transfer students identify throughout their transfer journey, and how do these experiences shape their persistence and progress toward degree completion?

This research was focused on three main objectives. The first objective was to identify and characterize the most meaningful experiences, challenges, and successes of community college transfer students on their pathway toward bachelor's degree completion. The second objective was to explore how these students perceived the role of institutional support, social capital, and individual resilience in negotiating challenges and attaining academic success. The third objective was to examine the impact of various skills, resources, and Transfer Student Capital (TSC) on the transfer students' personal and academic growth during their final semester. Through these aims, the study generated a detailed explanation of transfer student persistence, providing significant insight into individual and institutional efforts to ensure academic success.

Theoretical Framework

This dissertation brought together two primary theoretical models: Transfer Student Capital (TSC) by Laanan and Jain (2017) and the Loss/Momentum Framework outlined in the Completion by Design initiative (Rassen et al., 2013). Together, these models offered a holistic framework for describing the experiences of community college transfer students as they

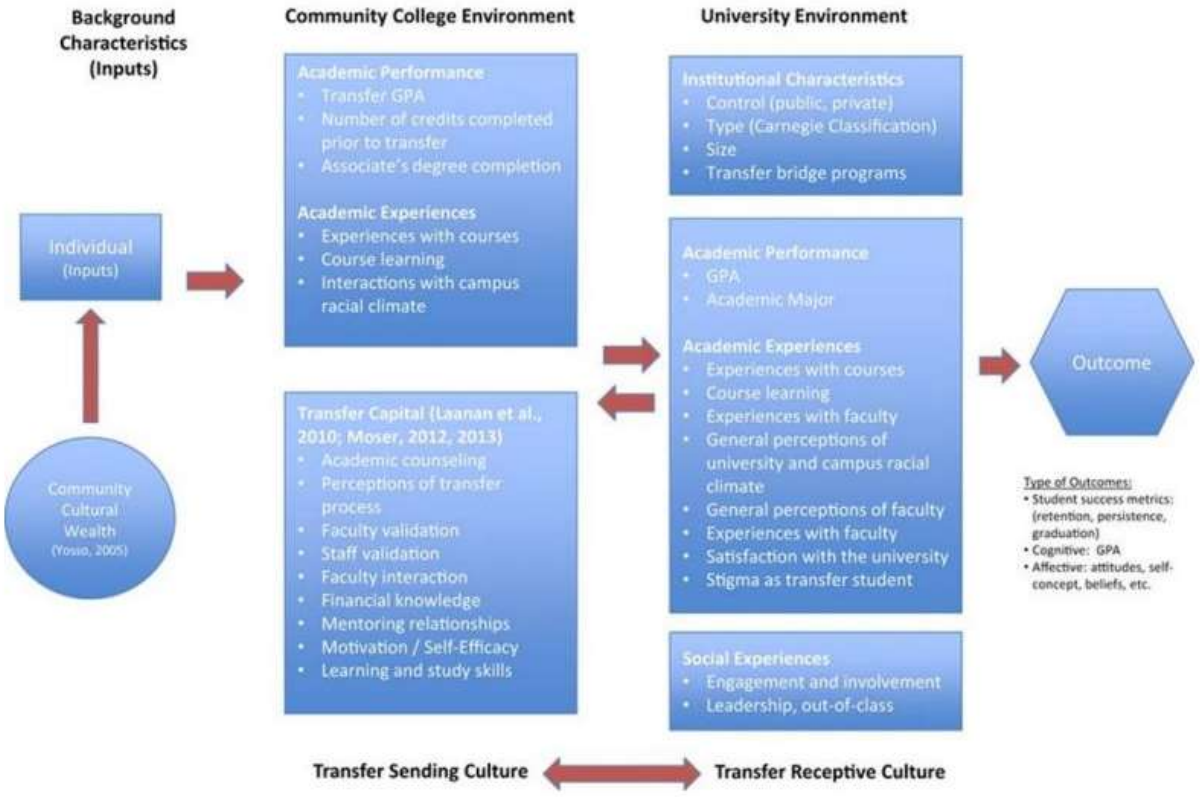
transitioned to and progressed through four-year colleges. By integrating these approaches, this research explored both the personal capital that transfer students possessed as well as the institutional conditions that affected their academic persistence and success.

Transfer Student Capital (TSC) and Transfer Success

Transfer Student Capital (TSC) emphasizes the abilities, knowledge, and assets that students at community colleges, especially those who are historically underrepresented, acquire in negotiating the transfer process (Laanan et al., 2011). The model echoes the significance of academic achievement, faculty interaction, and support from the institution in enabling transfer students to persist and excel following transfer to a four-year college.

TSC encompasses both formal and informal resources that significantly influence student success. Formal supports encompass institutional transfer programs, financial assistance, and academic advising, whereas informal supports consist of family support, faculty mentorship, and peer networks. These forms of capital play essential roles in assisting transfer students through their processes of adjustment; yet racially minoritized and lower-income students have less access to social and institutional capital, according to the literature. Having less access leaves these students most susceptible to facing disruptions to their persistence and degree attainment (Laanan & Jain, 2017). Extending Yosso's (2005) theory of community cultural wealth, this study also recognizes that minoritized students come to their educational experiences with assets of experiential knowledge and strength. Such resources—navigational, aspirational, and social capital—can act as protective factors facilitating students' resilience against institutional barriers.

Figure 1: ***Conceptual Model of Studying Diverse Transfer Students***



Note. From "Advancing a New Critical Framework for Transfer Student Research: Implications for Institutional Research," by F.S. Laanan and D. Jain, 2017, *New Directions for Institutional Research*, *2016*(170), https://doi.org/10.1002/ir.20181. Copyright 2017 by John Wiley and Sons. Reprinted with permission.

The Loss/Momentum Framework

The Loss/Momentum Framework, developed by the Completion by Design initiative (Rassen et.al. 2013), offers a conceptual framework for outlining the main phases in a student's postsecondary experience: connection, entry, progress, and completion. The framework describes how institutional interactions in each phase can create momentum toward success or introduce loss points that work against student persistence.

Every phase of the Loss/Momentum Framework signifies a key juncture in the transfer students' journey:

• Connection: Pre-transfer engagement with advising, articulation agreements, and institutional outreach.

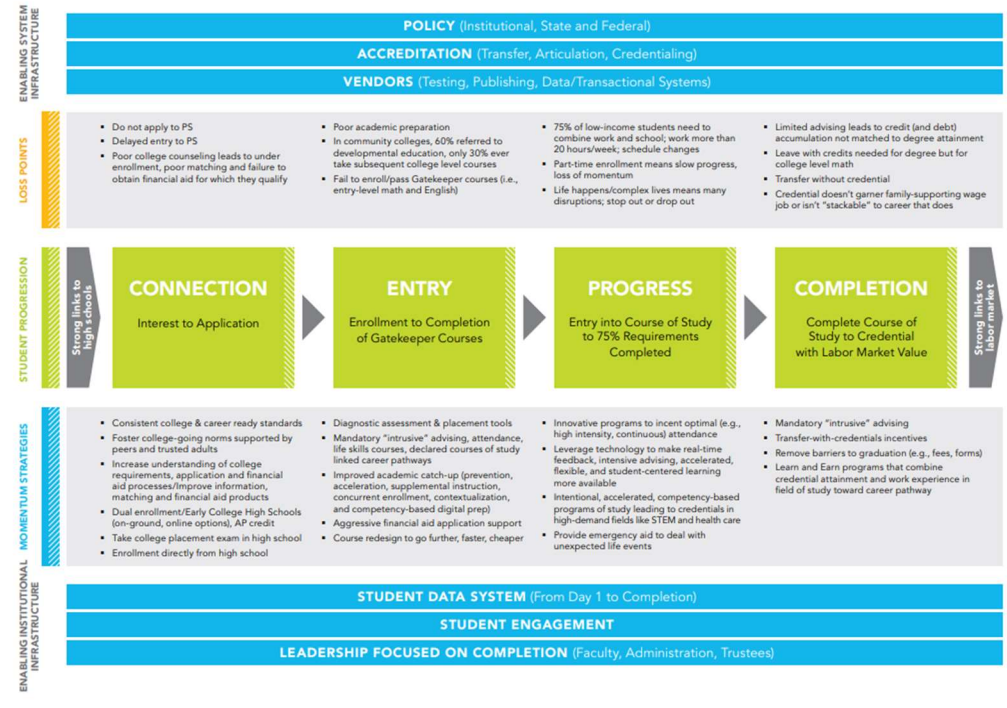
• Entry: The initial adjustment phase, including credit evaluation, registration processes, and acclimatization to scholarship and social environments.

• Progress: The persistence stage, where students face academic difficulty, interact with faculty members, and use institutional services.

• Completion: The final stage, where students progress towards graduation, career training, or graduate school.

At each phase, momentum points in the form of active academic advising, faculty mentoring, and peer support groups serve as protective factors to counterbalance potential loss points of credit loss, ineffective advising, and transfer shock (Gardner et al., 2021). This study aims to explore how students navigate these phases, emphasizing institutional practices that enable or constrain the success of transfer students.

Figure 2: Conceptual Model of Loss and Momentum Framework



Integrating TSC and Loss/Momentum Framework Integration

By combining the Transfer Student Capital (TSC) framework and the Loss/Momentum Framework, this research took an integrated approach to understanding community college transfer student experiences. The TSC framework provided a student-focused lens through which to understand students' developing personal agency, social capital, and institutional knowledge as they moved along their educational pathways. Conversely, the Loss/Momentum Framework enabled an institutional-level analysis by specifying how specific policies, practices, and interventions shaped student outcomes at each step of the transfer process.

This holistic approach enabled a close examination of how transfer students characterized and delineated their academic persistence, social integration, and bachelor's degree attainment, along with the institutional supports and barriers that influenced their experiences. It offered valuable insight into how institutions could more intentionally structure their policies, programs, and advising practices to strengthen student retention, reduce attrition points, and solidify the pathway to graduation.

This study employed Transfer Student Capital (TSC) and the Loss/Momentum Framework as complementary lenses for understanding the lived experiences of community college transfer students who were approaching degree completion. Through the exploration of how students accumulated and utilized transfer capital and experienced loss and momentum points at critical stages along their educational paths, this study sought to deepen understanding of the dynamics that shaped community college transfer students' completion of their bachelor's degrees.

Significance of the Study

This study provided meaningful contributions to both scholarly research and the practice of higher education, particularly in advancing understanding of transfer student success, institutional responsibility, and equity in higher education. By integrating the frameworks of Transfer Student Capital (TSC) and the Loss/Momentum Framework, the research illuminated how community college transfer students nearing bachelor's degree completion made sense of their experiences, identified barriers, and leveraged supports to persist toward graduation. By centering students' voices through narrative inquiry, the study addressed a significant gap in the literature by examining the final phase of the transfer pathway—an often-overlooked stage where persistence, identity formation, and aspirational capital intersected.

The findings demonstrated that community college transfer students sustained persistence through a combination of personal resilience, familial and cultural motivation, and institutional support. Community colleges served as critical launching points for confidence, belonging, and vocational clarity, while targeted supports at the four-year university—such as scholarship programs, transfer-specific learning communities, and faculty mentorship—anchored students' momentum. As participants approached degree completion, the development of academic maturity, vocational purpose, and future orientation emerged as defining features of success. These insights enriched understanding of how transfer students transformed early loss points into momentum points through both individual agency and supportive institutional contexts.

The study extended the conceptualization of transfer student success by deepening the Transfer Student Capital (TSC) framework and aligning it with Yosso's (2005) Community Cultural Wealth model. Students' narratives revealed that their persistence was sustained not only by academic and institutional capital, but also by aspirational, navigational, and familial

capital—forms of community cultural wealth that have often been undervalued in traditional transfer research. Through the complementary use of the Loss/Momentum Framework, the study further identified how advising practices, articulation processes, and peer and faculty relationships either propelled or constrained students' progress, illustrating the complex interplay between individual resilience and structural design.

Beyond theoretical advancement, the research offered practical implications for policymakers, administrators, and practitioners committed to equitable transfer outcomes. Findings highlighted ongoing structural barriers—such as credit loss, inconsistent advising, and limited visibility of transfer students within large institutions—that hindered student success. Conversely, participants identified specific institutional practices that were most effective in fostering persistence, including proactive and relational advising, culturally responsive mentorship, and intentional programming that affirmed transfer identity and belonging. These results pointed to actionable strategies for strengthening articulation agreements, designing transfer-specific supports, and cultivating transfer-receptive institutional cultures.

Ultimately, this study contributed to both theory and practice by providing a nuanced understanding of how community college transfer students nearing graduation navigated persistence and success. It underscored the need for higher education systems to recognize and build upon the capital that transfer students brought with them acknowledging resilience, cultural wealth, and self-efficacy as essential assets rather than deficits. By highlighting the interdependence of student agency and institutional design, this research informed ongoing efforts to enhance transfer policies, improve institutional responsiveness, and advance equity in pathways to bachelor's degree attainment.

Overview of Methods

This study employed narrative inquiry methodology to investigate the lived experiences of community college transfer students who were close to graduating with their bachelor's degrees at a large public university. Narrative inquiry was an appropriate methodology because it enabled deep exploration of participants' personal experiences and captured the temporal, social, and contextual nature of their educational journeys (Clandinin, 2016). Data were collected through semi-structured interviews, visual narrative methods (including collage creation), and document analysis of key institutional documents. Thematic analysis was used to identify patterns and themes in participants' stories and to reveal the factors that enabled their persistence and success.

Trustworthiness was prioritized through strategies such as member checking, triangulation, and the inclusion of thick, descriptive accounts of participant experiences. Ethical considerations, including informed consent and the maintenance of confidentiality, were central to safeguarding participants' life histories. This approach provided a comprehensive understanding of how transfer students navigated academic and personal challenges, engaged with institutional supports, and drew upon social capital in their pursuit of a degree.

Scope and Delimitations

This research focused on community college transfer students who were in their last semester at a large public university in the United States. By examining students who had persisted to this later phase of their academic careers, the research provided a view of the personal and institutional forces that influenced their persistence, social integration, and degree completion. The study particularly examined how students interpreted and described the

applicability of Transfer Student Capital (TSC) to their own academic achievement and identified the points of loss and momentum that affected their transfer process.

The scope of the study was confined to students enrolled in one large public university, thereby enabling in-depth and contextually sensitive examination of their experiences within a bounded academic and institutional setting. Although the findings may yield conclusions applicable to other four-year institutions, the study did not intend to generalize to all types of institutions, including private universities, small liberal arts colleges, or online degree programs. Moreover, the research did not include students who were transfer students but failed to reach their final semester, nor those who transferred more than once from one school to another.

As a qualitative narrative study, this research placed greater importance on the personal narratives of students and their meaning-making processes rather than attempting to generate widely generalizable statistical patterns. The results illuminated the lived realities of transfer students nearing graduation, thereby enhancing understanding of the challenges they faced, the strategies they employed, and the institutional policies and practices that shaped their success.

Conclusion

This chapter provides an overview of the study's emphasis on the lived experiences of community college transfer students nearing degree completion at a four-year college. It identifies the difficulties faced by transfer students, including systemic obstacles, transfer shock, and varying degrees of institutional support. These elements account for the historically low transfer and degree completion rates, particularly among historically marginalized students. The research problem was articulated in relation to the insufficient comprehension of the experiences of transfer students beyond the initial transition phase. This situation underscores the necessity of investigating the critical loss and momentum points that affect their persistence.

The study is informed by two research questions that address how transfer students experience Transfer Student Capital (TSC) as it relates to their academic persistence, social integration, and degree attainment, and how institutional interactions affect their progress. The theoretical model combines TSC with the Loss/Momentum Framework to measure both student agency and institutional conditions. The significance of the study is its contribution to academic literature, institutional policy, and practical applications in enhancing the retention and success of transfer students. The subsequent chapters will further discuss the literature, methodology, and findings to bring a more insightful understanding of the transfer student experience.

Table 1*:* Definition of Terms

Term	Definition
Articulation Agreement	A formal agreement between two-year and four-year institutions specifying how credits transfer between programs.
Bachelor's Degree Completion	The attainment of a four-year college degree by a student who began their postsecondary education at a community college.
Community College	A two-year public institution offering affordable, accessible postsecondary education, often serving as a pathway to transfer.
Credit Loss	Credits earned at a community college that are not accepted or applied toward degree requirements at a four-year institution.
Degree Attainment	Successful completion of all academic and institutional requirements resulting in the conferral of a college degree.
First-Generation Student	A student whose parent(s) or guardian(s) have not completed a four-year college degree.
Institutional Capital	Knowledge and skills acquired through interaction with institutional agents that support academic navigation and success.
Loss Point	A moment in a students' academic journey where barriers disrupt progress, increasing the risk of attrition or delay.

Table 1 (continued).

Momentum Point	A supportive factor, intervention, or experience that propels students forward in their educational journey.
Narrative Inquiry	A qualitative research methodology that centers participants' stories and lived experiences to explore meaning-making.
Persistence	The continued enrollment and progression of a student toward completing their academic program.
Receiving Institution	The four-year college or university to which a student transfers after attending a community college.
Social Capital	Relationships and networks that provide support, resources, and a sense of belonging in the college environment.
Transfer Pathway	The academic and institutional route a student takes when transferring from a two-year to a four-year college.
Transfer Receptive Culture	An institutional environment intentionally structured to support, integrate, and value transfer students.
Transfer Student Capital (TSC)	Knowledge, skills, and attitudes that community college students acquire enabling successful transfer and persistence.
Transfer Shock	A temporary decline in GPA or academic performance experienced after transferring to a four-year institution.

CHAPTER 2

Literature Review and Theoretical Framework

This literature review provides an in-depth examination of the many factors impacting the transfer experience in the United States higher education system. The review starts by placing community colleges as core institutions that developed throughout the 20th century to provide open access, low cost, and workforce development to a heterogeneous student body. The review describes the evolution of community colleges historically and discusses their ongoing relevance as critical pathways for bachelor's degree attainment.

Additional sections discuss the complicated process of transfer from community colleges to four-year colleges. This review explores the various challenges that confront transfer students, such as inconsistent transfer policies, poor advising, and bureaucratic obstacles. Furthermore, it addresses the phenomenon of transfer shock, which pertains to academic and social adjustment problems in a new institutional setting, and the profound effects of credit loss on degree completion. The review also offers a critical examination of the role and effectiveness of articulation agreements that seek to enhance credit mobility and simplify the transfer process. Although such agreements show promise, the literature indicates inconsistent outcomes and stresses the importance of more institutional collaboration and better student guidance.

A focal point of this review is a description of Transfer Student Capital (TSC), a conceptual model describing how community college students build academic, social, and cultural capital to transfer successfully. The review emphasizes the role of faculty-student contact, quality academic advising, and institutional support in developing this capital. To provide additional context to the transfer experience, this research is also informed by the Loss/Momentum Framework (Rassen et. al, 2013), which defines junctures along the

student pathway—connection, entry, progress, and completion at which students can face interruption (loss) or acceleration (momentum). Although empirical research with these frameworks, and particularly in combination, remains limited, this literature review will summarize and synthesize existing research to form the foundation of the study's qualitative exploration of the impact of institutional practices on transfer student pathways.

Finally, the literature is expanded to examine transfer-going and transfer-receptive cultures, emphasizing the shared responsibility of receiving and sending institutions in establishing effective environments that function to ensure transfer student success. This review, taken as a whole, synthesizes existing research regarding community college settings, the transfer process, credit transferability, and institutional practice. It offers a comprehensive background for the present study, attempting to discern what drives the success of community college transfer students with respect to earning a bachelor's degree, and further identifying critical areas deserving of research.

Community College Context in Higher Education

Community colleges are a cornerstone of the United States higher education system, and they represent a critical point of access for millions of postsecondary students (Dougherty & Townsend, 2006; Ortagus & Hu, 2019). Their low-cost, open-access, and workforce-development mission renders them an essential part of the United States higher education landscape (Milliron & Prentice, 2019; González et al., 2021). An understanding of the role of the community college within the general higher education context is a required backdrop to the investigation of the transfer experience and the issues students encounter in transferring into a four-year institution.

The community college system has also grown tremendously since its establishment in the early 20th century. Joliet Junior College, which was established in 1901 in the state of Illinois, initiated the community college movement by offering an affordable avenue for students who wished to advance their education without having to attend a four-year college (Levine & Van Pelt, 2021). During the Great Depression and post-World War II, community colleges experienced phenomenal growth, providing vocational and technical training, and thereby acting as an essential force for economic recovery and social mobility. The Carnegie Commission on Higher Education in the 1970s further solidified the commitment of the community colleges to open access, workforce preparation, and transfer preparation (Carnegie Commission on Higher Education, 1970).

Community colleges are now a fundamental component of the United States higher education system, offering gateways to baccalaureate degree attainment, workforce training programs, and lifelong learning (McKinney et al., 2012; Schudde & Brown, 2019). As community colleges attempt to juggle their multiple missions, though, they struggle to provide sufficient support for students who aim to transfer to four-year colleges. Although students enroll in community colleges in the interest of workforce training or career development, many—disproportionately those from underrepresented groups—apply with the intention of transfer to complete a bachelor's degree (Dougherty & Townsend, 2006).

Community colleges educate one of the most diverse populations in the higher education landscape. According to national data, students at community colleges are disproportionately comprised of women, students of color, first-generation college-goers, and students from low-income backgrounds (Community College Research Center, 2021; Crisp & Mina, 2012). Most of these students have obstacles that include minimal college preparation, work obligations,

caregiving responsibilities, and economic insecurity (NCES, n.d.). Their trajectory then significantly deviates from students who start their academic trajectory at four-year institutions.

The motivations for choosing a community college as a gateway to higher education are varied. Many students report that affordability, closeness to their homes, scheduling flexibility, and the ability to manage work and school are the main reasons they choose to attend a two-year college (Grosz, Kurlaender, & Stevens, 2021; Townsend, 2007). Others also choose community colleges due to their low levels of college readiness or as a steppingstone to ease subsequent transfer (Bragg & Durham, 2012). But for other students, community college is the only realistic choice for accessing higher education (Goldrick-Rab, 2010).

Navigating the Transfer Pathway

The process of transferring from community colleges to four-year universities is a complex and frequently intimidating one for students, especially those from underrepresented populations (Cadenas et al., 2018; Wood & Palmer, 2016). Scholars have worked to achieve a better conceptualization of the intricacies involved in this process, highlighting significant barriers that compound the challenges faced by transfer students in navigating higher education. Stempel and Handel (2024) describe the U.S. college landscape as being made up of some 4,000 institutions, each with its own approach to transfer policies and procedures. This lack of standardization creates a "transfer road that is murky, confusing, and unclear for students, particularly our most vulnerable students with limited or no 'college knowledge'" (p.1). The increasing recognition of these issues has made understanding and improving the transfer process a priority in higher education research, especially as the need to address disparities in degree completion for marginalized students becomes more urgent (Handel, 2013).

Complexities in the Transfer Process

Although processes for direct entry from high school to a four-year college and transferring from a two-year college appear similar, transfer students experience disparate and sometimes more challenging issues (Handel, 2013). Whereas students in both paths need to take general education coursework, search for potential colleges, apply to colleges, and select a university, transfer students need to navigate additional layers of complexity such as credit transfer policies, disparate admission requirements, and university bureaucracies (Wang, 2016).

One of the most significant obstacles facing prospective transfer students is that they receive no systematic advising during the application process (McKay et al., 2021; Anyinam et al., 2020). Compared to first-time college applicants, who typically have access to both high school counselors and college prep programs, community college students most often turn to informal networks—such as peers, family members, and online searches—to get information on transfer possibilities (Flaga, 2006). This reliance on informal sources reflects gaps in institutional support, leaving many students without clear direction on how to navigate the transition (Cheung et al., 2021).

Inadequate advising at both community colleges and four-year institutions exacerbates these challenges. Jabbar et al. (2020) note that many community college students are juggling financial struggles, family obligations, and personal challenges, all of which threaten to derail academic progress and transfer aspirations. Similarly, Sandoval-Lucero et al. (2023) highlight bureaucratic barriers, such as confusing articulation agreements and inconsistent credit transfer policies, which frequently leave students feeling overwhelmed and discouraged. Without strong, proactive advising and institutional transparency, students struggle to make informed decisions, leading to time delays or abandoning their transfer aspirations.

Inconsistencies in Transfer Policies and Requirements

One of the most exasperating aspects about the transfer process is the inconsistency in admissions requirements among various four-year universities. Transfer students also must contend with varying GPA requirements, credit transfer maximums, and general education requirements, all of which can differ extensively according to the receiving institution (Wang, 2016). For students who have already selected a major, the exercise is even more complicated, as they also must ensure that their prerequisite courses are admissible to their intended field of study.

The lack of standardization in transfer policies presents a major obstacle to degree completion. Students who are not properly informed and given clear institutional guidance end up enrolling in non-transferring courses by error, thereby delaying their academic momentum and exacerbating financial hardship (Schudde et al., 2021). Studies have consistently demonstrated that community college students who do not have adequate and continuous institutional support experience significant challenge in comprehending transfer policies and institutional procedures. Such students tend to have bureaucratic barriers that render it hard for them to transfer to four-year colleges (Schudde et al., 2021).

Moreover, most students experience challenges in obtaining accurate and current information regarding credit transfer policies, leading to misinformed academic planning and unjustified course registration, thereby prolonging their time to degree (Allen et al., 2014; Bragg, 2020; Jain et al., 2011). One of the significant barriers that confronts transfer students is comprehending transfer tools such as articulation agreements. These agreements are meant to establish open pathways between two-year and four-year institutions; however, they tend to exhibit complexity and are poorly communicated to students (Fincher et al., 2014). In the

absence of sufficient institutional support and proactive advising, transfer students may feel frustrated and confused, which further might affect their persistence and success in college.

The Adaptation of Transfer Students: Challenges and Adjustments

Transfer from community colleges to four-year colleges is a complex set of challenges encountered by transfer students as depicted through an extensive body of literature. Such issues arise from academic expectation disparities, societal integration, and institutional support mechanisms that exist between the two learning environments (Laanan, 2001; Lopez & Jones, 2016; Miguel & Gates, 2021; Rhine et al., 2000). Even as transfer students bring with them academic and social experience from their two-year college backgrounds, their transition to four-year colleges and universities is oftentimes marked by significant challenges that affect their persistence and success.

Adaptation to New Academic and Social Environments

Transfer students tend to assume that the four-year institution's cultural context will be like that of their community college, but when this is not the case, their academic and social adjustment can be negatively impacted (Laanan et al., 2010). The transition requires them to familiarize themselves with a new physical campus, institutional terminology, and distinct academic and registration protocols (Chin-Newman & Shaw, 2013; Grites, 2013). A key challenge in this adjustment process is the sense of anonymity that transfer students tend to feel. Grites (2013) developed the notion of an "invisible peer group," where transfer students perceive that their peers are native students who are better acquainted with the institution, thereby making them feel more isolated. Most transfer students are reluctant to reveal their transfer status to students, staff, or faculty members, usually due to a perceived stigma about their academic

capabilities (Laanan et al., 2010; Shaw et al., 2018). This reluctance can even inhibit their potential to develop strong academic and social relationships.

Compounding these difficulties, transfer students frequently choose not to participate in orientation programs and engagement initiatives tailored specifically for their needs. Many students hold the belief that they do not require these resources, assuming they possess the ability to navigate the transition autonomously (Grites, 2013). However, avoiding these structured support systems can leave students disconnected from their new institution and unaware of available resources, ultimately making their adjustment more difficult.

Transfer Shock: Challenges in the Transition

Transfer shock—a noticeable, temporary decline in GPA following transfer from a community college to a four-year college—has long been recognized as a significant barrier to academic success (Townsend & Wilson, 2009; Lopez & Jones, 2016). Initially, studies attributed this phenomenon primarily to differences in academic rigor, a faster-paced curriculum, and shifting faculty expectations (Grites, 2013; Lopez & Jones, 2016). Yet, there is now a substantial body of literature that implies transfer shock is a complex issue, both caused by institutional structures and the transfer process itself. For example, Hodara et al. (2017) and Zhu (2022) emphasize the importance of successful articulation policies and smooth credit mobility in mitigating transfer shock by enabling students' previously earned credits to be readily transferred into their new degree programs. McKay et al. (2021) also support this perspective by demonstrating that initiatives exist that minimize barriers, thereby alleviating the short-term academic disruptions that typify transfer shock. Clovis and Chang (2019) highlight that interruptions in academic momentum, as reflected in changes in GPA and credit accumulation,

are long-term determinants of degree attainment and thus link transfer shock to graduation outcomes.

In addition to such structural factors, social support systems become a fundamental component in mitigating the consequences of transfer shock. Reeves et al. (2022) and Tucker and Miller (2020) demonstrate that near-peer mentorship, along with good support networks, facilitates the development of a sense of belonging and assists in the adjustment process. Ivins et al. (2017) offer a theoretical framework founded on adult transition theory that additionally describes the necessity for both personal and institutional support in surmounting the challenges wrought by transfer shock. Taylor and Jain (2017) and Berhane et al. (2024) also indicate that the adverse effects of transfer shock are especially evident among underrepresented students, with a recommendation for specific support services to rectify systemic inequities.

The research shows that transfer shock is not merely an academic hiccup, but a multifaceted interaction of curricular, institutional, and social dynamics. Mitigating its effect requires far-reaching reforms, possibly including strong articulation agreements, proactive advising, strengthened mentorship programs, and inclusive institutional practices. This synthesis of the literature underscores the urgent call for targeted interventions to assist transfer students so that they maintain academic momentum and achieve their bachelor's degrees.

Social Integration and Sense of Belonging

Social integration is a critical component of transfer student success; however, many transfer students have difficulty establishing a sense of belonging on their new campus. Unlike first-time, first-year students, who create social networks early in their collegiate life, transfer students enter a setting where social networks have had time to develop and may not readily integrate (Jackson & Laanan, 2015; Chin-Newman & Shaw, 2013). Mattanah et al. (2012)

conceptualize loneliness in three dimensions: intimate loneliness, which they describe as the absence of close personal relationships, such as friendships or romantic relationships; relational loneliness, which is the absence of larger social networks such as family and community relationships; and collective loneliness, which is the absence of membership in a larger social order, such as student groups or campus communities.

Community college transfer students are especially at risk for all three forms of loneliness, as they undergo the disbanding of their already established support networks, including intimate friendships, family, and academic communities, during the transfer process (Kearney et al., 2018). Research indicates that Latinx students find this transition process especially challenging, as many hail from close-knit community-based cultures where familial support is at the center of their learning processes (Harris, 2017). Research shows that enhancing meaningful engagement among transfer students and peers, faculty, and staff is among the best means of addressing feelings of loneliness as well as helping improve students' belonging (Shaw & Chin-Newman, 2017; Xu et al., 2017).

Navigational capital or having the skill and knowledge to successfully navigate an institutional environment, is a further key area in the success of transfer students (Davies & Casey, 1999). Transfer students often have difficulty identifying campus resources, comprehending academic policies, and conforming to new institutional expectations (Jackson & Laanan, 2015; Xu et al., 2017). Without sufficient guidance from faculty, staff, or peers, students can feel lost and disconnected from their new institution (Eggleston & Laanan, 2001; McGowan & Gawley, 2006). However, transfer students who receive structured support, such as targeted programming and peer mentorship, report significantly higher levels of confidence and satisfaction with their transition (Shaw & Chin-Newman, 2017; DeWine et al., 2017).

Staff, Faculty, and Peer Perceptions of Transfer Students

The collective attitudes of staff, faculty, and peers towards transfer students are instrumental in defining the transfer experience overall. Researchers have indicated that staff tend to have lower expectations of transfer students than their local peers, a sentiment that has been corroborated by the research conducted by Tobolowsky and Cox (2012) and Ishitani and McKitrick (2010). These researchers found that these perceptions led to disengagement and prevented academic integration. These biases are reinforced by institutional policies that, for instance, postpone class registration or provide less extensive orientation for transfer students, thereby conveying that their success is not a priority. Zilvinskis and Dumford (2018) assert that negative faculty attitudes can impede access to high-impact practices, thereby restricting transfer students' engagement in enriching learning experiences. Further, Wood and Palmer (2016) illustrate that encouragement from supportive faculty members and warm peer environments are crucial in promoting both academic and social integration, particularly for underrepresented groups. Echoing these findings, Labrague et al. (2015) and Kesici and Çavuş (2019) emphasize the need to develop relationships and welcoming faculty attitudes towards student diversity, which can lead to more inclusive and supportive learning environments for transfer students. Cumulatively, these studies illuminate the ways that both explicit biases and subtle institutional processes can work to exclude transfer students socially and reduce their academic engagement, ultimately impacting their advancement towards degree attainment.

Institutional policies such as requiring transfer students to register later than their native peers or providing less comprehensive orientation programs, signal that these students are not a priority. Daddona et al. (2019) contend that the lack of investment in programs designed for transfer students—such as mentoring, advising, and customized orientation—is likely to

marginalize these individuals, thereby hindering their access to valuable resources. The absence of support adversely affects Transfer Student Capital development because, as Laanan et al. (2010) point out, in the absence of early and comprehensive engagement, students are deprived of the essential academic, social, and cultural capital required for their success. Additionally, Cepeda et al. (2021) mention that insufficient institutional support during times of transition impedes the development of robust social networks. Additionally, Zilvinskis and Dumford (2018) demonstrate that constraining policies bar transfer students from engaging in high-impact educational practices. By way of comparison, Wang et al. (2020) highlight the prominent benefit of early access to institutional resources and facilities, noting that when community college students get involved with major support services—advising centers, libraries, tutoring labs, and student life offices—early after transfer, they are more likely to have an easier academic and social transition. This early contact assists students in developing a sense of belonging, obtaining important information, and creating habits that foster persistence and achievement at the four-year college. Furthermore, studies conducted by Xu et al. (2018) and Ogilvie & Knight (2019) illustrate that effective transfer partnership models and orientation programs with an inclusive strategy have the potential to greatly foster integration and participation. Cumulatively, these findings underscore the imperative for forward-looking and comprehensive institutional policies to establish an environment in which transfer students can acquire the requisite capital to be successful in completing their bachelor's degree.

While some of the issue is based in faculty and institutional bias, peer perceptions exacerbate the challenges confronting transfer students. For example, Alexander et al. (2009) indicate that native students at selective universities sometimes perceive transfer students as being less academically capable—a process termed "transfer rejection"—which may result in

social isolation and impede the formation of supportive peer networks (Flaga, 2006). Extending this concept, Teshera-Levye et al. (2023) illustrate that if transfer students perceive their peers to be more academically capable, their own self-efficacy will be diminished, thus negatively influencing their transition experience. Paton et al. (2019) emphasize that underrepresented students often enter four-year institutions with apprehensions about peer acceptance, underscoring the crucial role of positive peer dynamics in fostering social integration and engagement. Further, Evans and Rubin (2021) add that perceived social differences could also hinder working-class transfer students from developing the relationships that would ensure successful integration. Hearn (2018) presents evidence demonstrating that negative peer attitudes discourage community college students from entertaining transfers to begin with. Though Jabbar et al. (2019) point out how general transfer student experiences are framed by expectations regarding potential peer assistance at potential transfer institutions, these studies indicate that peer attitudes play an integral role in defining academic identity, social integration, and general success of transfer students in completion.

Credit Loss in the Transfer Process: A Barrier to Degree Completion

Credit loss is a substantial barrier to degree attainment in a timely manner for community college transfer students. Studies repeatedly show that credits earned at community colleges are often not highly recognized by four-year colleges, either being completely ignored or accepted only as elective credits. This forces students to retake courses, thus prolonging their academic trajectories (Hodara et al., 2017; Monaghan & Attewell, 2015). Hodara et al. (2017) also reveal that, despite mechanisms to facilitate credit mobility, students lack proper guidance to enroll in courses that can help them join their intended fields, resulting in loss of time and money. Giani (2019) also reveals that credit loss differs widely by state, with students in certain states losing

more of their credits compared to others. Meanwhile, the Government Accountability Office (GAO) reports an average loss of up to 43% of credits, thereby underlining the severity of the issue (Logue et al., 2023).

Credit loss not only postpones graduation but also imposes considerable financial costs on students, especially those from underrepresented or low-income backgrounds, thus exacerbating current education disparities (Strempel, 2024; Bidwell, 2014). Conversely, Zhu (2022) demonstrates that reforms to simplify transfer processes can effectively decrease credit loss by as much as 36%, thus increasing graduation rates. Proactive advising is also emphasized in research literature; Preuss et al. (2023) note that early and individualized advising can make transfer students aware of how their accumulated credits fit into their new programs, hence cushioning against the adverse impact of credit loss. Additionally, Fink and Jenkins (2017) note that misalignments between transferred credits and degree requirements may force students to accumulate excess credits, further delaying their path to degree completion.

Additional complications exist with regards to developmental coursework, as many community college students are taking remedial courses that are not accepted by four-year colleges, thus continuing the problem of credit loss and disproportionately impacting low-income students (Bailey & Cho, 2010; Hodara et al., 2016). The concept of credit mobility emerges as a critical factor in enabling transfer success. Schudde et al.'s (2022) research and the evidence of reverse credit transfer policies discussed by Giani (2019) indicate that when there are strong articulation agreements and reverse transfer policies at educational institutions, students are more likely to preserve the credits that they have gained. This preservation not only brings them closer to the completion of a bachelor's degree but could also pave a path towards gaining an associate's

degree following the transfer. These investigations underscore the powerful impact credit loss has on the transition of transfer students from community colleges to four-year colleges.

The Impact of Articulation Agreements on Transfer and Degree Completion

Articulation agreements (AAs) are formal collaborations between two-year and four-year colleges, aimed at easing the transfer of academic credits, with the goal of making student transitions smoother and reducing credit loss (Miller, 2013; Montague, 2012). These agreements exist at various levels—course, program, or statewide—and are designed to enhance transfer efficiency, ensuring students receive credit for prior coursework upon transitioning to a four-year institution (Bers, 2013; O'Meara et al., 2007; Worsham et al., 2021).

Although articulation agreements have been widely adopted throughout the United States, their effectiveness remains debated within the research community. The effect of articulation agreements is usually constrained by differing advising, faculty buy-in, and availability of the agreements. Therefore, students continue to experience considerable credit loss, which, subsequently, delays graduation and adds costs (Giani, 2019; Monaghan & Attewell, 2015; Taylor, 2019). Thus, researchers contend that for articulation agreements to reach their full potential, they must be accompanied by widespread institutional collaboration, explicit communication, and proactive advising (Dowd et al., 2013; Zhu, 2022). The collection of research on articulation agreements underscores that although these agreements can play a substantial role in elevating transfer and degree completion rates, their effectiveness ultimately hinges on the overall integration of supportive policies and practices within the institutional environment.

Overall, the process of adjustment for transfer students from community colleges is complicated and multi-dimensional, with academic, social, and structural issues being the most

significant concerns to influence their transition and progress towards degree attainment. From adapting to new institutional contexts and managing transfer shock to negotiating obstacles pertaining to social belonging, peer attitudes, and loss of credits, students are often forced to re-make their identity and sense of place in a new academic setting. Though specific institutional practices and partnerships—proactive advising, articulation agreements, and early exposure to campus services, for instance—have demonstrated potential to foster transfer success, consistency and gaps in access remain. Cumulatively, these findings stress the pivotal role of institutional culture, policy, and support in framing transfer student experiences. This literature review provides the backdrop for this study's use of both the Loss/Momentum Framework and the theoretical model of Transfer Student Capital (TSC) in examining how institutional arrangements impact critical phases of the transfer process and how students develop and use the academic, social, and cultural resources necessary to persist and succeed in a four-year environment.

Transfer-Going and Transfer-Receptive Culture

Over the past decade, scholars have increasingly emphasized the mutual responsibility of sending and receiving institutions in ensuring the smooth transitions of transfer students (Gardner et al., 2021; Hilson, 2018; Rodriguez & Kerrigan, 2016). This emphasis extends beyond academic readiness to encompass transfer policies, transition experiences, and institutional culture, which all significantly contribute to student persistence and degree attainment.

A transfer-going culture is characterized by institutional partnerships, policy, and programming that actively encourage student transfer (Hilson, 2018). It encompasses a proactive approach where community colleges normalize the transfer process, provide clear pathways, and

engage students in structured advising and academic planning. Complementary to this is the concept of a transfer-receptive culture, which focuses on the receiving institution's responsibility in fostering an environment where transfer students can thrive (Herrera & Jain, 2013). This model incorporates purposeful outreach, resources, and institutional policies that address academic and social integration of transfer students. Most recently, the term "transfer-friendly" has become synonymous with a culture that establishes an integrated connection between the two institutions to enhance the success of transfer students (Gardner et al., 2021).

Scholars have identified several elements of a transfer-receptive culture. An institutional commitment to transfer students needs to be embedded in the institutional mission, particularly the recruitment, retention, and graduation of underrepresented students (Herrera & Jain, 2013). This commitment should be complemented by working in tandem with the mission of the community colleges by providing well-defined pathways, outreach programs, and student support services. Transfer-friendly colleges also make sure that the students are provided with focused academic and financial assistance. In addition to institutional commitment, there is increased awareness that transfer students possess rich lived experiences that are valuable to consider, especially as they navigate complicated transitions (Zuckerman & Lo, 2021). Providing transfer students opportunities for assessment and feedback regarding their experiences can also shape policy to improve transfer success.

The distinct demographics of transfer students present challenges that are different from first-time, first-year students. Transfer students commonly experience academic and social integration challenges, which can impact their sense of belonging and persistence at the receiving institution (Nunez & Yoshimi, 2017; Owens, 2010). As outlined above, most students find the conventional methods employed to assist first-year students—welcome programs, campus

engagement activities, and first-year seminars—to be inappropriate for addressing the unique concerns of transfer students (Miller, 2013; Townsend & Wilson, 2006; Wang, 2009). Research indicates that when transfer students experience welcoming campus environments that appreciate their needs, they are as likely to be successful as native students (Melguizo et al., 2011).

Targeted programming designed to establish early connections with faculty, staff, and classmates has been demonstrated to enhance the retention of transfer students, including those from historically underrepresented populations (McCall & Castles, 2020; Wilson, 2014). Research indicates that African American and Latino transfer students who are engaged with their institution through intentional interactions are more likely to persist and complete their degrees (Reyes, 2011). These results suggest that the development of a sense of belonging through programs specifically targeting transfer students can have a profound impact on their success.

Institutions that successfully support transfer students often implement recruitment and orientation programs that are specifically designed to address their unique needs (Zilvinskis & Dumford, 2018). Research has shown that transfer students benefit more from targeted orientation programs that give them clear guidance on academic policies, credit transfer, and social integration opportunities (Smith & Aken, 2020; Ogilvie & Knight, 2019). Conversely, when transfer students are included in general first-year orientations, they often experience feeling overlooked, as these programs usually focus on information that does not align with their unique needs (Harrick & Fullington, 2019). Colleges and universities that employ targeted engagement strategies—like mentorship programs, transfer student learning communities, and structured involvement activities—have higher rates of transfer student retention and degree attainment (Chamely-Wiik et al., 2021). Faculty and staff play a critical role in reducing transfer

shock and facilitating academic integration (Lopez & Jones, 2016). Students who develop close relationships with faculty members are more likely to report increased confidence in their academic skills, resulting in persistence and success (Ivins et al., 2017).

Within a transfer-receptive culture, academic advising is not only a personalized support mechanism but also a critical institutional practice that signals a commitment to transfer student success. Studies by Jackson and Laanan (2015) and Lee and Schneider (2018) indicate that proactive, ongoing, and tailored advising is closely linked to higher retention and degree completion rates. In contrast, when advising is inconsistent or insufficient—prompting some students to resort to self-advising—this can result in credit loss and delayed graduation (Scott-Clayton, 2011; Hayes et al., 2020). Institutions that foster collaborative advising models between community colleges and four-year institutions, as recommended by Allen, Smith, and Muehleck (2014), create a cohesive support network that enhances transfer student integration and reinforces the overall transfer-friendly environment.

Beyond individual interactions, faculty engagement is integral to establishing a broader transfer-receptive culture that supports student integration and success. In such environments, transfer agents—comprising both dedicated staff and faculty—provide essential guidance and advocate for transfer students throughout the transition process (Bensimon & Dowd, 2009; Fay et al., 2022). Research by Lundberg (2014) indicates that when transfer students participate in meaningful faculty interactions, they are better positioned to navigate academic challenges and build a sense of belonging. Moreover, faculty attitudes significantly shape the overall campus climate for transfer students. Lopez and Jones (2016) note that negative stereotypes about the academic preparedness of transfer students can hinder their integration; however, when professors actively support these students through mentorship, research collaborations, and

increased availability, transfer students experience enhanced academic integration and improved performance (Han & Rideout, 2022; Cooper et al., 2018). Thus, institutions that foster a transfer-receptive culture—characterized by proactive, inclusive faculty practices—create an environment in which transfer students can thrive and ultimately earn their bachelor's degrees.

Institutions must make transfer students a priority as a natural part of their student population and not an afterthought in student success initiatives (Gardner et al., 2021). Research emphasizes that institutions that allocate resources to transfer students, outline clear academic trajectories, and employ purposeful contact plans optimize such students' prospects of staying, graduating, and experiencing a sense of belonging (Fay et al., 2022). Literature offers a glimpse into potential areas of subsequent research that can examine best practices to improve collaboration among universities and community colleges and examine the effect of institutional actors on the experience of transfer students (Felix, 2018). Furthermore, additional research could analyze how engagement programs achieve such gains in retention and degree completion rates, especially among students from historically underrepresented groups (Tovar, 2014).

By adopting a culture that values the significance of transfer students and actively facilitates their transition, institutions can pave the way to more even pathways to the attainment of bachelor's degrees and guarantee that students who start their education at a community college have the same levels of success available to them as their university-native peers.

Theoretical Framework

By incorporating the TSC framework into the Loss/Momentum Framework the study investigates further how institutional practice influences students' accumulation and deployment of capital at points across their learning pathway.

Transfer Student Capital (TSC): Theoretical Framework Overview

The transition from community college to a four-year institution is a multifaceted process influenced by academic preparation, institutional structures, and social integration. Research has consistently shown that students' experiences at community colleges significantly shape their persistence and success post-transfer (Ingram Hayt, 2018; Laanan, 2007; Moser, 2012). Whether academic, social, or cultural, these experiences contribute to the development of self-efficacy and readiness for navigating a four-year university environment.

The concept of Transfer Student Capital (TSC), developed by Frankie Santos Laanan (2004, 2007), offers a comprehensive framework to understand how students accumulate the knowledge, skills, and networks needed for successful transfer. Grounded in human and social capital theories, TSC refers to both the intentional and unintentional learning that occurs through academic advising, peer interaction, institutional engagement, and classroom experiences.

Laanan (2004, 2007) identified four core dimensions of TSC:

1. Student background and transfer intentions – academic preparation, personal motivation, and socioeconomic context.
2. Community college experiences – faculty relationships, campus involvement, and academic rigor.
3. Formal knowledge acquisition – information and guidance from advisors, transfer centers, and institutional services regarding degree requirements and articulation agreements.
4. Receiving institution expectations and experiences – student expectations, perceived sense of belonging, and the ability to adapt to new academic and social cultures.

These dimensions collectively shape how students prepare for, experience, and adjust to the demands of a four-year college environment. As Laanan et al. (2011) describe, TSC is "the manner in which community college students accrue knowledge to negotiate the transfer process" (p. 177).

In advancing the TSC framework, Laanan et al. (2010) stressed the importance of contextualizing students' experiences within the structural and cultural realities of receiving institutions. Their work emphasized that while transfer students may arrive with substantial academic and social capital, their success is contingent upon how well these assets are recognized, supported, and cultivated post-transfer.

To empirically examine TSC, Laanan developed the Laanan Transfer Student Questionnaire (L-TSQ)—a survey instrument measuring student background, transfer preparation, and post-transfer adjustment. This tool has been widely used in quantitative research to identify factors influencing transfer student success.

Building on this work, Moser (2012) refined the L-TSQ by adding constructs such as faculty confirmation, student motivation, and organizational behavior—components that illustrate the interactive relationship between student agency and institutional structures. These additions expanded the framework's capacity to capture both supports and barriers in the transfer experience.

Despite this robust quantitative application, there remains a notable lack of qualitative research using TSC as a guiding framework. The lived experiences of transfer students—their stories, reflections, and interpretations of navigating new academic landscapes—are often missing from the literature. This study aims to fill that gap by centering student narratives. In doing so, it provides a deeper understanding of how Transfer Student Capital is accumulated,

understood, and enacted during the critical transition from community college to a four-year institution.

Faculty-Student Interaction and Academic Persistence

A key element of Transfer Student Capital (TSC) is the direct interaction between faculty and students, which has been shown to be one of the strongest predictors of transfer student persistence and success (Lopez & Jones, 2016; Moser, 2013). When community college students engage in both formal and informal discussions—whether it's about coursework, career goals, or opportunities for research—they build the academic self-confidence and problem-solving skills necessary for a smooth transition. For instance, Lopez and Jones (2016) found that mentoring relationships developed during the community college years equip students with better coping mechanisms when facing academic challenges at four-year institutions. Similarly, Barnett (2010) demonstrates that strong faculty bonds help students create supportive academic networks, while Moser (2013) provides evidence that structured faculty collaboration positively influences post-transfer GPAs. Collectively, these findings underscore the critical role of deliberate faculty engagement in developing TSC, thereby enhancing students' self-efficacy and overall academic persistence.

The Role of Advising and Institutional Support in Building TSC

Academic advising is a fundamental component of Transfer Student Capital (TSC), providing community college transfer students with the knowledge and strategies required for a successful transition to a four-year institution. Research by Hayes et al. (2020) demonstrates that pre-transfer advising significantly bolsters students' self-efficacy and equips them to navigate complex institutional policies, course selection, and transfer articulation agreements. When advising is structured and integrated into transfer programs, as highlighted by Moser (2013),

students develop robust navigational capital—allowing them to effectively decipher and utilize available academic resources. However, inconsistencies in advising quality—where conflicting or inadequate guidance leads to enrollment in non-transferable courses—can erode this capital and extend students' academic pathways (Allen et al., 2014; Schudde et al., 2021).

The Influence of Social and Cultural Capital on Transfer Success

Apart from academic preparation, transfer students must adapt to a new social and cultural environment that is quite distinct from that of the community college. Social capital theory, as articulated in the literature in the context of transfer students, highlights the importance of relationships between peers, professors, and counselors in facilitating student success (Cipollone & Stich, 2017). Research indicates that students who are part of campus clubs, peer mentoring groups, or transfer student organizations are more likely to form a sense of belonging at the new institution, which in turn enhances their persistence (Holland et al., 2012; Xu et al., 2017).

Mattanah et al. (2012) present three dimensions of loneliness that transfer students may endure: (1) intimate loneliness, or the absence of close friends and mentors; (2) relational loneliness, which happens as a consequence of losing extended social networks; and (3) collective loneliness, which happens because of insufficient belonging to the greater university community. Community college transfer students, especially students of color and first-generation students, experience this type of social isolation disproportionately strongly (Kearney et al., 2018; Harris, 2017).

Research on TSC indicates that purposeful programming in four-year institutions—made up of transfer student orientations that are specialized, peer mentoring, and social integration programs—can reduce the adverse impacts of isolation and transfer shock (Shaw & Chin-

Newman, 2017; Lukszo & Hayes, 2019). Baker (2016) contends that early interaction with campus life and faculty mentorship can develop a sense of belonging for transfer students, thereby enhancing their academic and social integration.

Bridging the Research Gap: The Need for Qualitative Investigation

While the Laanan Transfer Student Questionnaire (L-TSQ) has been widely used to measure transfer students' experiences quantitatively, there is a notable gap in qualitative studies exploring students' narratives regarding the sources and application of TSC in their transfer journey. Moser (2012) took Laanan's work further by expanding the L-TSQ to introduce additional constructs like faculty confirmation, student motivation, and organizational behavior to improve the contextual understanding of the students' experience. However, existing literature lacks a qualitative in-depth examination of how students personally interpret and implement TSC in order to overcome institutional barriers.

Maliszewski, Lukzo, and Hayes (2020) contend that a more qualitative, student-centered approach is needed to completely comprehend how transfer students construct confidence and self-efficacy. The research demonstrates that students acquire TSC from various sources, such as peer networks, family support, and institutional services, and these sources influence their academic persistence differently. Similarly, Baker (2016) and Jabbar et al. (2019) discovered that family encouragement, despite the lack of clear academic information, is a significant facilitator of students in the transfer process.

Mapping Yosso's Community Cultural Wealth to Transfer Student Capital

Whereas Transfer Student Capital (TSC) addresses institutional knowledge, academic readiness, and self-assurance students in community colleges acquire to facilitate their transfer to a four-year college (Laanan, 2004, 2007), Yosso's (2005) Community Cultural Wealth (CCW)

model broadens the understanding of "capital" by placing at its core those abilities and assets of Students of Color and Communities of Color that continue to be unseen in prevailing (deficit-based) frameworks.

Yosso identifies six forms of cultural capital: 1)Aspirational capital – retaining hopes and dreams for the future in spite of obstacles; 2)Navigational capital – social skills to navigate social institutions; 3)Social capital – networks of people and community assets; 4)Linguistic capital – language of communication and heritage language proficiency; 5)Familial capital – home and local area cultural knowledge; 6)Resistant capital – oppositional behavior that resists inequality, skills and knowledge acquired through it.

Researchers have posited that TSC can be supplemented or retheorized through the application of CCW, particularly when studying first-generation, low-income, or racially minoritized transfer students. While TSC focuses on institutional knowledge and preparedness, CCW enables scholars to also account for cultural, social, and community-based ways of knowing that students are drawing upon—such as peer support, familial encouragement, or strategies for surviving exclusionary institutional environments. For example, Jain, Herrera, & Bernal (2011) and Jain, Lucero, & Bernal (2017) have called for the integration of CCW into transfer research to challenge the narrow definition of preparedness that can only be measured in institutional terms. This hybridized framework assures that students don't just arrive with transfer "know-how" acquired through advising or courses but also arrive with deeply rooted cultural strengths and experiential wisdom that allow them to succeed and persist through the transfer process.

The Loss/Momentum Framework

The Loss/Momentum Framework (LMF), developed by the Completion by Design initiative (Rassen et al., 2013), provides a structured lens to examine how students experience their postsecondary journey in phases: connection, entry, progress, and completion. Originally designed to identify where students either gain momentum or experience setbacks, the framework has become especially relevant for understanding systemic barriers and supports along the transfer pipeline.

Each phase of the LMF represents a crucial transition point:

- Connection: Initial interactions with the institution, including recruitment, advising, and outreach efforts.
- Entry: Students' first experiences on campus, including orientation, credit evaluation, course registration, and integration into the academic and social environment.
- Progress: The period of academic momentum where students engage with coursework, faculty, and campus resources to move closer to degree attainment.
- Completion: The final stage where students finalize degree requirements, prepare for graduation, and transition into careers or further education.

At each phase, students encounter both momentum points—such as strong advising relationships, peer networks, and streamlined transfer pathways—and loss points, including unclear articulation agreements, credit loss, financial strain, and lack of belonging. For community college transfer students, these touchpoints can significantly shape their ability to persist.

This study incorporates the Loss/Momentum Framework to better understand how institutional structures, support services, and critical moments influence transfer students' ability

to persist toward degree completion. The framework enables the researcher to map both challenges and turning points in participants' narratives, capturing the nuanced ways institutions shape the transfer experience.

A defining feature of the Loss/Momentum Framework is its emphasis on institutional responsibility rather than student deficit. It urges colleges to evaluate the underlying policies, practices, programs, and processes that influence student success. For instance, policies might include placement testing rules, practices could refer to contextualized learning approaches, programs may involve early alert systems, and processes include admissions, financial aid, and registration systems (Rassen et al., 2013). When designed intentionally, these structures create momentum; when fragmented or unclear, they contribute to loss.

Application to Community College Transfer Students

While originally conceptualized to support completion initiatives within community colleges broadly, the LMF has proven especially relevant for community college students transferring to four-year institutions. Research highlights that the transfer process itself is often fraught with systemic barriers, making it a rich context for applying the framework (Jenkins & Fink, 2016; Schudde & Dougherty, 2018).

Jenkins and Fink (2016) identified transfer as a "leaky pipeline," noting that although 80% of community college entrants aspire to earn a bachelor's degree, only 14% achieve it within six years. A significant portion of this loss occurs in the progress-to-completion phase, where unclear major pathways, inadequate advising, and credit loss are common challenges. Similarly, a 2023 Government Accountability Office report found that students lose an average of 43% of earned credits upon transferring, a striking indicator of systemic inefficiency (Logue et al., 2023).

Scholars such as Hodara et al. (2017) and Zhu (2022) have shown that momentum can be restored through strong articulation agreements, course alignment, and early advising. Wang et al. (2020) emphasized the importance of early access to institutional resources—such as tutoring, advising, and student services—which serve as early momentum points and ease the transition process for incoming transfer students.

Further advancing the framework, Nahlik, Hudson, and Nelson (2024) applied the LMF to a qualitative study of community college transfer students. Their findings reinforced the relevance of the framework by distinguishing between institutional supports that propel students forward (e.g., coordinated advising, faculty engagement, and clear communication) and barriers that hinder progress (e.g., policy confusion, advising gaps, and financial aid challenges). The authors underscore the importance of developing transfer-receptive cultures, emphasizing that transfer success is contingent not solely on student effort but on institutional design and responsiveness.

Equity-Centered Perspectives and Limitations

A growing body of literature advocates for using the LMF in conjunction with equity-oriented frameworks. Jain, Herrera, and Bernal (2011), as well as Taylor and Jain (2017), argue that the LMF should be applied in ways that expose structural inequities rather than focusing solely on student shortcomings. These scholars propose integrating asset-based models such as Yosso's (2005) Community Cultural Wealth to highlight the resilience and capital that historically marginalized students bring to the transfer process. This approach helps reframe "loss" not as student failure but as an institutional failure to value and leverage students' existing strengths.

Despite its conceptual value, some critiques of the LMF note that it has been underutilized in qualitative studies that explore students' lived experiences. While the framework maps procedural and structural processes well, it often lacks attention to how students interpret, navigate, and respond to these experiences. Scholars such as Reeves et al. (2022) and Berhane et al. (2024) advocate for incorporating student narratives to enrich the application of the LMF and capture more nuanced understandings of how institutional practices are internalized.

The Loss/Momentum Framework offers a powerful lens for diagnosing and addressing systemic barriers in postsecondary education, particularly in the context of community college transfer. By identifying specific points of loss and designing interventions that foster momentum, institutions can better support transfer students through the critical phases of their academic journey. When applied through an equity lens and complemented by qualitative inquiry, the framework offers valuable guidance for creating more just student-centered educational environments.

Conclusion of Literature Review

In conclusion, the literature review has illuminated the multifaceted nature of the community college transfer experience. It has highlighted the role of community colleges as an entry point for underrepresented and economically disadvantaged students, as well as identified the problems such students encounter in the process of transfer—e.g., conflicting policies, loss of credits, poor advising, and transfer shock. The review also emphasizes the need to create supportive transfer-going and transfer-receptive cultures that are essential in facilitating seamless transitions and student success. One of the most significant findings emerging from this review is the relevance of Transfer Student Capital (TSC) in explaining how students accumulate and utilize academic, social, and cultural capital to navigate institutional barriers and achieve degree

attainment. In addition to TSC, this study also draws on the Loss/Momentum Framework to analyze when and how students encounter key moments of progress or disruption throughout the transfer process. Together, these frameworks provide a complementary lens for understanding both the internal assets students bring with them and the structural conditions that either support or hinder their momentum toward completion.

These findings provide insight into significant gaps in our qualitative knowledge regarding the experiences and articulations of transfer students concerning their trajectories. To address these gaps and answer the research questions, the following methodology chapter provides an elaborate discussion of the narrative inquiry methodology underpinning this research. In this chapter, the rationale for the utilization of narrative inquiry will be explained, the research design will be outlined, and data collection and analysis procedures to be used in attempting to capture the lived experiences of community college transfer students in a complete and systematic way will be described.

CHAPTER 3: Methods

This chapter delineates the research methodology used in this study, which investigated the lived experiences of community college transfer students who were close to graduating with their bachelor's degrees at a flagship public university. The chapter starts with a rationale for the utilization of narrative inquiry as the overarching methodological approach, followed by a step-by-step description of the research design, data collection, and data analysis processes. The chapter ends with its ethical issues and limitations. The methodology selected was compatible with the research aims and objectives, which focused on understanding the personal, social, and institutional factors influencing the persistence and success of community college transfer students. The study specifically examined how students nearing degree completion at a four-year college interpreted and described the influence of Transfer Student Capital on their academic persistence, social integration, and baccalaureate degree completion. It also analyzed the loss and momentum points students defined along their transfer trajectory and discussed how these points shaped their progress toward degree completion.

The purpose of this study was to depict the lived experiences of transfer students and to identify the factors participants perceived as most significant to their success in earning a baccalaureate degree. A major focus of the study was on understanding the students' experiences as they began their college journey at a community college, navigated the transfer process, transitioned to a four-year institution, and pursued success in obtaining their degree. The data gathered through this study added to the understanding of transfer students by presenting their experiences in their own words and highlighting the commonalities that threaded through their stories.

The primary research questions of this research study are:

1. How do community college transfer students nearing degree completion at a four-year institution perceive and describe the role of Transfer Student Capital in shaping their academic persistence, social integration, and attainment of a bachelor's degree?
2. What key loss and momentum points do community college transfer students identify throughout their transfer journey, and how do these experiences shape their persistence and progress toward degree completion?

Research Design and Rationale

Qualitative methodology was the most suitable methodology for this this study, as it enabled a holistic understanding of community college transfer students' lived experiences in pursuing bachelor's degrees amid numerous complexities. Narrative inquiry, as a qualitative research methodology with a focus on the collection and interpretation of personal narratives, was particularly appropriate for this study. As Tracy (2013) stated, "Qualitative research is about immersing oneself in a scene and trying to make sense of it" (p. 3). Narrative inquiry made this concept actionable through its emphasis on how individuals constructed meaning from the perspective of narrative.

Narrative inquiry is guided by several underlying dimensions, which make it a compelling choice for this research study. First, it is focused on temporality, whereby the exploration of experiences across time is undertaken, thereby revealing how the past, present, and future are intertwined in the participants' stories. Secondly, the dimension of sociality underscores the impact of individual and social interactions, with the acknowledgment that stories are jointly built between the researcher and the participants (Clandinin & Connelly, 2007). Third, the concept of "place" refers to the surrounding contexts in which experiences

occur, an understanding of which is important to discern how institutional contexts shape the stories of transfer students (Cropps, 2023; Fridani et al., 2022). Together, these dimensions—temporality, sociality, and place—form the three-dimensional narrative inquiry space that allows researchers to capture the fluid and complex nature of human experience.

The rationale for using narrative inquiry in this study was grounded in its ability to uncover the personal, social, and institutional factors that contributed to transfer student success. This methodology enabled a detailed exploration of how students perceived and articulated the role of Transfer Student Capital in their academic persistence, social integration, and progress toward degree completion. Furthermore, narrative inquiry was well suited for identifying key "loss" and "momentum" points in students' transfer journeys, as it provided a framework for examining how these critical moments shaped their experiences and outcomes.

The use of narrative inquiry aligned with my commitment as a researcher to amplifying the voices of groups traditionally underrepresented in the literature. According to Kim (2016) and Carlson et al. (2006), narrative is a valuable method for learning and enacting change, especially with groups that experience distinct challenges in education systems. By involving participants in the co-construction of their narratives, this approach not only produced rich and context-saturated data but also emphasized the relational and personal dimensions of their learning (Beka, 2023; Landorf, 2023).

In summary, narrative inquiry was an effective and robust methodological choice for this study because it prioritized the exploration of lived experiences through the careful analysis of personal stories. Its focus on temporality, sociality, and place provided a comprehensive framework for understanding the complex interplay of factors that influenced community college transfer students' persistence and success. This methodological approach was not only aligned

with the study's research aims and questions but also ensured that the research process was both rigorous and replicable, contributing to the broader academic discourse on educational equity and student success.

Site Selection

When considering which 4-year institution to use as the site for this study, selecting a campus that met several or all the elements of a transfer-receptive culture was a priority. The terms "transfer-receptive culture" and "transfer sending culture" have evolved from McDonough's work in 1997 which focused on how college-going cultures were created and normalized in high school (Ornelas & Solorzano, 2004). A transfer-receptive culture is defined as follows:

> Institutional commitment by a four-year college or university to provide the support needed for students to transfer successfully—that is, to navigate the community college, take the appropriate coursework, apply, enroll, and successfully earn a baccalaureate degree in a timely manner (Jain, Herrera, Bernal, & Solórzano, 2011, p. 257).

There are five elements of a transfer receptive culture. First, the institution must place high priority on successful retention and graduation of transfer students with special attention to non-traditional, low-income and underrepresented students. Another important element of a transfer receptive culture is that the institution should provide pro-active outreach to transfer students targeted to their specific needs. Whether an institution offers financial and academic support that encourages transfers to perform well academically is also a factor that is considered in the development of a transfer receptive culture. An institution should also acknowledge the experiences of each transfer student and perceive those lived experiences as an asset to that

student. Finally, a college committed to building a transfer receptive culture should have a plan for assessing the transfer related initiatives to determine impact (Jain et.al. 2011).

Before selecting a specific institution that fit the criteria of a transfer receptive culture, I researched which state would be the best location for a strong community college system and 4-year institutions. Upon initial research of potential states where this research study could be conducted, North Carolina was one of the best choices. Recognized for the state's commitment to outstanding public education, where all public and four-year degree institutions are part of the same governing board, this state has made significant improvements in the processes for students wanting to transfer from a community college to a four-year institution. One of the primary goals of the board is to foster the development of a well-planned and coordinated system of higher education (About Us, 2019). In the fall semester of 2021, approximately 60% of students who transferred to a North Carolina four-year institution transferred from a North Carolina community college. I created a set of criteria that I used in the selection process. The criteria included some of the characteristics of state educational systems with the desired outcome of progressing toward an improved transfer roadmap. After examining the potential state and institutions, I selected North Carolina and specifically North Carolina State University as the receiving institution.

North Carolina State University (NC State), a large public land-grant institution in Raleigh, North Carolina, served as the research site for this study. Founded in 1887, NC State enrolled approximately 34,000 students and upheld a "Think and Do" mission emphasizing practical learning and innovation. About 20% of its undergraduates transferred from other institutions, most from the North Carolina Community College System. The university's commitment to transfer student success—illustrated by the establishment of the $10 million Belk

Center for Community College Leadership and Research in 2018 and policy reforms aligned with the state's Comprehensive Articulation Agreement—made it an ideal setting for this study. Initiatives such as the Transfer Course Credit Database, specialized orientation programs, and a dedicated Transfer Student Coordinator further reflected NC State's strategic focus on supporting transfer pathways.

Participant Selection

Recruitment Procedures

Following approval from North Carolina State University's Institutional Review Board (IRB), recruitment began in collaboration with campus partners who regularly support and advise transfer students. After completing the document analysis, I identified several campus programs that played a central role in shaping the transfer experience—such as a dual-enrollment pathway, a competitive scholarship program, and a themed living and learning community designed for transfer students. Recognizing that these programs closely support community college transfer populations, I contacted the coordinators, advisors, and staff affiliated with them to serve as gatekeepers for participant recruitment (see Appendix A).

These partners were provided with an overview of the study's purpose, eligibility criteria, and anticipated timeline, along with the IRB-approved recruitment materials. With their assistance, recruitment messages (see Appendix B) were shared directly with eligible students through email invitations containing a concise description of the study, a link to an online interest form, and a brief demographic questionnaire (see Appendix D). The collaboration with these gatekeepers ensured that outreach efforts were ethical, purposeful, and reached students who could meaningfully reflect on the transfer experience while maintaining voluntary participation and confidentiality.

Students who expressed interest were asked to complete the questionnaire to confirm eligibility and provide background information related to their transfer pathway and academic progress. Upon confirming eligibility, participants were contacted via email with an official invitation to participate, which included details about the study, confidentiality protections, and the process for scheduling the interview. To acknowledge their time and contribution, each participant received a $50 gift card following completion of the interview. This process ensured ethical transparency, voluntary participation, and equitable access to the population of interest.

Participant Selection

The purpose of this study was to explore the lived experiences of community college transfer students in the final stages of completing their bachelor's degrees at a large public university in North Carolina. This focus aligned with the study's intent to examine how students accumulated and applied Transfer Student Capital (TSC) and how their experiences reflected the dynamics of the Loss/Momentum Framework as they navigated the transition to graduation.

Consistent with narrative inquiry's emphasis on capturing full, storied accounts of lived experience, purposeful sampling (see Appendix C) was employed to identify individuals who could provide rich and meaningful narratives about the transfer process (Creswell & Poth, 2018). The study utilized purposeful maximal variation sampling, a strategy designed to capture a wide range of perspectives across the phenomenon under investigation (Creswell & Poth, 2018; Patton, 1990).

Participants were required to meet two inclusion criteria:

1. They had transferred from a community college, and
2. They were seniors in their final year of completing a bachelor's degree at the research site.

Within this group, participants were intentionally selected to represent variation across demographic and experiential dimensions, including race and ethnicity, gender identity, first-generation college status, socioeconomic background, type of community college attended (rural or urban), time since transfer, academic major, and other relevant identities such as parenting status or disability. The purpose was not to generalize findings but to capture both common threads and distinct nuances within the range of transfer student experiences.

As Patton (1990) observed, maximal variation sampling is particularly valuable because "any common patterns that emerge from great variation are of particular interest and value in capturing the core experiences and central, shared aspects or impacts of a program" (p. 172). This approach enhanced the credibility, depth, and transferability of the findings by ensuring that the sample reflected the diversity and complexity of the transfer student population, particularly for historically underrepresented groups.

Sample Size

Guided by recommendations from Hennink et al. (2019), the study targeted a sample of eight to ten participants, sufficient to achieve narrative depth while maintaining manageability for detailed, case-based analysis. The final sample included nine participants who met all inclusion criteria and collectively represented substantial variation in pathways, identities, and transfer contexts. A visual diagram summarizing the recruitment and selection process is provided in the appendix.

Participant Acknowledgment

John's pathway differed from that of the other participants in meaningful ways. While most students in this study spent at least two years at a community college before transferring to the university, John began his college journey through an early college program—a dual-

enrollment model that allows high school students to complete college coursework and earn an associate degree by the time they graduate. After finishing his early college program, John briefly attended another four-year institution before eventually transferring to the study site.

Although his route was less traditional, John's inclusion in this study was intentional. His story highlights how *transfer* can take many forms, revealing that the boundaries between high school, community college, and university are not always clear-cut. Including his experience invited a broader understanding of what it means to "transfer," and how early exposure to college can both support and complicate later transitions.

John's journey offers valuable insight into the shared and divergent aspects of transfer student capital. Like his peers, he navigated shifting institutional expectations, sought out advising support, and demonstrated persistence through uncertainty. Yet his early college background raised important questions about how students who begin college earlier than most experience identity, belonging, and readiness once they arrive at a university. His pathway reminds us that transfer is not always linear—and that nontraditional routes can illuminate new ways of understanding resilience, advising, and momentum across the educational continuum.

Ultimately, John's experience reinforces the central aim of this study: to understand how community college transfer students—regardless of pathway—draw on personal and institutional supports to sustain persistence and purpose as they near bachelor's degree completion.

Data Collection

Data were collected during summer and fall 2025 from three complementary sources: (a) document analysis of publicly available institutional materials such as strategic plans, policy reports, and transfer resource webpages to provide institutional context and triangulate participant accounts; (b) one 75-minute, one-on-one semi-structured Zoom interview per

participant, which was audio-recorded, transcribed, and accompanied by a brief demographic survey, field notes, and reflexive memos; and (c) a pre-interview visual collage created by each participant in response to a prompt about a key turning point in their transfer journey, used as a photo-elicitation tool during the interview. The use of multiple data sources enhanced credibility and enabled cross-case convergence prior to thematic narrative analysis (Patton, 2015; Clandinin & Connelly, 2000; Merriam & Tisdell, 2016; Bowen, 2009).

Document Analysis

Before conducting participant interviews, I engaged in document and website analysis to develop a comprehensive understanding of the environment at the research site (see Appendix F). This process served as an essential first step in familiarizing myself with the institution's mission, student demographics, transfer initiatives, and commitment to supporting community college partnerships. By systematically reviewing publicly available materials such as institutional websites, strategic plans, program descriptions, and transfer-related reports I gained valuable insight into the university's culture and infrastructure surrounding transfer student success. This preliminary analysis provided important contextual grounding for interpreting participants' narratives and experiences.

Additionally, the document analysis also served as a supporting data source to contextualize and triangulate the interview and visual data. Defined by Bowen (2009) as a systematic process of reviewing printed and electronic materials to elicit meaning and develop understanding, this method enabled me to situate participants' experiences within institutional and policy environments. Integrating document analysis with participant narratives strengthened the trustworthiness of the study by situating individual stories within the broader institutional

discourse and policy context. This triangulation enhanced interpretive depth and underscored the relationship between formal institutional structures and students' lived experiences of transfer.

Documents were purposefully selected across multiple levels of policy and practice. At the institutional level, I reviewed the university's transfer student resource website, linked planning tools and guides, and the institution's strategic plan to assess how transfer was represented in institutional priorities. At the policy level, I examined the statewide articulation agreement governing transfer between community colleges and public universities within the state system. At the program level, I analyzed transfer guides which detailed degree requirements and course equivalencies. Collectively, these materials provided a multi-layered view of how transfer was formally structured and communicated within the study context. Document and website analysis, as described by Bowen (2009) and Marshall and Rossman (2016), offered a systematic means of examining institutional texts to identify how transfer was framed, prioritized, and operationalized across levels of the educational system.

Interviews

Interviewing was the primary method of data collection and served as the foundation of this narrative inquiry. As Brinkmann and Kvale (2015) explained, a research interview is "a conversation that has a structure and a purpose" (p. 5), designed to elicit participants' lived experiences in their own words. Likewise, Patton (2015) emphasized that interviews allow researchers to uncover perspectives and meanings that cannot be directly observed.

To capture participants' stories, I conducted one-on-one, semi-structured interviews with each participant via Zoom (see Appendix E). Each session lasted approximately 75 minutes and was audio-recorded and transcribed verbatim for analysis. Before the interview, participants

completed a brief demographic survey and provided informed consent. Each participant was assigned a pseudonym to ensure confidentiality.

The interview protocol included open-ended questions designed to prompt participants to narrate their transfer journeys—from their initial decisions to attend community college, through the transfer process, to their experiences nearing degree completion. Questions explored academic, social, and institutional supports, as well as challenges encountered, moments of loss and momentum, and the development of Transfer Student Capital (Tobolowsky & Cox, 2012). Probing and follow-up questions were used to encourage elaboration and reflection.

In keeping with the collaborative spirit of narrative inquiry (Clandinin & Connelly, 2000), interviews were conversational and dialogic, positioning participants as co-constructors of meaning. I maintained field notes during and immediately after each session to capture contextual observations and emerging insights, which were expanded into detailed analytic memos. These memos served both as early analytic tools and as records of reflexive engagement throughout the research process.

Visual Artifacts

To enrich participants' narratives and stimulate reflection, I incorporated a visual method combining elements of found photography and photo-elicitation (Tinker, 2013; Merriam & Tisdell, 2016). Prior to their interviews, participants were asked to create a visual collage—composed of images only—representing a key turning point in their transfer journey. Each participant received instructions and a Google Slides template to construct the collage, with encouragement to personalize it in ways that captured their experiences.

The prompt guiding the visual collage was:

> Create a visual representation that captures a key turning point in your transfer journey—whether it was a moment of significant challenge or a moment of breakthrough—and explain how it influenced your academic persistence and personal growth.

During the interview, participants used their collages as prompts to discuss the meaning behind selected images, the significance of the turning point depicted, and its connection to their persistence and self-understanding (see Appendix G). As Banks (2007) observed, visual prompts often "unleash a flood of detail," providing clarity to memories and abstractions (p. 65).

In this study, the visual narratives became catalysts for memory and meaning-making, bringing forward aspects of students' transfer stories that they had not initially recalled or considered during preliminary conversations. Several participants remarked that the process of selecting and arranging images prompted them to remember experiences, emotions, and insights they had forgotten to share in their interviews. These rediscovered details deepened the narrative texture of the data, revealing dimensions of persistence—such as family influence, moments of vulnerability, or subtle shifts in self-perception—that might otherwise have remained unspoken. In this way, the visual method not only complemented the interviews but also expanded the stories themselves, uncovering new layers of reflection that enriched both interpretation and understanding.

Data Analysis

Data analysis followed a thematic narrative approach to identify patterns across participants' stories while preserving the integrity of individual narratives (Clandinin & Connelly, 2000; Kim, 2016). Analysis began concurrently with data collection, following Saldaña's (2016) recommendation to engage in iterative, reflective analysis throughout the research process. I maintained a reflexive journal and analytic memos to document insights,

questions, and emerging themes—serving as an informal early stage of coding and ensuring transparency and reflexivity.

Formal coding proceeded in several stages. First, open coding was conducted across all data sources—interview transcripts, memos, collages, and institutional documents—to generate a broad set of initial codes. These were refined and consolidated into conceptual categories through constant comparison. A codebook was developed in Microsoft Excel to define each code, note illustrative examples, and ensure consistency and rigor (DeCuir-Gunby, Marshall, & McCulloch, 2011).

Next, individual narrative profiles ("restories") were constructed for each participant, organized chronologically with a beginning, middle, and end (Polkinghorne, 1995; Kim, 2016). Drafts were revised iteratively and shared with participants for member checking to confirm accuracy and authenticity. Once individual stories were finalized, I conducted both a priori and inductive coding: a priori codes were drawn from the study's theoretical frameworks—Transfer Student Capital (Laanan, 2001) and the Loss/Momentum Framework (Completion by Design, 2011)—while open coding allowed themes to emerge directly from participants' accounts.

Visual collages and institutional documents were analyzed using content and thematic analysis techniques (Bowen, 2009; Hsieh & Shannon, 2005). These sources were triangulated with interview data to examine consistencies and discrepancies between student experiences and institutional narratives. This process highlighted how transfer policies, advising practices, and community college preparation influenced participants' persistence and integration.

Through iterative cycles of coding, categorization, and theme development, five overarching themes and corresponding subthemes emerged. Each theme was constructed by layering codes across data sources, integrating direct participant quotations to foreground student

voices while situating them within broader institutional and theoretical contexts. This multi-layered analytic process ensured both depth and coherence, strengthening the trustworthiness and interpretive richness of the study's findings.

Trustworthiness

When engaging in qualitative research, trustworthiness was essential during the evaluation process. Trustworthiness in a study comprised the process that a researcher underwent to best describe and explain details of what was shared by participants while providing their interpretation and additional description. Traditionally, research quality had been measured using the criteria of validity, reliability, and generalizability. This criterion did not fit well within qualitative methods, and there has been much debate about how to best evaluate and demonstrate the worth of qualitative studies. Lincoln and Guba (1985) discussed the term "trustworthiness" as an alternative measure to replace validity, reliability, and generalizability. Credibility, transferability, dependability, and confirmability were the criteria they suggested for establishing trustworthiness in qualitative research.

To ensure trustworthiness in my study, I incorporated several of the techniques outlined by Lincoln and Guba, including triangulation, member checking, thick description, and reflexive journaling. As mentioned in the description of data collection, I chose to collect data from three sources to increase the credibility and dependability of my findings. Through triangulation, the findings could be corroborated when they were consistent across data sources. In addition, I provided thick description throughout the study. Ponterotto (2007) described why incorporating thick description is critical in qualitative research, noting that "Thick description captures the thoughts and feelings of participants as well as the often complex web of relationships among

them" (p. 543). I aimed to provide the reader with sufficient detail and context to develop the fullest understanding of participants' stories.

In this study, I engaged participants by presenting my interpretations and findings to them to confirm the accuracy and authenticity of the data collected (Cepeda et al., 2021). This process, known as member checking, allowed me to ensure that their perspectives were accurately reflected and that the interpretations resonated with their experiences and viewpoints (Cepeda et al., 2021). Member checking served as a valuable technique for enhancing the trustworthiness of the study, aligning with recommendations for increasing methodological rigor (Creswell, 2009). By sharing my findings with participants, I invited them to provide additional context and alternative interpretations, enriching the depth of my analysis (Patton, 2002). Member checking also functioned as a form of follow-up data collection, providing opportunities for participants to offer insights that further informed the research (Bloor, 2001). When implemented effectively, member checking enabled me to solicit feedback on both the data collected and its interpretation without necessarily altering the analysis based on participant input (Lincoln & Guba, 1985). In this way, member checking reinforced the credibility and validity of the study while also fostering a collaborative and inclusive research process.

Ethical Issues

As a strong believer in the power of qualitative research, I considered ethical issues related to my study. Narrative research required me to develop from a "spy" researcher to a "friend" researcher, working to minimize the distinctions between myself and participants as much as possible (Kim, 2015). Each conversation I had with participants—both within the designated interview space and through surrounding dialogue—was critical to the development of a more intimate relationship. Bogdan and Biklen (1998) stated that conversations narrative

researchers have regarding their daily life can increase participants' level of comfort during the interview process. Because the type of relationship between researcher and participant varied in narrative research, I gave careful attention to narrative ethics in practice, in addition to following the typical research standards and guidelines applied in other qualitative methods (Kim, 2015). Narrative research involved transparency about my interests and purpose, which served as the foundation for trustworthy relationships with each participant.

Because my participants were college students, I ensured that I followed the protocol approved by the IRB. My highest priority was protecting my participants from the beginning of the study during recruitment through data analysis and reporting. I restricted access to the Zoom recordings to myself. During the interview process, I also paid close attention to the emotions of participants and was prepared to make modifications to my interview approach if needed.

To further protect confidentiality, each participant was assigned a pseudonym that was used in all transcripts, analytic documents, and written findings. Identifying information was removed or masked, and participant data were stored securely on a password-protected device. Zoom recordings were saved only to an encrypted drive and deleted after transcription and verification. Consent forms and demographic surveys were stored separately from interview data to minimize the risk of linking participants' identities to their narratives. These measures ensured that participants' privacy was safeguarded throughout the research process.

Pilot Study

To refine my research design and gain insight into the experiences of community college transfer students, I conducted a pilot study during the fall 2021 semester. This exploratory project functioned as a small-scale version of my planned dissertation study and aligned with

what Van Teijlingen and Hundley (2002) describe as a "feasibility study"—a valuable tool for improving the rigor and likelihood of success of a larger research project.

The purpose of the pilot was twofold: first, to test and revise the interview protocol and data collection procedures; and second, to begin exploring preliminary themes related to Transfer Student Capital (TSC). I initially attempted to partner with campus staff coordinators who work directly with transfer student populations through targeted programs. However, due to timing constraints, I was unable to leverage these partnerships during the short window available for data collection. I plan to reengage these contacts in future phases of my dissertation as potential gatekeepers for participant recruitment.

Instead, I accessed a list of recently admitted transfer students through my professional role in a four-year college and conducted a recruitment campaign using criterion-based sampling. The inclusion criterion required participants to have transferred from a community college and be in their first semester at the university. Two students expressed interest and were selected for participation.

Each participant engaged in a one-hour semi-structured interview conducted via Zoom. The interviews incorporated both verbal responses and a visual elicitation activity, in which participants created or selected an image that symbolized a meaningful part of their transfer journey. Participants received a $25 gift card as compensation for their time.

With permission, all interviews were recorded and transcribed using Zoom's auto-transcription feature, which I carefully reviewed and edited for accuracy. Data analysis employed both inductive and deductive coding strategies, drawing on key constructs from Laanan's and Moser's work on Transfer Student Capital (Laanan, 2004, 2007; Moser, 2012). This process provided me with valuable experience in refining and applying my initial coding framework.

The pilot study not only helped to sharpen the interview protocol but also confirmed the relevance and richness of narrative inquiry for this topic. The participants' stories echoed many of the themes present in the existing literature, including the importance of self-efficacy, institutional navigation, and social support in shaping successful transfer outcomes (Laanan, 2011; Moser, 2012).

Importantly, the study surfaced nuanced findings that illuminated how the balance of positive and negative capital influenced students' ability to initiate and persist through the transfer process. One participant, who was thriving in her job while attending community college, expressed hesitation about transferring due to the financial trade-off of leaving paid work to take on student debt. Another student nearly missed the application deadline due to a lack of guidance. In both cases, the absence of mentoring was cited as a significant barrier. These reflections reinforced the value of exploring underexamined moments of vulnerability and resilience in the transfer process and inspired new directions for my dissertation inquiry.

Janice's story:

Janice's narrative reveals a powerful story of growth, determination, and transformation as she navigated the transfer pathway from community college to a four-year university. Her journey is marked by strong aspirational capital, with early desires to study abroad and take on leadership roles driving her forward despite limited academic preparation in high school. Demonstrating navigational capital, she overcame her lack of initial knowledge about the college system, independently managing tasks like FAFSA, transfer applications, and securing housing. She built social capital through meaningful relationships with faculty, advisors, and support staff, and eventually found a sense of belonging at NC State, affirming that she had "found her pack." Through structured supports and personal initiative, she accumulated Transfer Student Capital,

strategically leveraging resources like a transfer-specific course and academic advising. However, her story also reflects moments of loss, including the loss of familiarity and information, particularly exacerbated by the pandemic, which made the transfer process isolating and confusing. Despite these challenges, she found momentum through adapting to academic rigor and rebuilding community, leading to a deep sense of resilience and identity development. Her reflection—"Everything I couldn't do in high school, I did in community college"—epitomizes the transformative impact of her journey and underscores her evolution into a confident, capable student and role model.

Stephanie's Story:

Stephanie's transfer experience reveals a layered journey shaped by both institutional support and personal agency, aligning with key dimensions of Transfer Student Capital (TSC) and the Loss/Momentum Framework. From an early age, she aspired to attend a four-year university, but financial constraints redirected her to community college—illustrating how real-world challenges reshaped her educational trajectory. At Johnston Community College, she built positive relationships with faculty, notably a business instructor who provided personal guidance, enhancing her sense of academic belonging. Through structured programs like CCP and TRiO, she acquired formal knowledge that supported her eventual transfer, despite navigating the application process independently and under time pressure. Once at NC State, Stephanie found herself thriving socially and academically, with a renewed sense of belonging and increased access to resources—momentum fueled by new friendships, faculty engagement, and familiar urban settings. However, her path was not without setbacks. The pandemic disrupted her early college experience, and balancing work with academics presented ongoing challenges, including moments of disconnection and near-transfer attrition. Yet her resilience

stood out; image elicitation revealed deep emotional layers—feelings of loss, hope, and a future vision of entrepreneurship—underscoring the significance of identity and purpose. Ultimately, Stephanie's ability to persist and adapt was rooted in her own reflective drive, as she transformed barriers into stepping stones toward a self-defined future.

Positionality Statement

In qualitative research, the role of the researcher is never neutral. My experiences, values, and identity have shaped not only how I interpret data but also what questions I ask, how I build relationships with participants, and how I understand the meaning of the stories shared with me. Acknowledging my positionality was critical to approaching this work ethically and with self-awareness.

I identify as a white, cisgender woman, raised in a financially stable, two-parent household. I grew up in a predominantly white, middle-class community where higher education was not only expected but celebrated. My parents modeled the transformative potential of college—they met while earning their degrees, and their experience inspired a reverence for learning that was passed on to me. I never questioned whether I would attend college, and I was equipped with the support, resources, and self-belief needed to thrive. That trajectory has profoundly shaped the way I understand education and its possibilities—but I also recognize that it is a path marked by privilege.

These early advantages—such as ease in navigating the college admissions process and not having to question whether I belonged in a college setting—contrast starkly with the experiences of many students I worked with and learned from through this study. Many of my participants navigated systemic barriers, unclear pathways, and insufficient support structures in their pursuit of a bachelor's degree. It was imperative that I not only acknowledged these

differences but centered them in my research design, my questions, and my interpretations. My goal was to amplify their voices, not to speak for them.

My faith is also a defining part of my identity. As a Christian, my beliefs shape the way I see the world and interact with others—particularly my commitments to compassion, justice, and humility. However, I understand that my worldview is not universal, and it is important for me to remain open, nonjudgmental, and fully present for participants whose values and identities differ from my own.

Professionally, I have spent over 20 years working in student affairs. My own undergraduate experience—particularly my involvement in student organizations and leadership programs—ignited my passion for higher education. It was through these co-curricular experiences that I discovered a sense of purpose, learned the value of community, and developed a commitment to supporting student success. While my formal degree was in graphic arts and imaging technology, I often say my undocumented degree was in student engagement. That realization led me to pursue a career where I could walk alongside students, helping them navigate their own developmental journeys.

Now, as a higher education professional, I have the privilege of working closely with community college transfer students. Their resilience, resourcefulness, and determination inspire me. At the same time, I have seen the structural inequities they must navigate—barriers that students like me never encountered. I am particularly interested in understanding how transfer students build the capital necessary to succeed, and how institutions can better support this process.

As I move through this research process, I am committed to ongoing self-reflection and critical inquiry. I recognize that my social location affords me both blind spots and

responsibilities. My hope is that by bringing awareness to my positionality, I can approach this work with humility and rigor, ensuring that my interpretations are grounded in the lived realities of those I study—not just my own assumptions.

This research is personal to me, not because I share my participants' backgrounds, but because I am deeply invested in their success. I believe that transfer students deserve to be understood, supported, and celebrated—and I am honored to play a small role in telling their stories.

Limitations

As with any qualitative study, the findings of this dissertation should be interpreted within the context of its limitations. These boundaries do not diminish the value of the research but instead clarify its scope and applicability.

Institutional Context

This study was conducted at a single large public university in North Carolina. While this setting offered rich insights into the lived experiences of community college transfer students nearing graduation, the institutional culture, policies, and transfer pathways of this university may differ from those of other four-year institutions. Consequently, the findings may not be directly transferable to private universities, small liberal arts colleges, regional institutions, or online programs. Future research across multiple institutional contexts could help determine the extent to which these findings resonate in varied settings.

Retrospective Narratives

The data were drawn primarily from retrospective accounts gathered through semi-structured interviews and photo-elicitation. While this approach allowed participants to reflect holistically on their educational trajectories, retrospective narratives are inherently shaped by

memory, interpretation, and the meaning-making process of looking back. Participants' reflections near graduation may differ from their lived experiences in real time. Longitudinal research following students throughout their transfer journey could provide complementary insights into how experiences, identities, and persistence strategies evolve over time.

Researcher Positionality

As a higher education practitioner and researcher, I brought professional experience, institutional knowledge, and personal commitment to the study. Reflexive practices such as journaling, analytic memos, and member checking were employed to enhance trustworthiness and self-awareness. Nevertheless, my positionality may have influenced aspects of data collection and interpretation. Rather than viewing this as a flaw, narrative inquiry acknowledges researcher involvement as an integral part of the co-construction of meaning between researcher and participant.

Taken together, these limitations underscore that the findings of this study are contextually and narratively grounded rather than universally generalizable. The strength of this research lies not in statistical representation but in its depth of insight into how a group of community college transfer students nearing degree completion described their persistence, resilience, and accumulation of transfer student capital.

Chapter Summary

This chapter outlined the comprehensive methodological framework used to explore the lived experiences of community college transfer students nearing the completion of their bachelor's degrees. It began with a detailed justification for employing narrative inquiry—a qualitative approach that captured the richness of participants' stories by focusing on the dimensions of temporality, sociality, and place. This rationale was directly linked to the study's

objectives, which included understanding how Transfer Student Capital, along with key loss and momentum points, shaped academic persistence, social integration, and degree attainment.

The chapter then described the research design, including the selection of the study site—a large public institution known for its transfer-receptive culture—and the purposeful, maximal variation sampling strategy used to recruit a diverse group of senior transfer students. Data collection methods were presented in detail, highlighting three primary sources: in-depth, semi-structured interviews; a visual narrative component that allowed participants to create image-based responses; and document analysis of institutional records. Each method was explained in terms of its contribution to triangulating and enriching the narrative data.

Subsequent sections outlined the systematic process of data analysis—from initial coding and memoing to the construction of detailed narrative accounts and thematic coding using both a priori and open coding techniques. Strategies for ensuring trustworthiness were discussed, including member checking, triangulation, thick description, and the maintenance of a reflexive journal.

Finally, the chapter addressed ethical considerations, including participant consent, confidentiality, and the researcher's positionality, and concluded with a review of a pilot study that informed the final design of the research. Overall, this chapter demonstrated how the chosen methods produced rigorous, credible, and contextually rich findings that advanced understanding of the transfer student experience.

CHAPTER 4: Participant Narratives

The preceding chapter outlined the methodological foundation of this study, including the use of narrative inquiry, participant selection, data collection strategies, and analytic procedures. Having established the framework through which this research was conducted, I now turn to the presentation of findings.

The purpose of this study was to explore the lived experiences of community college transfer students (CCTS) nearing completion of their bachelor's degrees at a North Carolina public four-year institution. Narrative inquiry served as the guiding methodology, enabling participant stories to unfold in ways that highlight complexity, individuality, and meaning. In keeping with the principles of narrative research, the stories presented here are *restories*—accounts reconstructed through the integration of interview transcripts, demographic surveys, and visual collage artifacts. My role as researcher was to weave these accounts into coherent narratives that honor participants' voices while preserving the integrity of their words, contexts, and lived meanings.

Grounded in the spirit of narrative inquiry, this chapter centers the stories of nine community college transfer students whose experiences shaped this study. Narrative research begins not with patterns, but with people—with the lived experiences that give rise to meaning. Before turning to the cross-case themes that connect these journeys, it is essential to share each participant's story in full, allowing their voices, contexts, and turning points to stand independently before being brought into conversation with one another.

This chapter therefore opens by introducing the setting and participants who form the heart of this research. Nine students were selected through criterion-based sampling, each of whom transferred from a North Carolina community college and had either completed their

undergraduate degree in May 2025 or anticipated graduation in the 2025–2026 academic year. Each profile provides a concise portrait of the participant's demographic background, academic and employment history, family context, and transfer narrative.

The narratives are organized chronologically to trace the arc of each educational journey across three focal stages: (1) experiences prior to transfer, including community college enrollment and decision-making; (2) the transfer process itself, encompassing preparation, application, and transition; and (3) the four-year experience, including academic engagement, social integration, and reflections on nearing degree completion. While these stages offer structure, the stories themselves remain fluid, reflecting the nonlinear and evolving nature of transfer student experiences. Each narrative is presented primarily in the participant's own voice, with direct quotations used to preserve the emotion, reflection, and sense-making embedded in their stories.

Narrative inquiry calls for this approach because stories carry the texture of lived experience—the nuances, tensions, and transformations that cannot be captured through analysis alone (Clandinin & Connelly, 2000; Riessman, 2008). Each account reflects a process of *restorying* (Clandinin, 2013), shaped through iterative conversations, transcripts, and moments of reflexive interpretation. The purpose of this chapter is not to analyze or interpret, but to center the voices of individual students whose stories illuminate the complexity and richness of the transfer experience.

In the sections that follow, I present the stories of nine participants, each introduced with a pseudonym to protect confidentiality. Together, their narratives provide the foundation for the cross-case thematic analysis presented in Chapter 5 and the interpretive discussion that follows in Chapter 6.

Introduction to the Setting

The criteria developed by Marshall and Rossman (2011) were considered when selecting an appropriate research site. North Carolina State University (NC State) was chosen because it provided accessible entry, a diverse student population, and a setting conducive to building trust and conducting an ethically sound study.

NC State, a public land-grant institution located in Raleigh, North Carolina, was founded in 1887 and enrolled approximately 34,000 undergraduate and graduate students at the time of the study. Guided by its "Think and Do" mission, the university offered a wide range of academic programs, including engineering, management, and textiles. As seen nationally, NC State experienced an increase in students transferring from other institutions, with approximately 20% of its undergraduates beginning their studies elsewhere, most commonly within the North Carolina Community College System (Transfer Applicants, 2020).

One factor that distinguished NC State from other four-year universities was the $10 million grant awarded in 2018 to the College of Education to establish the Belk Center for Community College Leadership and Research, which extended the university's long-standing commitment to supporting North Carolina's community colleges (Belk Center, n.d.). The 2014 revisions to the Comprehensive Articulation Agreement (CAA) between the North Carolina Community College System and the University of North Carolina System further strengthened the transfer pipeline by guaranteeing the transferability of 60 credits, ensuring junior status upon transfer, and promoting more efficient degree completion (UNC System & NCCCS, 2014; Worsham, Whatley, & Loss, 2021).

In response to this growing transfer population, NC State implemented several initiatives and policy revisions to enhance transfer student success. The university maintained a

decentralized advising structure while partnering closely with community college advisors, revised residency credit requirements to increase flexibility, aligned its General Education Program with the CAA, and introduced the Transfer Course Credit Database to improve transparency. Additional efforts included the development of transfer-specific orientation programs and the establishment of a dedicated Transfer Student Coordinator role (North Carolina State University). Collectively, these initiatives reflected NC State's strategic commitment to serving transfer students and positioned it as an ideal site for conducting research focused on the lived experiences of community college transfer students nearing bachelor's degree completion.

Institutional and Policy Context from Document Analysis

To situate participants' experiences within the broader transfer landscape, I reviewed key institutional and policy documents that shape how transfer is framed, supported, and communicated. These materials included NC State's Transfer Student Resource website and linked planning tools, the university's Strategic Plan, the North Carolina Comprehensive Articulation Agreement (CAA), and sample program-specific transfer guide (AA to BS in Accounting, 2025–2026). I also conducted a website search and reviewed any documents or news stories related to NC State transfer. Finally, I reviewed several websites for transfer programming, focusing in on the 3 transfer initiatives that were connected to my campus gatekeepers in order to better understand those transfer initiatives. Together, these texts revealed the formal discourse surrounding transfer—from state policy to institutional priorities and degree-level pathways.

Across documents, transfer appeared as both a celebrated equity goal and a carefully regulated process. The Strategic Plan positioned transfer as central to access and completion initiatives, while the CAA established statewide guarantees of course portability. Program-level

guides detailed clear curricular maps, and the Transfer Resource website provided tools for assessing course equivalencies and admissions readiness. These materials, when viewed through the lens of Transfer Student Capital (TSC) and the Loss/Momentum Framework, illustrated how institutional structures can simultaneously create momentum points—such as accessible planning tools—and loss points—such as complex GPA thresholds and competitive major requirements.

This documentary landscape provides the backdrop for the narratives that follow, grounding students' lived experiences within the policies, practices, and public messaging that both enable and constrain their movement through the transfer pathway.

Transfer Admission and Post-Admission Process at NC State

At North Carolina State University, transfer admission is both competitive and major-specific. Applicants are considered transfer students if they have completed, or are in the process of completing, college-level coursework after high school. Admission is not made to the university in general but directly into a specific college and degree program, meaning that each application is reviewed by both the central Office of Undergraduate Admissions and the academic college that houses the major. As a result, students' preparation for the curriculum and capacity to succeed in that discipline are key factors in admission decisions.

North Carolina State University is organized into ten academic colleges, each housing distinct disciplines, degree programs, and student support structures. These include: the College of Agriculture and Life Sciences, College of Design, College of Education, College of Engineering, College of Humanities and Social Sciences, College of Natural Resources, Poole College of Management, College of Sciences, Wilson College of Textiles, and the College of Veterinary Medicine.

Because NC State is a large, decentralized institution, admission into a specific college also determines the advising structure and student services that transfer students will later access. Once admitted, students transition into their designated college and are assigned to an academic advisor within that unit. Advisors assist with course registration, degree planning, and orientation to college-specific policies.

After admission, transfer students participate in New Student Programs designed specifically for transfers, which include online modules, orientation sessions, and advising meetings to support their academic and social transition. Students' prior coursework is evaluated through NC State's Transfer Credit Evaluation system and the Course Equivalency Database, which determine how credits fulfill degree requirements. Those who have completed an Associate in Arts or Associate in Science degree from a North Carolina community college under the Comprehensive Articulation Agreement (CAA) generally enter NC State with junior standing and most general education requirements fulfilled.

Throughout the transition, students are guided by their college-level advisors and may also access the central Transfer Student Coordinator, who assists with broader adjustment needs. NC States goal is that by the time classes begin, transfer students are fully embedded within their academic colleges, connected to the advising and career structures specific to their major, and poised to continue their academic pathways within NC State's decentralized system of student support.

Variability in Transfer Experiences Across Colleges

Because NC State's advising and student services are decentralized, transfer students' experiences after admission can vary considerably depending on the college and major they enter. Each academic college manages its own advising structures, student success initiatives,

and career development supports. For instance, some colleges maintain dedicated advising centers that provide professional advisors, structured degree planning, and integrated career coaching. In contrast, smaller colleges or departments may rely more heavily on faculty advising or refer students to the central Career Development Center for internship and employment guidance. As a result, the advising culture, accessibility of career preparation, and degree of proactive outreach differ from one college to another.

This decentralization means that transfer students' pathways to belonging and persistence are shaped not only by their personal initiative but also by the organizational ecosystem of their college. Consequently, transfer student success at NC State cannot be understood through a single institutional lens; rather, it reflects a mosaic of college-level practices that collectively influence how students build academic confidence, access Transfer Student Capital, and sustain momentum toward degree completion.

General Participant Information

Nine participants were selected to share their experiences for this study. To protect their privacy, pseudonyms have been used throughout this dissertation. Participants' demographic, academic, and social identity information is summarized in the table below. The group reflected a diversity of backgrounds and perspectives. One participant indicated that they were under 20, while all other participants indicated that they were at least 20 years old and two participants indicated that they were 26 years or older. Four participants identified as women, four as men, and one as nonbinary/third gender. The majority of participants identified as White (n=6), with two identifying as Hispanic or Latinx and one identifying as both Black/African American and White. Three participants identified as first-generation college students—defined as neither

parent earning a bachelor's degree—while the remaining six had at least one parent who earned a bachelor's or higher degree.

Socioeconomic backgrounds also varied, though the majority (n=8) reported middle-income status, and one participant identified as coming from a low-income background. Participants transferred from a range of North Carolina community colleges and were enrolled at a public four-year institution at the time of data collection. Four participants graduated in May and Summer of 2025 and five participants anticipated completing their degrees in Spring 2026. Majors included fields such as Agricultural Science, Animal Science, Forest Management, Psychology, Natural Resources, Aerospace Engineering, Social Work, English and a dual interest in Mechanical Engineering and Biology.

In terms of additional identities, two participants identified as military-affiliated or veterans, five identified as LGBTQ+, one disclosed having a disability, and one participant identified as a parent or caregiver. Three participants noted that they had initially enrolled at a four-year institution before transferring through the community college pathway. This variety of identities and experiences offers rich insight into the nuanced journeys of community college transfer students nearing bachelor's degree completion.

Participant Acknowledgement

John's pathway differed from the other participants in that he completed an early college program, briefly attended another four-year institution, and later transferred into the study site. Although his trajectory was less traditional, his inclusion adds valuable insight into how non-linear transfer experiences also reveal important themes of resilience, advising, and persistence.

Table 2: Participant Demographics and Information

Pseudonym	Age	Gender Identity	Race/Ethnicity	First Generation	Estimated Income	Expected Graduation	Major	Other Identity
Emily	23-25	Woman	White	No	Middle income	May 2025	Forest Management	LGBTQ+
Ethan	26 or older	Man	White	No	Middle income	Spring 2026	Aerospace Engineering	Military-affiliated or veteran, Transfer student who started at a 4-year, left, and returned via community college
Jasmine	23-25	Woman	Black or African American, White	No	Middle income	Spring 2026	Natural Resources	Transfer student who started at a 4-year, left, and returned via community college, LGBTQ+
John	Under 20	Man	White	No	Middle income	Spring 2026	English	LGBTQ+
Leo	20-22	Man	Hispanic or Latinx	Yes	Low income	Spring 2026	Mechanical Engineering/Biology	None
Matteo	20-22	Man	Hispanic or Latinx	Yes	Middle income	Spring 2026	Psychology	LGBTQ+
Olivia	20-22	Woman	White	No	Middle income	May 2025	Animal Science	None
Rachel	26 or older	Woman	White	Yes	Middle income	Summer 2025	Agricultural Science	Parent or caregiver
Skyler	20-22	Nonbinary / Third gender	White	No	Middle income	May 2025	Social Work	Military-affiliated or veteran, Student with a disability, LGBTQ+

Emily's Story: The Time I Needed

"Looking back, I don't regret taking longer. It gave me time to figure out what I actually wanted to do, and I feel more grounded because of it."

Emily, 24, grew up in a small rural community in North Carolina, where she lived for her entire life. From sixth grade until her graduation, she attended a small charter school with only about 300 students across grades 6–12 and a graduating class of about 20 students. Her path there was shaped by family needs—her older sister, who is autistic, had faced severe bullying in elementary school, and their parents sought a smaller, more supportive environment. The move highlighted stark socioeconomic differences for Emily; she recalls transitioning from a working-class public school community to peers whose families traveled internationally and lived in expansive homes with unique amenities. Despite feeling out of place, she was a strong student, typically earning As and Bs in advanced courses. She also participated in an outdoors club that organized hiking and canoeing trips and began developing an interest in environmental studies. A high school Earth and Environmental Science course and a summer camp in environmental engineering at a nearby university sparked her passion for forestry, reinforced by her grandmother's pioneering legacy as one of the first women admitted to an engineering program at the same institution.

After high school, Emily considered multiple options. She applied to two universities and a nearby community college, gaining admission to all three. Though already accepted to a four-year forestry program, she chose the community college route for financial and personal reasons. A breakup at the end of high school reduced her interest in leaving home, and the cost of attending a university immediately weighed heavily in her decision. Instead, she enrolled in a

transfer pathway program at the community college, which her mother had discovered online, allowing her to complete her general education requirements before transferring.

At community college, Emily typically carried at least 15 credits per semester, balancing core courses with electives such as horticulture. Her first semester was a difficult adjustment. She enrolled in an early morning calculus class, scored poorly on the first exam, and quickly realized she needed to develop new study strategies. She sought tutoring support, dropped the class, and retook it successfully the following semester, earning an A. Emily valued the small class sizes, the accessibility of faculty (many of whom also taught at four-year institutions), and the lower-stakes environment that allowed her to learn without financial pressure. Scholarships and grants covered her tuition completely. She commuted from home, worked minimally during the academic year, and spent summers employed at a local outdoor recreation company. While her original plan was two years at community college, she extended to three, drawn to courses in horticulture she hoped would transfer as a minor at the university. Ultimately, the credits did not carry over, adding frustration to her otherwise positive experience.

Emily's transfer to the four-year university was accompanied by personal hardship, including multiple family losses and her grandmother's dementia diagnosis. She moved into a dorm and faced the challenges of navigating a large campus she had only visited once or twice before orientation. She remembers advising future students to explore their classrooms ahead of time, since "trying to find them day of is really stressful, and you will be late for class." Academically, the transition was marked by larger classes, such as a 300-student statistics lecture, and more indirect faculty access through teaching assistants, which she found less supportive compared to community college. Socially, the move was isolating at first, since most of her friends attended other institutions or remained at community college.

Over time, Emily built stability at the university. During her time at the university, Emily became more deeply engaged in her academic community. She joined a student organization related to her major, where she collaborated on outreach projects promoting sustainable land management and volunteered during an annual tree planting event organized by her college. These experiences not only strengthened her technical knowledge but also helped her build a sense of belonging within her major. Faculty mentorship also played an important role; she recalled one professor who encouraged her to present her class research at an undergraduate symposium which was an experience that boosted her confidence and helped her see herself as a professional in the field. By her final year, Emily was not only thriving academically but also mentoring newer transfer students, sharing advice about navigating the transition and finding community on campus. She completed her bachelor's degree in forestry in six years—three at community college and three at the university—without student loan debt.

Looking back, she recognized both the frustrations and the benefits of her path. While the lost horticulture credits delayed her timeline, she appreciated the knowledge gained and the grounding her community college experience provided. Community college gave her the chance to develop study skills, build confidence, and save money, which ultimately prepared her for the demands of a four-year institution. Reflecting on her journey, Emily described community college as a "really nice… transition period" that allowed her to grow academically and personally before taking on the scale and rigor of the university. Though her transfer pathway was not seamless, she valued the advising support, the financial accessibility, and the space to discover her academic interests.

Ethan's Story: From Setbacks to the Stars

"Quitting never crossed my mind. By that point I was riding the wave of my success at community college."

Ethan grew up in the Midwest before his family relocated to another southern city midway through his sophomore year of high school. He graduated from a specialized engineering-focused high school that granted him automatic admission to a local university's engineering program. However, he dropped out during his first year, and after briefly trying another college in Florida, withdrew again. Looking back, he admitted, "I dropped out of college twice, right out of high school… I just was undisciplined. Like I couldn't handle doing it out on my own."

Seeking direction, he joined the Army and served for ten years, including language training in California and two overseas deployments. Most of his service was based in North Carolina. After leaving the military, Ethan worked as a store manager in retail, but the long hours and high stress convinced him to pursue higher education again—this time using his GI Bill benefits.

In the spring, Ethan enrolled full-time at a large community college. Initially, he pursued computer engineering, but after excelling in his first coding class yet realizing he disliked it—and struggling with physics—he pivoted to aerospace engineering, inspired by courses like rocket propulsion. Most of his early courses were online due to the COVID-19 pandemic, which eased his transition back into academics: "I had to relearn how to learn." He excelled, earning associate degrees in both engineering and science, though he found some courses especially challenging. Despite strong grades, he mostly navigated the college on his own, rarely meeting with advisors. This independence led to a costly oversight—he did not take core engineering

classes that would have saved him a semester later. Reflecting on this, he admitted, “Not taking statics at community college basically cost me a whole semester.”

Ethan’s goal from the outset was to transfer to a large public university in North Carolina. Although spring admissions to the engineering program were rare, he applied confidently after maintaining near-perfect grades. In November, he received his acceptance: “I took a screenshot… I was pretty excited.” Beginning the following spring, his schedule was limited by missing prerequisites, forcing him to declare a math minor to remain full-time for GI Bill benefits. His first semester was challenging, but his perseverance and strong foundation from community college carried him through.

At the university, Ethan initially faced difficulties with scheduling, advising, and the demanding statics course, but he persisted: “Quitting never crossed my mind. By that point I was riding the wave of my success at community college.” He earned a B in statics—an achievement considered strong in that course. Near the end of the semester, he unexpectedly received an invitation to apply for a competitive scholarship for transfer students. Though doubtful, he applied and was selected, which provided crucial financial support and connected him with a supportive campus network.

As Ethan adjusted to the rigor of upper-level courses, he began to engage more deeply in campus life. He joined a student organization related to his major, where he participated in peer study sessions and outreach events that promoted interest in STEM fields. He also worked part-time as a math tutor, mentoring first-year students and helping others navigate the same classes that had once challenged him. Through these experiences, he discovered satisfaction in helping others succeed and in building community among other transfer and veteran students.

Ethan's journey has also been shaped by his personal life. He met his wife in 2022, just before his final semester at community college, and navigated the transition to the university while also building a serious relationship. They married in May 2025, a milestone that brought stability alongside his academic progress. His GI Bill supported him through his studies, and although it formally ran out during his last spring semester, he received a STEM extension, ensuring that he never faced the loss of funding before graduation.

Ethan's path has been defined by persistence and adaptability. Dropping out twice and then serving in the military gave him resilience and perspective, which helped him succeed upon returning to college. His shift from computer to aerospace engineering reflects a clearer sense of purpose, and overcoming the statics hurdle was pivotal in his confidence as an engineer. Receiving the scholarship marked another major turning point, offering financial stability and recognition of his hard work. Personally, his marriage symbolized a new chapter of stability and partnership.

Since completing his degree, Ethan has continued to build upon the skills and confidence he gained during his transfer journey. He is currently pursuing opportunities in the aviation and defense sector, applying his analytical and mechanical abilities to hands-on design and research work. Long-term, he hopes to pursue graduate study in propulsion systems or aerospace materials. Reflecting on his path from dropping out to thriving in engineering, he summarized his outlook: "Getting through some of these classes… it's just proving to myself, 'Oh, I can do this.'"

Jasmine's Story: Proving My Resilience

"My time has been hard, but it's been worth it… I got something out of every opportunity that I've been through. Life just likes to life, so you just gotta deal with it."

Jasmine, 25, describes her educational journey as one marked by resilience, change, and a growing sense of purpose. Originally from the Midwest, she moved to North Carolina in middle school and attended high school in a small town near a larger urban center. She recalls being the kind of student who was "definitely just passing by… getting assignments done so that I get like a grade." Though she participated in dual enrollment and took two community college classes during high school—an opportunity she now wishes she had done more of—her primary goal was to pursue a four-year degree.

After high school, Jasmine enrolled at a regional university, one of the few schools she applied to after being waitlisted elsewhere. She completed a summer and fall semester before deciding not to return. "I dropped out after a semester… and did like four years of just flailing about," she explained. During this period, she attempted community college courses intermittently while working in healthcare. Caring for a partner who was seriously injured in a car accident further interrupted her progress.

A turning point came when Jasmine joined a national service program for a ten-month term. She describes the experience as "the best thing that I ever did," highlighting projects such as trail work, storm recovery, and distributing COVID-19 vaccines. This exposure shifted her career goals from healthcare to emergency management and environmental work.

After her service term, Jasmine moved back in with her parents and enrolled full time at a local community college, majoring in horticulture. Determined to finish, she completed her associate degree in two years while working two jobs. The small program allowed her to form close relationships with faculty, who provided mentorship and references. Though she later realized her specialized degree would not transfer fully into her chosen bachelor's program, she

valued the skills gained—particularly plant identification—and the confidence of finally completing a credential.

Initially considering a nearby university for accessibility, Jasmine's trajectory shifted when she was unexpectedly nominated for and awarded a competitive, full-ride transfer scholarship at a large public university in North Carolina. "I probably won't get it, but let's apply anyway," she recalled. The scholarship came with orientation programming, mentorship, and a strong support network. Transferring brought both excitement and challenges. While the summer orientation felt "kind of boring," she appreciated meeting classmates before the semester began. The scholarship retreat, however, proved transformative, connecting her with a diverse cohort of transfer students balancing families, jobs, and life responsibilities. This group quickly became her "sole community" at the university.

Academically, the transition was more difficult. Coming from small, specialized horticulture classes, Jasmine found herself in large general education lectures. At 25, she struggled to connect with younger classmates and did not form relationships with instructors in those early semesters. Many of her credits did not transfer, leaving her with a heavy general education load. Struggling in statistics—eventually failing the second required course—led her to change majors, choosing a program that aligned more closely with her interests and had fewer quantitative requirements. To stay on track, she also enrolled in online community college classes while taking a full load at the university.

Despite these challenges, the scholarship program anchored her socially and academically. She became deeply involved in research and outreach opportunities, often reaching out directly to professors after hearing them speak. Once she transitioned into major-specific courses, her confidence and GPA improved. She also took on multiple roles, including

assisting with outreach to high school students, supporting research projects, and completing fieldwork in environmental science.

Jasmine identifies several turning points in her journey: her national service experience, which redirected her career goals; receiving the scholarship, which opened doors to financial and social support; and shifting into major-specific coursework, which reignited her confidence. Reflecting on her persistence, she explained, “If I quit, I have nowhere to go… I have to keep going.” She now describes herself as motivated by both her past struggles and her determination to build a stable future. Research involvement, community, and faculty mentorship have shaped her path and clarified her goal of pursuing graduate study in natural resources with a concentration in environmental assessment.

John’s Story: Just Do It

“Just do it. Like, anything and everything that there is… do it. And I know that I did a lot, but there's just so many opportunities that present itself to you.”

John grew up in central North Carolina and attended a private school from kindergarten through eighth grade. He described this experience as giving him “an entire leg up,” with opportunities in leadership and honor societies shaping his early years. His transition into middle school coincided with the COVID-19 pandemic—“actually on my birthday”—which meant he rarely entered the building and recalls completing “probably five assignments” online.

In 2020, John enrolled in an early college program. Though the program was designed as a five-year path to both a high school diploma and an associate degree, he was determined to finish in four years. When his principal dismissed his goal as “too overzealous,” John resolved to prove him wrong. He graduated in four years with two associate degrees and a diploma, proudly remembering his principal shaking his hand and saying, “you did it,” though he admitted

disappointment at losing the chance to be valedictorian. At early college, he immersed himself in leadership roles, becoming active in service clubs, student government, and academic honor societies. He also completed an internship with local government, which led to opportunities to present recommendations at statewide meetings—one of which ultimately influenced education policy. Reflecting on the experience, he said wryly, "if you have a second grader that's learning about the flag, you can thank me."

John's college plans initially took him far from home. He enrolled at a highly selective private university on the West Coast, where he participated in a pre-law summer program and began coursework. Yet when his grandfather became seriously ill, John made an impulsive but decisive choice: "I had my entire dormitory laid out on the sidewalk … and I was home in seven and a half hours." Leaving that university was not only about family but also about discomfort with its culture. While he valued the program, he found the campus environment overly competitive and lacking what he called "common sense" and "human decency." Walking away felt easy, and he transferred to a large public university in North Carolina.

At his new institution, John began on a pre-law track with a humanities focus, shifted into environmental studies with research and internships, and eventually circled back to the humanities while incorporating environmental coursework to prepare for a career in environmental law. He noted that the advising support and generosity with transfer credits were far stronger there than at his previous university, where "they could give two flying flips."

His transition was marked by both promise and hardship. In his first year, he experienced severe chest pain and was rushed to the hospital, where he underwent emergency heart surgery within 24 hours. His entire semester was withdrawn, but his mother reassured him that taking time off was okay. Faculty and advisors also supported him, helping him reshape his academic

plan. Adjusting from small early college classes to a 500-student lecture hall was daunting, but he eventually built meaningful relationships with faculty and found mentors who guided his next steps.

Several turning points define John's journey: proving his principal wrong by graduating early, choosing family and authenticity over prestige by leaving a highly selective university, and surviving a health crisis that forced him to reframe his education. Though he acknowledged that community college coursework "almost sets you up for failure" compared to the rigor of a four-year institution, he was deeply grateful for the leadership opportunities, faculty relationships, and professional connections it gave him. Raised primarily by his mother, whom he described as "the mom, dad, everything," John found in her both inspiration and freedom: "Whatever you want to do." At the same time, he carried his own motivation not to "end up like your dad," who had been incarcerated, a sharp contrast to John's path through higher education.

Looking ahead, John is clear about his direction: "100%. I'm full force there now." His resilience, adaptability, and drive to prove himself continue to guide him as he prepares for the LSAT and the next step of his journey into law school.

Leo's Story: The Perspective I Needed

"It was one of those things that, like, you have to experience a bit of a low to really appreciate the high. And not to say that everything that happened at community college was a low, but I think it was different than what I expected it to be, and it kind of gave me a perspective that I think I really needed. And it's made me more grateful along the process."

Leo grew up in a Mexican-American family that often moved as his father opened restaurants in different states. His childhood included time in several regions of the U.S., along with annual visits to family in Mexico. When his family returned to North Carolina at the start of

his sophomore year of high school, the adjustment was difficult, as he had to start over socially and academically. Despite the challenges, Leo excelled in school, joined academic honor societies, and discovered a passion for service through food drives and volunteer work with youth programs. Sports also became a major part of his identity—football, basketball, and track offered both enjoyment and the hope of earning a scholarship to ease the financial strain of college. As a first-generation student, Leo's love of STEM set him apart from his siblings and shaped his vision for the future.

After graduating high school in 2021, Leo faced the disappointment of turning down offers from highly selective universities because of financial barriers. Instead, he enrolled at a nearby community college, a decision that provided affordability, proximity to home, and a chance to reset his academic path. He pursued engineering coursework and, skeptical of formal advising, largely created his own academic plan using transfer guides and peer advice. Participation in a guaranteed transfer program provided him with admission security and early exposure to university resources. At the same time, he balanced full-time coursework with shifts as an EMT, often sacrificing sleep to make it work. While he struggled to form lasting friendships at community college, he found outlets through student STEM clubs and summer undergraduate research programs, where he gained valuable hands-on experience.

During his final semester, Leo was awarded a competitive, full-ride transfer scholarship—a moment he describes as the most significant turning point in his academic career. The scholarship not only removed financial pressure but also surrounded him with a vibrant community of peers who shared similar goals and values. He recalls the summer retreat before transferring as the moment when he finally felt he had found a place where he truly belonged.

At the university, Leo entered as an engineering major and scholarship recipient. The larger classes and heavier workload required an adjustment, but he navigated the challenges by seeking tutoring, engaging in academic forums, and relying on peer networks. Socially, the scholarship program offered what he had been missing at community college—lasting friendships, a sense of belonging, and opportunities for personal and professional growth. He continued to balance academics, work, and service, staying true to his values of discipline, community, and giving back.

Looking back, Leo reflects on the series of turning points that defined his journey: the disappointment of turning down elite universities, recalibrating his expectations by starting at a community college, and ultimately receiving a life-changing scholarship. Each stage taught him resilience, self-reliance, and clarity about his goals. As he put it, "I think it might be arguably the biggest turning point so far in my academic career, because I think it really set the tone of what it is, or like what I could do with my career."

Matteo's Story: It's About the Journey

"Okay, I had such a good experience at my community college. And it's not about an end goal. It's about, like, there's a certain journey… and I feel like I'm going to regret not walking the stage. So I changed my mind about that. I did walk the stage."

Matteo grew up in a mid-sized city in North Carolina alongside his twin sister and older brother. In high school, he enrolled in a rigorous college-preparatory program, which he described as challenging but rewarding. He never considered himself naturally "smart" but instead prided himself on a strong work ethic that prepared him for college. Much of his time outside of school was spent working nearly full-time at a local restaurant, a choice that kept him from participating in extracurricular activities and later became one of his regrets. Still, he valued

supporting small, locally owned businesses over larger chains. During high school, his interest in psychology grew through advanced coursework, and he envisioned a career in mental health, motivated by the desire to increase representation of male and Hispanic therapists.

When his top-choice university deferred his admission and offered spring entry, Matteo decided not to wait. His twin sister was enrolling at a nearby community college, where tuition was free at the time, and the two moved into an apartment close to campus. The experience allowed him to live independently while remaining close enough to visit family on weekends. Matteo approached community college with a clear sense of purpose. Using transfer tools and a required transition course, he carefully mapped out his coursework without ever meeting formally with an advisor. Most of his classes were in person, with small groups of about twenty students, which felt familiar after high school.

While classroom connections were limited, the community college gave him new opportunities for involvement. As a student ambassador, he gained professional experience, tuition support, and a network of peers. He also joined an academic honor society for Spanish, guided by a professor who became one of his most influential mentors. Reflecting on these experiences, Matteo described them as a "big improvement, a big change" compared to high school, where he had little involvement beyond academics and work.

Academically, he performed well, though statistics during his first semester proved difficult. Initially, he relied on online tutorials to prepare for exams, but after struggling, he turned to his professor for support before the final exam, a decision that paid off with a much-improved grade. The experience taught him the importance of seeking help earlier. At the same time, he maintained weekend work at a family-owned arcade in his hometown, which not only provided income but also allowed him to stay connected with his family and community.

When it came time to transfer, Matteo briefly doubted whether he could succeed at a large public university and considered applying elsewhere. Ultimately, he applied only to two of the state's flagship universities. He was waitlisted at one but admitted to his first choice. The confetti animation on the admission screen confirmed what he had hoped for, and he described feeling "very happy about that." At the encouragement of faculty and family, he chose to participate in his community college's graduation ceremony, an event he had initially dismissed. He later recognized it as a meaningful celebration of his journey, reflecting, "It's not about an end goal… it's about the journey."

At the university, Matteo moved into a residential community designed specifically for transfer students. Being surrounded by others with similar experiences helped him adjust, though his first semester was challenging. He recalled feeling like he was constantly running into obstacles, from navigating the large campus to managing heavier coursework and locating resources. A turning point came not from campus programs, but from his role as a mentor with a local nonprofit organization focused on supporting students with developmental differences. The experience gave him purpose and reinforced his interest in helping others. While he had some initial contact with a federal student support program, he clarified that he did not take full advantage of it during his first year; instead, he plans to engage more in the future.

Looking back, Matteo identified several turning points in his educational journey: choosing community college after his deferred admission, becoming a student ambassador, finding mentorship through the Spanish honor society, embracing the significance of his graduation ceremony, and working as a mentor in his community. Each stage reflects his persistence, adaptability, and determination to reach his goals. As he summed up his journey, he shared, "Community college meant so much to me… that's why I still rep it now."

Olivia's Story: Why Not? Embracing Every Opportunity

"The scholarship program really helped with that—like, you go in there and have 49 new friends… and the transfer program gave me even more. So it's like, wow, we can go right into class and be like, I know 49 people."

Olivia grew up in a small rural community in the eastern part of her state where her family's roots ran deep. Both of her parents and grandparents were raised in the area, and her love of animals began early, influenced by her grandparents' care for horses, goats, and pigs. Although she never lived on a farm herself—her family mostly had dogs and chickens—Olivia's exposure to large animals shaped her career interests.

She attended local public schools and graduated in a class of about 150 students. Olivia's high school years were marked by significant disruptions. In her freshman year, a major hurricane caused severe damage to schools in her district, closing them for more than a month and forcing classes to resume amid ongoing repairs. Not long after, the COVID-19 pandemic abruptly shifted her education to a pass/fail format due to limited online infrastructure. By junior year, the district provided devices and hybrid options, but Olivia remained fully online until the end of the year.

Despite these challenges, Olivia excelled academically, earning a 4.0 unweighted GPA and graduating in the top 10% of her class. She began taking agriculture-related college courses online after her freshman year of high school and became heavily involved in extracurriculars, including leadership clubs, health sciences organizations, and both marching and concert band.

In her senior year, Olivia faced a major decision: accept direct admission to a large public university as a science major or enter through a new transfer pathway program that guaranteed admission after completing an associate degree. After consulting with her parents, grandmother,

teachers, and an advisor, Olivia chose the community college route. She felt she needed more time to transition from high school to university life, wanted to save money, and sought to ensure her credits would transfer smoothly.

While completing her associate degree, Olivia took classes at several community colleges across the state, sometimes commuting an hour each way for in-person courses in the sciences. She also worked about 20 hours per week at a small animal clinic, gaining hands-on experience while confirming her interest in working with large animals. During this time, she coped with the loss of her grandfather and several other family members, reaffirming her decision to remain close to home before transferring.

Her community college advisor played a pivotal role in guiding her course selections, connecting her to events at the university, and encouraging her to apply for a competitive transfer scholarship—which she was ultimately awarded. She also participated in a research partnership between her community college and a nearby university, which included travel out of state for fieldwork related to marine life.

When Olivia transferred, she moved into university housing and quickly built a community through the transfer program and scholarship connections. Her first semester was demanding—she took a heavy course load, including advanced science classes at both the university and a partner community college—but she sought help from faculty, adjusted her study strategies, and maintained strong grades. She valued the larger peer network at the university, which contrasted with her more isolated community college experience.

Olivia maximized her opportunities once enrolled. She studied abroad twice in the summer between her first and second years—once through a program recommended by her advisor and once through an animal science program she discovered independently. She also

volunteered at the university's veterinary school to gain professional experience and shadowed a veterinarian in her hometown. In her second year, she received a national agricultural honor recognizing her extensive work in the field. She completed her animal science major requirements in three semesters, then pursued a minor in global leadership, which included a semester-long program that took her to several countries in Europe. Afterward, she traveled further with her parents, extending the experience into a family trip.

Olivia graduated in May 2025 and will begin veterinary school at the same university in August, using her final year of scholarship funding. Reflecting on her journey, she credits her success to strong family support, proactive advising, and her willingness to take advantage of every opportunity—academic, professional, and global—that came her way.

Rachel's Story: Education as a Promise Fulfilled

"My kids and the youth I work with—I tell them all the time, if you can dream it, you can do it. *You can do it here, you can do it in life, and each and every one of you has a voice—but you have to learn how to use that voice correctly."*

Rachel, 38, grew up on her grandfather's farm in rural North Carolina, where early mornings and long days in agriculture shaped her perspective on hard work. She attended a local public high school and then briefly enrolled at a private university as a history major, but after one year she left school, got married, and focused on raising her family. Over time, she and her husband had three daughters, and she poured her energy into homeschooling, church work, and volunteering with youth development programs, where she has served for more than fifteen years. Even while building her family and community commitments, she carried with her a deep desire to "finish what I started" in higher education.

Her return to college was sparked in part by her work with young people. When some of the teenagers questioned the importance of education, Rachel challenged them by committing to return to school herself: “You finish high school, and you go to college, and I’ll go to college when you go to college.” In 2020, she enrolled at a local community college, beginning her coursework during the disruptions of the COVID-19 pandemic. Most classes were online, and while she excelled in subjects like English and public speaking, pre-calculus nearly derailed her. With the help of her advisor—who was also her instructor—she managed to pass and eventually earned a 3.7 GPA in her first semester. She continued to balance coursework with homeschooling her daughters, working part-time, and leading youth programs, often wondering how she managed to keep it all together. She also became active in student life at the community college, finding ways to stay engaged despite the online format.

At the community college, Rachel was introduced to a guaranteed transfer pathway program into the state’s public university system. With the guidance of her advisor and support from university staff, she carefully planned her courses to ensure transferability. Family hardships slowed her progress—her husband was hospitalized twice, once in intensive care, and she herself underwent surgery. Still, she completed her associate’s degree in December 2022 and transferred to the university in fall 2023. She enrolled in a newly created online agricultural science bachelor’s program, which she called a “guinea pig program” because it launched after the pandemic. Choosing agricultural business and animal science as her disciplinary tracks, she embraced the flexibility of online learning while also recognizing its challenges.

At the university, the quality of her learning experience varied. Some instructors relied on pre-recorded lectures with little interaction, while others recorded live lectures and hosted virtual sessions, which she found far more engaging. Courses in communication and leadership

provided interactive elements, including projects and opportunities for group collaboration. One leadership course required working with peers from different states, which was difficult but rewarding; her group ultimately earned high marks by combining their strengths. Still, she admitted that being a fully online student often left her feeling like "an outcast," disconnected from the campus community. Determined to improve this, she shared her concerns directly with the dean of her college and suggested more structured opportunities for online students to connect. Soon after, the program implemented optional community forums and Zoom sessions, which she saw as a step toward greater inclusion.

Rachel reflects on several turning points in her journey: recommitting to her education alongside her students, overcoming her struggles in math, and persisting through personal and family health crises. Through it all, the support of advisors, instructors, and her own determination carried her forward. "I was determined to show those kids that I was getting into the university. It was going to happen," she said. Now nearing graduation, Rachel takes pride in being part of the pioneering online agricultural science program and in fulfilling a goal that has been decades in the making. "Sometimes I wonder how I did it… but I was determined."

Skyler's Story: The Excitement of the Opportunity

"I definitely immediately started making a lot of social connections there. I think it was just the excitement of opportunity… it was just the sheer interest and amount of different things going on that I really wanted to have the opportunity to experience."

Skyler, age 21, grew up in a military family that moved frequently before eventually settling in a mid-sized city in North Carolina around the start of middle school. She was homeschooled for ten years before attending a small private high school with a graduating class of just 25 students. Her high school offered limited extracurricular opportunities, though she was

active in art and theater, serving as president of the art club and stage manager for school plays. She also played softball until the program was discontinued due to low enrollment. During high school, she enrolled in online courses at a nearby community college, completing about a year's worth of credits before graduation.

After high school, Skyler applied to several universities but ultimately chose to begin at her local community college for financial reasons and at her parents' encouragement. She described feeling like "the only one" in her class not heading directly to a four-year school, which made her first year after high school "pretty lonely." Still, she embraced her new independence, learning to drive later than most due to pandemic disruptions and balancing coursework with significant family responsibilities, such as transporting her younger siblings and preparing family meals.

A pivotal moment came when Skyler met with her advisor and learned about a guaranteed transfer pathway program into the state's public university system. As the first student from her college to participate in this program, she was given a clear, mapped-out course plan that outlined her requirements through graduation at the university. "Having that plan made me feel extremely secure," she recalled. Determined to transfer in one year, she registered for an extraordinary 25-credit semester split between two community colleges. She described her life then as "class, work, sleep, repeat," as she juggled coursework, family duties, and a nanny job.

In fall 2023, Skyler transferred to a large public university as a junior. She chose to live on campus, a decision she believes made a "big difference" in her transfer experience. Orientation was short but energizing, and she arrived eager to seize what she described as an "explosion of opportunities." Within her first week, she joined the student newspaper and a student affinity club focused on LGBTQ+ identity, finding communities she had never had

access to in her conservative high school. She quickly expanded her network through on-campus employment at the university bookstore and by joining other student organizations.

Skyler thrived academically, initially taking 15 credits that felt manageable after her 25-credit semester at community college. Her coursework became more specialized in social work, allowing her to connect deeply with faculty and peers. She also participated in undergraduate research, presenting at a campus-wide research symposium, which led to a research assistantship that provided funding for her graduate degree. Socially, she found belonging through the LGBTQ+ community and a disability advocacy student organization, where she later became president and helped launch the university's first chronic illness student support group.

Her transition was not without obstacles. Housing challenges forced her to move into a single dorm room, partly due to the strain of climbing multiple flights of stairs with an undiagnosed heart condition. Eventually, she was diagnosed with a heart-related disability and approved for wheelchair use. This adjustment reshaped her campus life but also fueled her advocacy work and leadership roles.

Skyler identified several turning points: receiving her program course map, which gave her confidence in her transfer path; successfully managing a 25-credit semester that propelled her to graduate early; moving on campus and immersing herself in student life; and her health diagnosis, which inspired her advocacy and leadership in disability-related initiatives. She reflected on the power of peer communities and institutional supports in sustaining her momentum, noting, "Once I found my people…it was a lot easier to feel like I belonged here."

Looking back, Skyler expressed pride in graduating a year ahead of her high school classmates and moving directly into an accelerated master's program in social work. She credited her resilience, strong advising, and willingness to embrace opportunities for shaping her journey.

As she put it, her experience demonstrates "the power of self-advocacy, strategic decision-making, and leadership in overcoming barriers and shaping a meaningful transfer experience."

Conclusion

This chapter has presented the voices of community college transfer students through their individual narratives. Each story began with the participant's background—including their demographics, academic history, work experiences, and family life—and then moved forward in chronological order to show the key events that shaped their transfer journey. These narratives illuminate the lived realities of students navigating multiple educational systems, capturing both the challenges they encountered and the strengths they drew upon in the process.

Taken together, the narratives highlight the resilience, resourcefulness, and determination that define transfer student experiences. They also reveal the complexity of these journeys: moments of uncertainty, barriers to progress, and institutional hurdles were interwoven with opportunities for growth, support from family and mentors, and the personal agency students exercised in charting their paths. While each story reflects unique circumstances, collectively they portray the persistence required to reach the final stages of a bachelor's degree.

The purpose of this chapter has been to preserve the integrity of individual voices rather than to abstract or reduce them into broader categories. Although patterns can already be found across stories, interpretation has been intentionally deferred to honor the richness of each participant's account. In Chapter 5, the focus shifts from narrative to analysis, moving across stories to identify the themes and subthemes that connect participants' experiences. This cross-case examination will explore how transfer student capital was built and mobilized, how loss and momentum points emerged, and how questions of identity and belonging shaped persistence

along the transfer pathway. In this way, Chapter 5 places each student's individual story within broader patterns, highlighting common themes that reveal the larger transfer student experience.

CHAPTER 5: Findings

This chapter presents the findings of this narrative inquiry exploring the lived experiences of nine community college transfer students nearing completion of their bachelor's degrees at a large public university in North Carolina. Using a narrative approach, the study centered student voices to illuminate how transfer students persisted, integrated socially and academically, and navigated the final stages of their undergraduate journeys.

The purpose of the study was to understand how students nearing degree completion described the experiences, supports, and challenges that shaped their persistence. Two research questions guided the analysis:

1. How do community college transfer students nearing degree completion at a four-year institution perceive and describe the role of Transfer Student Capital in shaping their academic persistence, social integration, and attainment of a bachelor's degree?
2. What key loss and momentum points do community college transfer students identify throughout their transfer journey, and how do these experiences shape their persistence and progress toward degree completion?

Nine participants—Rachel, Emily, Skyler, Olivia, Ethan, Jasmine, Leo, Matteo, and John—shared their stories through semi-structured interviews and visual artifacts representing their educational journeys. Their narratives reflect diverse pathways and intersecting identities, including adult learners returning after long absences, first-generation students balancing work and family responsibilities, and others transferring after brief interruptions in college attendance. Collectively, their stories revealed that persistence was not a singular act of endurance but a developmental process of rebuilding confidence, forming community, and redefining purpose.

Through inductive analysis of the interviews and visual collages, five interconnected themes emerged, tracing a holistic arc of persistence:

1. *Family Influence, Cultural Identity, and Responsibility as Motivating Forces for Achievement*
2. *Community College as a Launching Point for Confidence and Direction*
3. *Recovering from Setbacks through Institutional Supports and Belonging*
4. *Coalescing Academic Identity and Vocational Purpose as Drivers of Persistence*
5. *Future Orientation and Aspirational Capital Sustaining Momentum Toward Graduate Study and Career Goals*

Together, these themes form a narrative progression beginning with early family and cultural foundations, moving through the community college experience and transfer process, deepening through institutional supports and identity development at the four-year university, and culminating in forward-looking aspirations for continued learning and contribution. Each theme captures not only the barriers students faced but also the strategies, supports, and personal transformations that sustained their persistence and success. The sections that follow present these themes in detail, supported by participants' voices and visual representations that highlight the relational, cultural, and developmental dimensions of persistence.

Findings

Table 3: Themes and Subthemes from Narrative Findings

Theme	Subthemes
Family Influence, Cultural Identity, and Responsibility as Motivating Forces for Achievement	• Transforming Family Responsibility into Academic Motivation • Love, Loss, and Caregiving as Sustaining Forces • Cultural Identity and Community as Sources of Purpose
Community College as a Launching Point for Confidence and Direction	• Accessibility and Affordability as Gateways to Opportunity

Table 3 (continued).

	• Academic Validation and Confidence Building • Faculty and Advising as Catalysts for Direction
Recovering from Setbacks through Institutional Supports and Belonging	• Disruptions and Loss Points that Challenged Persistence • Relational Advising and Institutional Flexibility as Recovery Mechanisms • Structured Programs and Faculty Mentorship as Anchors of Belonging • Peer Networks and Community as Sustaining Forces
Coalescing Academic Identity and Vocational Purposes as Drivers of Persistence	• Maturing into Confidence and Scholarly Self-Concept • Clarifying Vocational Direction through Lived and Learning Experiences • Integrating Academic Identity with Vocational Purpose • Applying Knowledge through Leadership and Engagement
Future Orientation and Aspirational Capital Sustaining Momentum Toward Graduate Study and Career Goals	• Envisioning Graduate Study as the Next Horizon • Pursuing Professional and Community-Centered Careers • Linking Leadership and Identity to Future Goals • Sustaining Momentum through Aspirational Capital

Family Influence, Cultural Identity, and Responsibility as Motivating Forces for Achievement

The stories in this theme showcase how family, caregiving, and cultural identity were important motivators for students' education instead of obstacles that got in the way. Participants shared how they were able to leverage their family obligations, cultural heritage, and community connections as the foundation for their ability to persist and continue to be successful, shifting what likely would have been loss points into momentum points instead. These intricate forces of love, accountability, and identity show how transfer motivation is frequently based on relational and cultural conditions rather than being exclusively the product

of personal drive. Participants' stories clearly and consistently acknowledged the demands associated with familial and cultural responsibilities that were utilized to serve as powerful motivators for achievement. Table 4 summarizes the three subthemes that emerged within this theme and explains how students were able to transform family responsibility, caregiving, and cultural identity into sources of purpose and resilience that bolstered their academic momentum.

Table 4: Family Influence, Cultural Identity, and Responsibility as Motivating Forces for Achievement

Subtheme	Topic Patterns / Meanings
Transforming Family Responsibility into Academic Motivation	• Family duties reframed as purpose and drive for persistence • Obligations to children, parents, and community became sources of strength and achievement
Love, Loss, and Caregiving as Sustaining Forces	• Emotional ties, caregiving, and grief deepened commitment to education • Family care and loss transformed into resilience and focus
Cultural Identity and Community as Sources of Purpose	• Cultural pride and belonging guided motivation • Heritage and representation shaped persistence and meaning in academic goals

Transforming Family Responsibility into Academic Motivation

Several participants shared both in their interviews as well as their visual creations that family obligation was at the center of their persistence. When thinking about family obligations on the surface level, it would be easy to view this as an impediment in a student's path. However, the more I talked with these students, it was obvious that family and cultural identity were not simply in the background but instead dynamically shaped how students formed their goals, managed challenges, and made meaning of their experiences within higher education. Rachel's story exemplifies this truth very well. After leaving college to raise her three daughters,

she returned to higher education more than a decade after dropping out. This in itself was quite remarkable given the time that has passed since she last enrolled in college courses, especially given the roles she was already fulfilling. What is even more remarkable is that she reignited her educational pursuit, not only for herself, but to model the power of persistence for the young people she mentored through a mentorship organization that she served in. When she learned that her students were not convinced of the value of education, she turned the conversation into a personal challenge that she hoped would serve as inspiration for them:

> I told them that education was very, very important. I said, I tell you what, I'll make a deal with you. What if I were to go to college? You finish high school, and you go to college, and I'll go to college when you go to college, and we'll go to college together.

What began as a lighthearted challenge that she shared with the youth who were extremely skeptical of her being successful in reaching her goal turned into a binding promise that carried her through the long transfer process. This challenge that was given, she saw very much as a promise that remained at the front of her mind every step of the way. Her plate was already quite full. She described balancing work, homeschooling, and community leadership, as she explained her various roles and commitments:

> Secretary for a church, works 8 to 12, homeschool mama, and youth program leader… I was determined to show those kids that I was getting into NC State. It was going to happen.

Her success eventually became a collective celebration—"Oh yes, we all graduated together"—she enthusiastically shared. The smile on her face showed her pride as she shared with me about her success in earning her degree as well as the youth who she had challenged. This serves as an

example of how family and community ties transformed education into a shared act of achievement for the participant and the youth in her community.

Matteo's journey echoed this dynamic as well. As a first-generation college student, he felt responsible for supporting his family financially after his mother was injured and could no longer work. He recalled:

> My mom got hurt at work, and she couldn't really work for a while. So I felt like I had to step up… that meant working more hours while I was in school, sending money home, and just trying to be there for my family.

Matteo shared that he believed that supporting his family was a top priority and if he had to choose between school and his family financially, he would choose family every time. While these obligations could have easily been seen as loss points within the Loss/Momentum Framework, Matteo reframed them as motivation in his story—proof that his family's sacrifices were not in vain. And in Matteo's story, taking Community College classes was the only reason that he did not have to choose.

Through both of these stories, family responsibility served as a catalyst rather than a hurdle for them to overcome. It is important to note that participants were honest when they shared that this sense of family responsibility also had significant challenges. Whether expressed as caregiving, mentorship, or financial obligation, each participant actively worked to transform these acts of care into a source of momentum that pushed these students forward, turning what could have been barriers into encouragement in their purpose and strength.

Love, Loss, and Caregiving as Sustaining Forces

Family love and caregiving emerged as deeply emotional sources of persistence. Emily's story revealed the important role her grandmother had in her story. Emily recalled her grandmother's initial skepticism about her decision to attend a community college:

> My grandmother… looked down at community college for like, oh, they're terrible professors who couldn't get employment at a real school. That's the sort of attitude my grandmother has.

Yet, Emily's experience overturned that perception as her actual experience was so positive and her family was able to see that their perceptions were not reality. She emphasized that her instructors were highly qualified, noting:

> My chemistry teacher… used to work at UNC Chapel Hill for like 30 years… and she just worked at my community college because she retired and wanted to keep doing it.

By redefining her family's narrative about community colleges, Emily developed pride and confidence in her educational path—a form of Transfer Student Capital that strengthened her academic identity and sense of legitimacy. Although Emily felt at first that her grandmother was disappointed about her choice to attend a Community College, she noticed a shift in her grandmother's attitude based on Emily's success.

Emily then described how her grandmother's illness and the deaths of loved ones shaped her academic choices and gave her a greater sense of purpose during difficult times. Reflecting on her transition to the four-year institution, she explained:

> Oh, my grandma has Alzheimer's, and people I care about are dying. This is terrible. So I'm going to go an extra year because I can get away with it.

Although she described “getting away with it” in a lighthearted tone, she was expressing a need to slow down and give herself time to cope with profound personal losses. What began as a strategy to cope with grief evolved into a renewed focus on learning. Attending class became a safe place when life outside of school felt out of control.

Graduation was especially meaningful because it symbolized a tribute to her grandmother: “My grandmother gets her pretty photos. So.” She shared that participating in her associate and bachelor graduation ceremonies were as much for her grandmother and other family members as it was for herself. Capturing the memory of her graduation was important enough that she included a picture of her and her grandmother in the visual collage she shared. Her words and visual reveal how education served as both a personal refuge and an offering of love—a complicated emotional thread for her which connected her to family and academic perseverance.

And this was not just revealed in her story. Skyler’s story extended this theme of care and perseverance even further. While managing a heart-related disability at the same time as she was supporting her family’s needs, she managed to remain steady in her studies. Her caregiving responsibilities—both given and received—became shared sources of strength. Her family kept her grounded in her persistence when health challenges could have interrupted her progress, which is reflective of the interdependence that is common among nontraditional students.

Olivia’s collage extended her verbal reflections of gratitude toward family. Photographs of her mother and early college exploration experiences visually conveyed the encouragement that shaped her persistence. When I asked her what her top emotions were as she looked at her collage, she shared “Gratitude would definitely be one… I don’t think I would have done a lot of things I’d done without them,” she explained as she described about the importance of her

family. The visual artifact served as a celebration of affirmation and progress, capturing how family support and cultural expectations became intertwined sources of motivation and momentum for her.

These stories demonstrate that love, care, and loss, though emotionally taxing, have the potential to be turned into academic momentum. Their experiences highlight how affective and relational dimensions of family life can contribute to persistence and exemplify the way these transfer students consistently turned disruption into renewed purpose.

Cultural Identity and Community as Sources of Purpose

For some participants, cultural identity and community heritage provided both grounding and direction in their educational pursuits. Leo, a Mexican American student in STEM, reflected on how cultural underrepresentation shaped his experience: “It’s been very hard to find a community, especially within being a STEM student.” Rather than discouraging him, this sense of isolation fueled his motivation to build spaces of belonging for others. After successfully transferring, he participated in several cultural student organizations which his involvement became a triumph, where he was able to transform his feelings of alienation into advocacy extending beyond himself. In this way, Leo’s persistence extended beyond his own personal achievement and allowed him to contribute to enhancing representation and equity within his area of study.

Rachel also linked her academic choices to cultural and community roots. She shared that her decision to pursue a degree in agriculture was founded on her deep connection to the rural traditions of her upbringing:

> An agricultural degree, because I love working in 4-H and realized how much I miss living on the farm and how much that part of my life was so meaningful.

For her, higher education became a way to honor and extend her core family values founded on community, hard work, and stewardship of the land. Like Leo, she saw education not as separation from her cultural identity but as a means to preserve and uplift her beliefs.

It was evident that cultural identity serves as type of resistant and aspirational capital (Yosso, 2005), where students were able to persist despite systemic underrepresentation or social distance. Both Rachel and Leo found purpose in making connections between their academic goals and their cultural continuity which reinforced their identity and belonging. Their stories revealed how cultural identity and community can also serve as enduring motivators in the transfer journey.

Synthesis

These stories that were shared with me reveal that cultural identity, caregiving, and familial impact shaped their academic perseverance rather than acting as problematic demands. Students shared how they were forced to rely on the strength of their relationships and history to survive and prosper, whether it was through cultural pride, caregiving duties, or familial vows. These forms of cultural and familial capital underscore that the transformation of individual aspirations into collective achievement is often a shared endeavor—rooted in love, responsibility, and a deep sense of belonging.

Together, these subthemes show how family, culture, and duty appeared as a sustaining source of inspiration that influenced each student's academic identity and perseverance rather than difficult demands. Participants continuously reframed duty as purpose and adversity as growth, whether through caregiving, mentoring, or cultural pride. These stories illustrate how relational and cultural types of capital give momentum even in the face of disruption. As a result, cultural identification and family influence served as accomplishment

anchors, encouraging students to persevere for the sake of their communities and loved ones as well as for themselves.

Community College as a Launching Point for Confidence and Direction

In all nine stories, community college was a starting point. A place where participants regained their self-esteem, found their path, and acquired the intellectual and personal foundation that led to their successful transfer and earning a bachelor's degree. Community college acted as a bridge between uncertainty and self-assurance, regardless of whether students enrolled straight out of high school, returned after years away, or reengaged after setbacks. Students shared that they found supportive structures that led them toward meaningful pathways in these settings, in addition to regaining confidence in their academic ability. A question that I asked every participant was whether they were able to imagine and alternative path where they had not first had the community college experience. Overwhelmingly, the students shared that their experiences at the community college were critical and directly responsible for their later academic successes. These students shared that without community college, they can could not imagine that they would have earned a degree from their transfer institution.

Three interconnected subthemes (1) accessibility and affordability as gateways to opportunity, (2) academic validation and confidence building, and (3) faculty and advising as catalysts for direction —illuminate how community college experiences become springboards for confidence and direction.

Table 5: Community College as a Launching Point for Confidence and Direction

Subtheme	Topic Patterns / Meanings
Accessibility and Affordability as Gateways to Opportunity	• Community college offered an attainable and practical starting point for higher education. • Low tuition, local proximity, and flexible scheduling reduced financial and personal barriers. • Enabled adult learners and first-generation students to reengage with educational goals.

Table 5 (continued).

	• Provided a sense of belonging through familiar, community-based settings.
Academic Validation and Confidence Building	• Smaller class sizes and approachable faculty supported individualized learning. • Early academic success rebuilt confidence and reshaped self-perceptions as capable students. • Lower-stakes environments allowed students to take risks and rediscover motivation. • Created a bridge between uncertainty and self-assuredness as learners.
Faculty and Advising as Catalysts for Direction	• Faculty encouragement and mentorship connected interests to academic opportunities. • Advisors clarified transfer pathways and course alignment with university majors. • Validation from instructors fostered belonging and persistence. • Relational support transformed confidence into clear academic and career direction.

Accessibility and Affordability as Gateways to Opportunity

Many participants saw community college as an affordable place to start. Beginning there was a realistic and approachable way of staring college level coursework that fit their personal, family, and financial situation. Students were able to start to return to their studies without overstretching their financial resources. Practically every participant emphasized the major factors that led them to choose to begin attending a community college were the flexible scheduling, affordable tuition, and close proximity to their homes.

Almost all of the students I interviewed had multiple options of where they would begin college. Many were admitted into a mixture of 4-year private and public institutions both in and out of state. Matteo was admitted to several 4 year institutions, but made the choice to enroll locally at the community college for both economic and family reasons. By staying closer to home, he was able to affordably pursue his degree while providing for his family. “I saw it as a

chance to…prepare me," he explained. "I'll still be with my sister. Free tuition. Yeah, it was an easy decision."

As an adult learner going back to school after years of raising children, Rachel chose attending a community college for similar reasons. She had attended a private college briefly prior to becoming a mother, but knew that if she ever went back to school, it could not be at a private college. With her understanding that a four-year private institution was financially unaffordable, reentry was made possible by the flexible structure of community college. With pride, she remembered, "I tell you one better than that," she recalled proudly. "I'm going to go to community college, and I'm going to transfer to NC State." She explained that she purposefully picked the college in her county because of its proximity and sense of community.

Academic Validation and Confidence Building

Several participants shared that their first real academic success occurred in the community college setting. They were able to test their skills, regain confidence, and start to see themselves as knowledgeable college students in settings with smaller class numbers, more approachable instructors, and lower stakes.

Jasmine's image of herself as a learner evolved through her participation in a horticulture program at her regional community college. In her earlier school experiences she had struggled to find academic direction. She shared that she was initially surprised at her success when she did reenroll:

> To be honest, this was the best I had ever done in school. I was occupied, and it was fantastic. And to be honest, that's what changed.

She gained a sense of confidence and competence through her participation in courses and programming. She also received encouraging feedback, which energized her desire to pursue further education.

In a similar vein, Emily recalled that community college served as an important step for her between high school and college. During her time attending community college, she found academic and social belonging in the classroom after feeling alone in her small charter school:

> To me it felt like a really nice sort of transition period from high school to like going to a four-year university… For one, the small class sizes—that was really helpful. If I needed to get help with something, I could contact a professor pretty easily… And also it was a lower-stakes environment for me.

These stories illustrate how the community college environment provided both the safety and challenge students needed to rediscover themselves as capable learners. Within supportive classrooms and accessible relationships, they not only rebuilt academic confidence but also began to envision new educational possibilities. For many, this stage marked the transition from uncertainty to momentum.

Faculty and Advising as Catalysts for Direction

Faculty and advisors played pivotal roles in transforming community college experiences from places where students were able to grow beyond gaining confidence to become places where students found entirely new dreams and direction. Their guidance provided both emotional encouragement and concrete navigational support—helping students envision transfer pathways, select appropriate coursework, and imagine futures beyond their associate degrees.

For Matteo, an instructor in a language course was the needed spark that served as a connection for his personal interest and academic opportunity:

> It was with my Spanish professor… I got those [language classes] out of the way at community college, and it was a great experience… And then the professor was really great. She told me about the Spanish honor society and encouraged me to apply. I ended up joining, which was one of my favorite things.

Through this mentoring relationship, Matteo found both belonging and direction. He recalled that his main focus at the community college was taking classes, but with the encouragement of his professor, he began to get involved in campus clubs and organizations that really transformed his experience. Jasmine described the close-knit nature of her horticulture program, where three dedicated instructors helped to shape her experience:

> Luckily, the horticulture department at my community college was really small… I was able to create pretty good relationships—they were really helpful, wrote me references, and gave me lots of advice.

Emily also emphasized how advising systems clarified her academic path. "My advisor at community college had these printed sheets that came from the university," she recalled, "the recommended coursework you would do at community college for each degree path… It was like tailored for each program." Her knowledge of these "sheets" was encouraging as the document analysis I engaged in confirmed that these advising materials—jointly developed between community colleges and the university—offered semester-by-semester course recommendations aligned to specific majors. For several of the participants, these proactive planning tools reduced uncertainty and fostered confidence that coursework would transfer seamlessly.

For Rachel, advising included far more than academic planning. She shared that she received personal encouragement and assistance at many critical moments. Rachel described

about a time when she nearly abandoned her goal after being placed in an advanced math course in which she was receiving a failing grade. Her advisor assisted her through the process of dropping that course in that semester which prevented her academic record from being impacted. This advisor did not stop there in providing critical support. The advisor then assisted Rachel in connecting her with a supportive faculty member who she believed would be a better fit for Rachel's learning style. When Rachel reenrolled in the course in a later semester, she recalled that it was immediately obvious that she was going to have success with the faculty member. "She treated us all like we'd never seen it before," Rachel explained. "Some of us were older and hadn't seen this since high school." Through patient mentorship and persistent advising, Rachel rebuilt her confidence and completed the course allowing her to continue toward her degree.

These narratives showcase the significance of relational support at the community college level. Faculty validation and intentional advising provided the scaffolding that allowed students to translate newfound confidence into direction. Through the caring guidance, participants were better equipped to navigate coursework and understand transfer requirements. These partnerships also cultivated an enduring sense of self-efficacy within participants that carried forward into their university experiences.

Synthesis of the Launching Point

Taken together, participants' narratives illustrate how community college experiences established a solid foundation for their persistence and success after transfer. Accessibility and affordability opened doors to opportunity; validation and achievement within supportive environments rebuilt academic confidence; and intentional mentorship and advising transformed that confidence into concrete direction. Community college thus functioned as far more than a stepping stone—it was the launching pad where participants redefined themselves as capable

learners, clarified their goals, and learned to navigate complex academic systems with confidence. The experiences and relationships formed at this stage equipped them not only with transferable credits but with the assurance and agency necessary to persist in the face of future challenges.

Recovering from Setbacks through Institutional Supports and Belonging

During the interviews and sharing of their visuals, nearly every participant described experiencing loss points—moments of disruption that had the potential to negatively affect their academic momentum and persistence. These loss points included academic setbacks, financial and caregiving pressures, health challenges, and emotional strain that could have easily derailed their progress. Yet during these periods of uncertainty, students revealed a powerful interplay between resilience and institutional support that enabled them to recover, reengage, and ultimately persist toward degree completion.

The difference between derailment and persistence often depended on the presence of support systems that helped students regain momentum. Some participants found this support through belonging, advising, mentoring, or peer connection. Their stories illustrate that universities fostering compassionate, relational, and structured systems of support empower transfer students to transform setbacks into renewed forward motion.

Four interrelated subthemes capture how these recovery processes unfolded: (1) disruptions and loss points that challenged persistence, (2) relational advising and institutional flexibility as recovery mechanisms, (3) structured programs and faculty mentorship as anchors of belonging, and (4) peer networks and community as sustaining forces.

Table 6: Recovering from Setbacks through Institutional Supports and Belonging

Subtheme	Topic Patterns / Meanings
Disruptions and Loss Points that Challenged Persistence	• Academic, personal, and emotional disruptions interrupted progress. • Family illness, financial strain, and grief created vulnerability to loss. • Students reframed disruption as temporary and persisted through uncertainty. • Highlights need for institutional mechanisms to support recovery.
Relational Advising and Institutional Flexibility as Recovery Mechanisms	• Compassionate, relationship-based advising stabilized students in crisis. • Advisors who adjusted timelines and validated experiences restored confidence. • Institutional flexibility allowed reengagement without penalty. • Supportive responses converted loss points into renewed momentum.
Structured Programs and Faculty Mentorship as Anchors of Belonging	• Cohort programs provided continuity, mentoring, and guidance. • Structured supports offered stability and community integration. • Faculty mentors connected students to opportunities and belonging. • Programs and relationships anchored persistence after setbacks.
Peer Networks and Community as Sustaining Forces	• Peer friendships and cohorts provided emotional and academic support. • Shared experiences reduced isolation and normalized challenges. • Belonging fostered resilience and motivation to persist. • Community connection reinforced collective recovery.

Disruptions and Loss Points that Challenged Persistence

The transfer process was rarely linear. Participants frequently experienced personal, academic, and emotional challenges that tested their stamina and sense of belonging. For Emily,

her start at the four-year university coincided with an emotionally challenging period marked by loss and turmoil. Reflecting on that time, she explained:

> Wow, NC State. It's so big, it's so cool… There was some excitement there, but also this was like a time of emotional turmoil in my life. A bunch of people I care about… ended up dying, and my grandma got diagnosed with dementia.

These overlapping losses added to the challenge of navigating a large new institution. She admitted that the excitement of transfer was quickly overshadowed by isolation:

> Basically, all of my friends were either still at community college or were going to a university somewhere else. So it's like, I don't know anybody. People I care about are dying. This is terrible.

Despite initial adjustment challenges, Emily did eventually describe a sense of ease and belonging once she became more engaged with the campus community. Reflecting on her transition from community college to NC State, she shared that "it wasn't difficult for me to make friends" and that there were "a lot of things available on campus… it was really easy to find stuff that interested me." Her comments illustrate how access to student organizations and social opportunities fostered a smoother integration into university life. While earlier in her narrative she spoke of uncertainty and academic strain, this excerpt signals a turning point—where institutional resources and peer connections facilitated comfort, confidence, and engagement. Emily's experience exemplifies how connection to campus culture can transform an initially disorienting transition into one of participation and belonging.

Rachel also experienced disruption at a critical moment where she had just completed her associate degree and was preparing to transfer. Her husband suffered a serious medical emergency that temporarily derailed her plans. "Everything that could go wrong did," she

recalled. “I’d done all this, and I’d graduated, and I was going to get into the university. And now look at this.” She was convinced that all of her hard work was for nothing as she faced the challenge of trying to take care of her husband in the same semester as she was supposed to start at the transfer institution. Rather than abandoning her goal, Rachel found strength in her sense of responsibility to her family, to her students, and to the promise she had made to finish what she started. With encouragement from advisors and her community network, she was able to pause, regroup, and ultimately continue on her path to transfer.

Ethan’s collage conveyed the emotional and practical impact of financial strain and family responsibility. He reflected on including images of universities he was accepted to but could not attend, describing how financial realities reshaped his academic direction. Additional symbols of caregiving underscored the competing pressures that accompanied his studies. The artifact thus functioned as a visual narrative of constraint and resilience, illustrating how responsibility and limited access intersected in his transfer experience.

These narratives reveal that transfer was not a single moment of movement but an ongoing process of disruption and recovery. Emotional loss, financial strain, and family responsibilities complicated participants’ early experiences at the four-year institution, often threatening their sense of stability and purpose. Yet, across stories, persistence emerged through adaptation and connection. Emily’s eventual comfort within campus life, Rachel’s determination to continue despite personal crisis, and Ethan’s ability to reframe constraint as motivation each demonstrate how transfer students negotiated vulnerability through resilience. Their accounts underscore that belonging was not immediate but built gradually through relationships, resourcefulness, and renewed confidence—a reminder that persistence is as much an emotional and relational achievement as it is an academic one.

Relational Advising and Institutional Flexibility as Recovery Mechanisms

When faced with disruptions, relationships between students and advisors and institutional agents had a major impact on students' momentum. In Rachel's case, her advisor's compassion proved pivotal. When her husband fell ill, rather than enforcing rigid timelines, her advisor reassured her that her progress would not be lost and offered to pause her enrollment until she was ready:

> It's okay. We don't have to put you in right away—we can adjust the timeline. Call me when things settle down, and we'll pick your first classes.

This flexibility and relational care prevented Rachel's progress from unraveling. "That really meant a lot," she reflected, describing the relief of knowing her hard work would not go to waste. Emily similarly described how her advisors' understanding helped her navigate incomplete coursework caused by personal hardship during her senior year. As she found herself struggling to succeed in a course she was enrolled that was required for graduation, she was concerned that this would cause her not to graduate as planned. Her conversation with her advisor gave her comfort and reassurance that there was a solution. She described her conversation with her advisor:

> When I talked to my advisors and everything they were like, yeah, this is not uncommon… you can still walk. So I was like, Okay, that's cool.

These interactions provided more than logistical solutions—they repaired students' sense of agency and belonging. The advisors' willingness to provide flexibility where possible and communicate understanding and care allowed students to re-engage without shame or penalty, reinforcing their trust in the institution and themselves.

Structured Programs and Faculty Mentorship as Anchors of Belonging

Beyond individualized advising, formal programs and faculty mentorship created structured environments that anchored persistence and belonging for the transfer students at their transfer institution. For Jasmine, a competitive scholarship and mentoring program became a cornerstone of her university experience. She explained:

> To me it's everything about my time here… it's just like another five more mentors built into my time here."

The program provided not only financial stability but also community, accountability, and affirmation. Jasmine described frequent check-ins, professional development workshops, and opportunities to mentor other transfer students—all of which reinforced her confidence and academic identity.

Skyler similarly emphasized the role of a structured transfer pathway program that bridged her community college and university experiences. She referred to it as "the most important part of my transfer journey," crediting it with clear course planning, early connections with university advisors, and consistent guidance that minimized uncertainty. Skyler's collage vividly represented the sense of stability she gained through a structured transfer program. At its center, she placed the program logo, explaining that it "joined the two parts" of her college journey and marked the moment when a clear academic path was finally visible. Surrounding images—medical appointments, dorm keys, and stairways—symbolized the daily realities of balancing health, transition, and persistence. The composition captured both the grounding support of institutional belonging and the ongoing challenges that accompanied it.

Structured programs offered a sense of direction and stability during the transfer transition for Leo. "The scholarship program might be arguably the biggest turning point so far

in my academic career. It really set the tone of what I could do with my career." Through scholarship programming, mentorship, and community engagement, Leo found access not only to tangible resources but also to a network of peers and faculty who affirmed their potential. He continued, "Most, if not all, of my best friends are in the program. I felt like I finally had a community that I could relate and support." His experience exemplifies how intentionally designed structures—such as cohort-based scholarships have the power to transform the transfer experience from one of uncertainty to one of inclusion and growth..

Faculty mentorship also played a central role in re-establishing direction after setbacks. Emily reflected on how smaller classes within her major helped her reconnect to the sense of support she once felt at community college:

> In my academic college the class size was a lot smaller… I would compare it to community college. It was pretty great, so I could easily get help directly from professors.

Over time, those connections became personal as well as academic. "There's a few professors who still email me pretty regularly about potential job offers or recommending me for things," she shared. Such mentorship communicated not only validation but belonging—signaling that faculty saw her as a valued member of the academic community. Emily expressed sincere appreciation for these connection that made an impact on her transfer experience.

Faculty relationships emerged as a crucial anchor of belonging for Olivia when she faced a potential academic setback early in one of her courses when she first was transitioning to the four-year institution. She described how a supportive faculty interaction helped her regain confidence:

> I was taking a class, and the very first exam I think I made like a 56… coming from high school where I had like a perfect GPA, it was like, 'Oh my gosh! What have I just done?' After I talked with the professor, I realized I was just overthinking everything.

This moment marked a turning point in her adjustment where the faculty mentorship really grounded her. Because of the empathy this faculty member showed to Olivia and the guidance she was given, Olivia was able to avoid self-doubt and quickly restore confidence. For Olivia, as for several others, these encounters transformed moments of discouragement into opportunities for affirmation, reinforcing that belonging is not only social but also academic—nurtured through genuine engagement and validation from instructors.

These stories illustrate how structured programs and faculty mentorship served as powerful anchors of belonging for transfer students navigating complex academic and personal transitions. Through intentional design—cohort-based scholarships, transfer pathway programs, and individualized mentorship—students found both direction and affirmation. These structures provided the stability that allowed participants to persist amid uncertainty, while mentorship offered a relational dimension of care that reaffirmed their sense of purpose and capability.

For many of the participants, belonging was not a passive outcome but an experience actively cultivated through programs and people who recognized their potential. Their accounts underscore that persistence is strengthened when institutions move beyond access to foster sustained, relational engagement—when transfer students are not merely admitted but genuinely integrated into the fabric of the university community.

Peer Networks and Community as Sustaining Forces

Across cases, peer networks provided vital emotional and social support that allowed students to persist through difficulty. For Emily, friendships within her program and extracurricular groups became her most important support system:

> I made some really good friends there, and we got to go on some cool trips… We have a D and D group that we meet like twice a month. So that's… we're still friends.

The photos she shared of her horticulture team at Grandfather Mountain symbolized this belonging, showing that recovery often happens in community, not isolation. Jasmine also reflected on the significance of peer belonging through her scholarship cohort:

> The transfers were awesome… there are people that are married, they have babies… That I'm now friends with and like sharing all of this time with, and it was the best, absolutely the best.

These peer groups created safe spaces where students could share their experiences and normalize the challenges of being a transfer student. Many of the participants shared being nervous about transferring to a large university and were worried about being overlooked or feeling out of place. Instead these communities provided continuity, accountability, and emotional connection. These social bonds proved not incidental and instead served as foundational to persistence. For transfer students, belonging is both an affective experience and an academic resource: it reaffirms that they matter, that their paths are valid, and that they are not alone in the process of recovery.

Summary of Recovery, Support, and Belonging

Collectively, participants' stories illustrate that recovery from setbacks is not an individual act of endurance but a relational and institutional process. Transfer students inevitably

encounter disruptions, yet persistence was strengthened when institutions responded with flexibility, empathy, and genuine connection. Every participant in this study experienced multiple academic, personal, financial, or emotional challenges, but recovery became possible when those challenges were met with supportive structures and responsive relationships.

At the four-year university, recovery often took shape through intentional programs and human connections. Students consistently emphasized that available programming and transfer advocates made a defining difference in their success. They described compassionate advisors who adapted timelines, faculty who extended mentorship beyond the classroom, programs that fostered belonging through cohorts and scholarships, and peer communities that provided emotional grounding. These forms of support represent renewed *momentum points*—moments when loss was acknowledged and countered through institutional care. They also reflect the interplay of navigational, social, and institutional capital that enables students to regain direction after disruption.

Ultimately, the narratives affirm that resilience does not exist in isolation; it is cultivated within ecosystems that prioritize belonging. Recovery occurred where policies were flexible, relationships were personal, and students were consistently met with the message that their persistence mattered. Through these interconnected supports, participants transformed disruption into determination and continued forward on their paths toward degree completion.

Coalescing Academic Identity and Vocational Purpose as Drivers of Persistence

Transfer students experiences reflected that their growth in academic confidence and vocational clarity emerged as deeply intertwined processes that sustained persistence. Students described a gradual coalescence of their sense of self as capable scholars with an understanding of why their education mattered. As they matured and progressed from community college to the

four-year university, they not only developed stronger academic identities but also aligned their studies with personally meaningful career goals. Together, these evolving identities and purposes functioned as powerful momentum points—grounding persistence through challenge and affirming that higher education was central to their future selves.

Four subthemes illuminate this developmental process: (1) maturing into confidence and scholarly self-concept, (2) clarifying vocational direction through lived and learning experiences, (3) integrating academic identity with vocational purpose, and (4) applying knowledge through leadership and engagement.

Table 7: Coalescing Academic Identity and Vocational Purpose as Drivers of Persistence

Subtheme	Topic Patterns / Meanings
Maturing into Confidence and Scholarly Self-Concept	• Growth in discipline and perspective transformed uncertainty into confidence. • Maturity and lived experience fostered accountability and intrinsic motivation. • Re-entry into education reframed students' self-perceptions from "returning learners" to capable scholars. • Development of scholarly identity linked to personal growth and resilience across time.
Clarifying Vocational Direction through Lived and Learning Experiences	• Career clarity emerged through exposure, exploration, and applied learning. • Experiential programs (e.g., AmeriCorps, internships) reconnected students to purpose and passion. • Identifying a meaningful direction transformed obstacles into manageable challenges. • Vocational clarity stabilized persistence by connecting education to real-world goals.
Integrating Academic Identity with Vocational Purpose	• Academic learning and professional goals became mutually reinforcing. • Coursework and projects aligned personal history with future aspirations. • Mentorship and applied experiences bridged theory with practice. • Integration reflected Transfer Student Capital—academic, social, and aspirational growth coalescing into momentum.
Applying Knowledge through Leadership and Engagement	• Engagement in clubs, internships, and service deepened identity as scholar-practitioners. • Faculty mentorship encouraged fieldwork and real-world

Table 7 (continued).

	application of classroom learning. • Leadership experiences fostered belonging, competence, and persistence. • Active contribution through applied learning transformed confidence into self-authorship.

Maturing into Confidence and Scholarly Self-Concept

Many participants entered higher education uncertain of their abilities or sense of direction. Although several had performed well academically in high school and had options to attend other institutions, they nevertheless described feeling apprehensive about beginning at a community college and doubting their capacity to succeed. As they recounted their journeys, their stories revealed an evolution unfolding over time—across classrooms, campuses, and personal milestones. Through experience and reflection, participants described profound transformation, gaining both confidence and clarity about their goals as they navigated multiple educational contexts.

Ethan reflected on his early college experiences, admitting that immaturity and lack of discipline led to repeated withdrawal:

> I dropped out just after spring break of my first year… I dropped out twice, right out of high school. I just was undisciplined. Like I couldn't handle doing it out on my own.

He contrasted that period with his later return after a decade of military service, which instilled structure and accountability. When he re-entered higher education through community college, he approached learning "all in," recognizing the opportunity as one he would no longer waste.

Rachel, an adult learner returned after years devoted to family and youth leadership, also spoke of maturity as central to her re-engagement:

> When you grow up on a farm, you don't really want to be around agriculture because you live it your whole life… [But later] I realized how much I miss it and how meaningful that part of my life was.

Her renewed academic identity was grounded in life experience, discipline, and purpose. As she reframed agriculture through the lens of education and leadership, she came to see herself as a scholar-practitioner rather than simply a returning student. Her life experiences and maturity served as a solid foundation for her academic reentry.

Leo reflected on his transformation and acknowledged how his outlook had expanded beyond personal success to a broader sense of social and moral responsibility:

> I hate to be cheesy and say like, I want to help people… I try and see myself as like the main character of my life. I do everything I can to help those around me, because I recognize that life is bigger than whatever I'm doing or who I am… even if I ever save one person, I'll die happy.

He went on to describe that he hoped that his education and experiences could be tools for service and leadership.

Across narratives, participants' stories reflected an evolution from uncertainty to confidence, as they developed both academic competence and a stronger sense of purpose. Early apprehension gave way to self-assurance as they gained experience, discipline, and perspective through multiple educational contexts. For many, maturity, whether rooted in age, life experience, or renewed motivation became the foundation for persistence and self-belief. Over time, participants began to see themselves not merely as students completing degrees, but as scholars, professionals, and contributors to their communities. This maturation of confidence and identity marked a defining momentum point in their transfer journeys.

Clarifying Vocational Direction through Lived and Learning Experiences

For some participants, vocational clarity emerged through early exposure to fields of interest. For others, it developed later through experiential opportunities that reconnected them to passion and purpose. Regardless of when the clarity emerged, students shared how transformational that clarity was to their purpose as a student. Learning was dramatically different for these students once they were clear on their desired vocation.

Olivia's lifelong connection to agriculture, nurtured by community and family, grounded her persistence. Even amid disruption from natural disasters and rural under-resourcing, she explained that agricultural studies "gave me a reason to keep going." Leo discovered his direction only after he had the opportunity for exploration. Beginning in a pre-health track, he shifted toward engineering when coursework revealed his strengths in math and problem-solving. Community college flexibility allowed this redirection without penalty, reinforcing his confidence and sense of fit prior to transfer.

For Jasmine, she explained that after high school she struggled to know what to do next because she was unsure of what she most cared about. Her year of service in AmeriCorps introduced her to environmental restoration work that finally provided vocational clarity

> That was the best thing that I ever did… it was a great introduction to what a career in this could actually be.

Through hands-on service, Jasmine reframed education as preparation for meaningful environmental advocacy. Her story revealed hardships and moments of frustration and doubt, but with her goal in mind she was able to push through. Her vision remained at the center of her persistence despite later academic setbacks. Jasmine's collage highlighted the power of community and experiential learning in shaping her academic identity. She included images of

peers, outdoor fieldwork, and moments of professional training that collectively symbolized belonging and confidence within her chosen discipline. As she explained, these experiences "made me feel at home within the department." The visual imagery echoed her growing vocational clarity—revealing how engagement beyond the classroom deepened both identity and purpose.

Across these accounts, vocational clarity served as a stabilizing force, transforming uncertainty into commitment. Once students identified a purpose connected to their studies, challenges such as credit loss, course difficulty, or life disruptions became obstacles to manage rather than reasons to leave.

Integrating Academic Identity with Vocational Purpose

As students advanced to the four-year university, many described a merging of academic identity and career direction—the point at which who they were as students became inseparable from who they aspired to be professionally.

Emily's narrative vividly illustrates this integration. Her coursework in forestry at the university felt like "a continuation of what I was doing at community college," reinforcing continuity and belonging. For her capstone project, she applied classroom learning to her family's property:

> I picked the farm my family lives on and collected the data myself… even though I turned it in late, I still got a hundred on it.

This project symbolized the synthesis of personal history, academic knowledge, and professional application. The photos she shared—raspberries, tree stands, and fieldwork—reflected the tangible merging of education and identity. She noted proudly, "It's a feasible forest management plan… I could technically implement it if I wanted to."

Similarly, Skyler's academic identity as a social work student intertwined with her advocacy for peers managing chronic illness. Founding a student support group and leading a campus disability initiative became both personal expression and professional preparation:

> It's been an incredible opportunity, I think, for myself professionally as a social worker, but also for the people who have been able to be there and participate.

These stories demonstrate that persistence deepened when academic work aligned with purpose. This alignment represents the integration of academic, social, and aspirational capital shifting knowledge, relationships, and hope coalescing into momentum toward a clearly envisioned future.

Applying Knowledge through Leadership and Engagement

Experiential learning and engagement opportunities at the four-year university further confirmed identity and purpose, transforming confidence into active contribution. Emily described how participation in clubs and campus organizations connected her studies to hands-on practice:

> I was pretty active with clubs on campus and sports… it wasn't difficult for me to make friends and on-campus social activities like clubs.

One of the most defining experiences was joining the timber sports team, a physically demanding competition directly tied to her forestry discipline:

> I remember going to the State Fair and seeing people doing that. I was like, that's crazy—I couldn't do that… but last summer I got a job out in Montana doing trail work… so I got into timber sports. I didn't expect to, but it was kind of fun.

Her involvement culminated in competition success: "We did really good… me and my teammate got first place in two of our competitions." This engagement reinforced her identity as

both learner and practitioner, showing how community and accomplishment helped her maintain motivation.

Faculty mentorship also facilitated applied learning that expanded self-belief. Encouraged by a professor, Emily pursued a summer internship in Montana and Idaho:

> One of my professors sent out an email about this program… I'd never been out West that far before, and I'm qualified to do it. So why not? I applied and I got it.

Despite difficult conditions—"sad tents, mud everywhere"—she described the experience as transformative, saying it gave her "confidence, adaptability, and a clearer sense of purpose." Through leadership, fieldwork, and faculty-guided opportunities, Emily and others translated academic learning into professional identity, reinforcing persistence through authentic engagement.

Cross-Case Synthesis: Identity and Purpose as Interlocking Drivers of Persistence

When viewed collectively, participants' stories show that persistence was sustained not only by external supports but also by the internal alignment between who they were becoming as scholars and who they hoped to become as professionals. Maturity, lived experience, and exploration fostered academic confidence. At the same time, their stories demonstrated how experiential learning and mentoring clarified vocational direction. And the integration of academic confidence and clear vocational direction produced self-authorship—a stable foundation that carried students through barriers and transitions.

This coalescence represents a powerful momentum point where academic growth and vocational meaning reinforce one another. Ultimately, participants' evolving academic identities and vocational purposes did more than sustain them—they propelled them. By the time

they neared degree completion, they no longer viewed education as a requirement to finish but as an expression of who they had become and what they were called to do.

Future Orientation and Aspirational Capital Sustaining Momentum Toward Graduate Study and Career Goals

Students consistently described how persistence was closely tied to a forward-looking orientation. Almost every transfer student shared an enduring belief that education would open doors to future opportunity. No matter what types of disruptions they encountered, each participant anticipated what was waiting beyond the bachelor's degree. Students articulated an interest in pursuing multiple paths including graduate study, professional advancement, service, and community contribution. These future-focused perspectives illustrate the accumulation of aspirational capital showing how hope, imagination, and purpose sustain momentum when challenges arise.

Four interrelated subthemes capture how participants' aspirations anchored their persistence: (1) envisioning graduate study as the next horizon, (2) pursuing professional and community-centered careers, (3) linking leadership and identity to future goals, and (4) sustaining momentum through aspirational capital.

Table 8: Future Orientation and Aspirational Capital Sustaining Momentum Toward Graduate Study and Career Goals

Subtheme	Topic Patterns / Meanings
Envisioning Graduate Study as the Next Horizon	• Graduate education viewed as the natural continuation of academic growth and professional preparation. • Advanced degrees symbolized opportunity, expertise, and advocacy. • Future-oriented vision transformed aspiration into motivation despite present barriers. • Aspirational capital fueled persistence through hope and long-term purpose.

Table 8 (continued).

Pursuing Professional and Community-Centered Careers	• Career aspirations intertwined personal fulfillment with community contribution. • Vocational goals framed as service and responsibility rather than status alone. • Professional purpose provided stability and meaning during academic challenges. • Visual and narrative expressions reflected optimism and forward momentum.
Linking Leadership and Identity to Future Goals	• Leadership and advocacy emerged as extensions of academic and personal identity. • Aspirations reflected coherence between values, learning, and impact. • Future goals expressed self-authorship—who students wanted to become, not just what they wanted to do. • Persistence anchored in purpose-driven visions of contribution and change.
Sustaining Momentum through Aspirational Capital	• Future orientation reframed barriers as part of progress rather than failure. • Adaptability and optimism sustained engagement through uncertainty. • Hope and imagination functioned as navigational tools within Transfer Student Capital. • Aspirational capital connected present actions to envisioned futures, propelling persistence beyond the degree.

Envisioning Graduate Study as the Next Horizon

Several participants viewed graduate study as the natural continuation of their academic and professional trajectories. Skyler, who completed her bachelor's in social work, entered an accelerated master's program immediately after graduation, describing it as both a personal milestone and a step toward advocacy and long-term goals:

> Probably the very first day I was in classes… it's a little bit assumed that you're going to get your master's. It's like, what are you going to do with a bachelor's degree in social work? … I just wanted to do it. I also got into the one-year accelerated program… I graduate with my bachelor's last May, and I graduate with my master's next May—at the same time my high school graduating class gets their bachelor's.

Despite navigating chronic illness and family responsibilities, Skyler's story reflected determination and confidence in a clear path forward.

Jasmine also shared a connection of persistence with a vision of advanced study grounded in her passion for natural resources:

> I had this general idea of what I wanted to do… and through that I found the actual niche that I want to do specifically in master's school. I just want to try it all.

For many of the participants, graduate education symbolized possibility. Pursuing additional education gave students the chance to deepen expertise, expand influence, and continue growing. Their forward-looking focus exemplifies how aspirational capital transforms long-term goals into present-day motivation.

Pursuing Professional and Community-Centered Careers

Several participants envisioned careers that blended professional advancement with service to others, demonstrating how vocational clarity and purpose anchored persistence. Matteo articulated a clear goal of pursuing counseling and mental health work, explaining,

> Maybe a gap year, but I want to apply into clinical mental health counseling… That's my goal. Becoming a therapist. I'm not sure exactly what my audience is just yet, but I think working with… I wouldn't be against working with autistic people.

His aspirations reflected not only academic interest but a growing sense of responsibility to contribute meaningfully to others' well-being.

This orientation toward service was reinforced through direct professional experience. During his time at the university, Matteo began working part-time as a mentor for young adults with autism—a position he discovered through initiative and persistence. He recalled, "I got in contact with [the employer]… spoke to him in a little Zoom call just like this, and then I

shadowed the job for a day. Then I got the job." Balancing coursework with the position, he described it as "working with autistic young adults as a mentor… it's very good for psych, so I was really happy about that." In this role, Matteo supported students' daily living and social development, helping them build independence through tasks like cooking, cleaning, and preparing for college.

Through this experience, Matteo bridged theory and practice, translating his studies in psychology into real-world impact. The work deepened his empathy, strengthened his confidence, and affirmed his desire to pursue a helping profession. His story illustrates how transfer students often link career goals to personal values seeking purposeful engagement that connects their education to the lives of others.

Olivia's aspirations drew from her agricultural roots and community connections. She imagined remaining in the region to contribute to sustainable farming, reflecting the interplay of education, vocation, and place. Her life's work centered on her community and her goals remained set on using her education to make an impact on her community. Leo described how although his original plan was to double major he has been feeling the pressure of completing a degree sooner in order to begin earning money. He shared with me that he has recently been exploring the option of completing one degree and then potentially finishing a second degree while beginning to work:

> I think now that I'm nearing graduation, I'm definitely gonna have to go towards one more than the other… but I've still been trying to make them both work.

Each narrative and visual revealed that professional direction was not merely about personal advancement; it was often framed as a form of service, responsibility, or contribution. These visions of meaningful work sustained engagement and gave purpose to persistence.

Emily's collage reflected forward-looking optimism amid transition. She described how, despite disruptions in employment plans, she framed the next step—a national service opportunity—as a continuation of her educational journey rather than a setback. "I'm excited for that," she shared, emphasizing the potential for new pathways and growth. Her images symbolized change, mobility, and the horizon ahead, embodying aspirational capital through a visual expression of hope and persistence.

Linking Leadership and Identity to Future Goals

For many, aspirations were not limited to career outcomes but extended to who they wanted to become. Leadership, service, and advocacy were central components of participants' future selves. John, after navigating redirection, expressed confidence in his evolving academic and professional identity:

> My major is Rhetoric and Writing Composition… I'm minoring in chemistry, and from now until then, I'm gonna be applying for the LSAT… then I'm gonna take the LSAT and apply to law school.

His ambitions represented both academic advancement and a reaffirmation of his resilience. Although his story revealed several rough spots, he had big plans with what his future would bring.

Rachel envisioned her degree as a platform for community leadership, connecting her education to her mentoring of youth. Her long-term goals centered on giving back to others, showing how identity and aspiration intersected around contribution rather than status.
Such narratives show that future orientation is not simply about upward mobility—it is about coherence between one's values, learning, and anticipated impact.

Sustaining Momentum through Aspirational Capital

The interviews and visuals indicated that future orientation consistently operated as a momentum points for students that reframed present barriers as steps toward broader goals. When participants encountered delays, rejections, or uncertainties, they drew strength from their forward-looking visions.

Emily's reflections captured this mindset. After graduation, she expressed that she had encountered unexpected challenges in her job search:

> I tried to get some forestry-related jobs… I got a job offer, and then they were like, 'Whoopsie. Not anymore. We don't have the funding.

This job offer retraction was through no fault of her own and due to cuts made in funding. Rather than seeing this as failure, she reframed her trajectory with optimism:

> But come August I applied for an AmeriCorps position and I got it. So I moved to Asheville on August 12th. I'm excited for that.

Emily shared the thorough thinking that she had done related to the AmeriCorps position and explained the potential to ultimately assist her with longer-term opportunities:

> My plan is hopefully, the funding problems with the Forest Service will be resolved fairly … But one thing the AmeriCorps program does is it gives you priority federal hiring… and it also gives me a really nice educational stipend, so after I complete it, I could consider whether or not I want to go to grad school.

Her ability to connect immediate action to future pathways exemplifies aspirational capital. This capital gives her the capacity to sustain hope and adapt when plans shift. Rather than letting temporary setbacks define her, she translated uncertainty into momentum.

Across narratives, students demonstrated their capacity to maintain forward vision defined as aspirational capital. This capital equipped students with the resilience to imagine possibilities beyond immediate circumstances. As participants linked their education to envisioned futures, they infused present challenges with meaning and direction.

Conclusion

Taken together, the five themes present a holistic portrait of persistence as a developmental, relational, and purpose-driven process. Across participants' narratives, persistence emerged not merely as an act of individual will but as the outcome of intersecting forms of capital, belonging, and identity cultivated over time. Family influence and cultural identity provided the foundation for motivation and meaning; community college experiences rebuilt confidence and direction; institutional supports and belonging restored momentum after disruption; academic and vocational identities coalesced into self-authorship; and future-oriented aspirations sustained forward motion beyond the bachelor's degree.

The stories and themes presented in this chapter offer a textured understanding of how community college transfer students navigate complexity, reconstruct confidence, and sustain persistence through cycles of loss and renewal. Yet while these findings illuminate the what of transfer student persistence—the experiences, supports, and forms of capital that shape it—the next chapter turns to the why and how. Chapter 6 interprets these results through the lenses of Transfer Student Capital and the Loss/Momentum Framework, situating them within the broader body of research on transfer student success. It explores how the findings extend existing theory, identifies implications for institutional practice and policy, and offers directions for future research aimed at fostering more equitable and human-centered transfer pathways.

Chapter 6: Interpretation, Conclusions and Recommendations

Despite decades of reform, the community college transfer experience has remained far too complex. This is problematic as national data sets continue to show that while nearly 80 percent of community college students aspire to earn a bachelor's degree, only about one-third do so successfully (Shapiro et al., 2023). Scholars have linked this gap to a range of structural and cultural barriers—such as inconsistent articulation agreements, insufficient advising, social isolation following transfer, and enduring deficit-based narratives that portray transfer students as underprepared (Laanan & Jain, 2021; Nuñez & Yosso, 2020; Rassen et al., 2013). Existing literature largely examines transfer through quantitative outcomes or institutional policy lenses, leaving inadequate understanding of the lived, meaning-making processes that shape persistence as students approach completion of their bachelor's degree.

This qualitative narrative study addressed that gap by exploring how community college transfer students nearing bachelor's degree completion at a large public university in North Carolina experienced and interpreted their journeys. This study sought to answer two central research questions:

1. How do community college transfer students nearing degree completion at a four-year institution perceive and describe the role of Transfer Student Capital in shaping their academic persistence, social integration, and attainment of a bachelor's degree?
2. What key loss and momentum points do community college transfer students identify throughout their transfer journey, and how do these experiences shape their persistence and progress toward degree completion?

Through one-on-one interviews, visual narratives, and document analysis, the study illustrated how students managed challenges and leveraged supports that shaped their persistence

and identity development. Guided by Transfer Student Capital (Laanan & Jain, 2021) and the Loss/Momentum Framework (Rassen et al., 2013), the findings traced how students transformed moments of loss into momentum and cultivated a stronger sense of purpose, belonging, and academic identity.

Each participant's story reflected a unique pathway, but together their narratives revealed five interconnected themes that illuminated how transfer students built and sustained persistence. Family influence, cultural identity, and responsibility as motivating forces for achievement demonstrated how caregiving and community obligations became sources of purpose and drive rather than barriers. Community college as a launching point for confidence and direction captured how supportive faculty, advisors, and early academic successes established self-efficacy that carried into the four-year environment. Recovering from setbacks through institutional supports and belonging highlighted the momentum created when students accessed advising, peer communities, and faculty validation during moments of disruption. Coalescing academic identity and vocational purpose as drivers of persistence reflected the deepening of self-understanding as students aligned coursework and career goals with broader life purpose. Finally, the theme of future orientation and aspirational capital sustaining momentum toward graduate study and career goals illustrated how forward-looking visions such as plans for graduate school or community leadership reinforced persistence as an act of identity formation.

Findings from this study indicated that persistence was sustained through the intersecting influences of family responsibility, belonging, and aspiration. Participants' lived experiences illustrated that momentum accumulated across time and contexts: early familial motivation evolved into academic confidence at the community college, which was then amplified by belonging and purpose at the four-year institution. This momentum ultimately culminated in

future-oriented aspirations, as students transformed persistence into purpose through goals of graduate study, professional growth, and giving back to their communities.

Despite transfer being widely promoted as an equitable pathway to the bachelor's degree, the findings of this study must be situated within the racialized and classed structures that shape who is most likely to access, persist, and complete that pathway. Within North Carolina and nationally, community college populations are disproportionately composed of students of color, first-generation students, and those from lower-income backgrounds (Shapiro et al., 2023; North Carolina Community College System, 2024). Yet, these same students are less likely to complete the transfer process or attain a bachelor's degree compared to their White peers—a pattern that reflects systemic barriers rather than individual deficits. Limited advising resources, inconsistent articulation policies, and institutional cultures that privilege traditional trajectories all reproduce inequities in transfer outcomes. Within this context, Community Cultural Wealth (Yosso, 2005) offers a critical counterframe: it demands that we see the persistence of racially minoritized and first-generation transfer students not as exceptional, but as evidence of the aspirational, navigational, and familial capital they bring to institutions that were not designed with them in mind.

This chapter moves beyond the presentation of findings in Chapter 5 to interpret their broader meaning. While the previous chapter described what emerged from participants' narratives summarizing the themes that captured the lived experiences of community college transfer students nearing degree completion, this chapter explains what those findings mean in relation to the study's conceptual frameworks and existing literature. The conclusions presented here synthesize and interpret the findings to demonstrate how they answer the research questions,

advance understanding of Transfer Student Capital and the Loss/Momentum Framework and illuminate practical implications for improving transfer student success.

Key Conclusions

The main conclusions from this narrative study, which examined the lived experiences of community college transfer students who were almost finished with their bachelor's degrees, are presented in this section. The conclusions, which synthesize insights from many participants, show persistence as a relational, developmental, and dynamic process that is influenced by institutional context as well as personal action. The transfer experience unfolded as a continuous cycle of loss, adaptation, and renewed momentum rather than a straight line. Students' perseverance was maintained across narratives by the overlapping elements of aspiration, family responsibility, belonging, and vocational clarity.

Persistence functions as a cyclical process where loss can generate renewed momentum.

This study's first major finding is that community college transfer students' persistence is cyclical rather than linear. There were recurring cycles of disruption, adaptability, and rekindled drive in the experiences of the participants. Loss points, such as difficulties with credit transfers, health problems, financial strain, or caregiving obligations, were crucial moments that prompted introspection and the pursuit of assistance rather than end goals. According to the Loss/Momentum Framework, these instances turned into learning experiences that taught students how to reframe their sense of agency and make use of support.

Resilience emerged not as an inherent quality but as a capacity cultivated through adversity. This finding complicates previous representations of resilience as a solely internal quality and supports Schreiner's (2010) claim that resilience develops in situations that provide both challenge and support. Participants' ability to rebound was made possible by relational and

structural mechanisms such as compassionate advising, peer belonging, and caring faculty that restored confidence and direction after setbacks. In this sense, resilience functioned as both an outcome and a generator of capital, echoing Yosso's (2005) conception of familial and navigational capital as resources that empower students to persist amid uncertainty.

Institutional flexibility was central in transforming loss into momentum. Acts of care such as empathetic advising, timely interventions, and programming allowed participants to utilize setbacks as growth experiences. These findings extend prior research on proactive advising (Allen et al., 2014; Hayes et al., 2020) by demonstrating that human connection and institutional responsiveness together promote recovery and re-engagement. The data suggests that institutions should anticipate loss as a predictable stage in the transfer process and design systems that treat recovery as part of persistence rather than as remediation.

Through this reorientation, loss points are reframed as moments of renewal instead of failures. When institutions normalize recovery and embed flexibility into advising and academic policy, they cultivate an ecosystem that sustains momentum for transfer student despite disruptions. Because of this, persistence of transfer students is best understood not as uninterrupted progress, but as an iterative process of rebuilding capital in response to instability.

Transfer Student Capital extends beyond academics to encompass relational, familial, and cultural dimensions that shape students' persistence.

The second conclusion extends Transfer Student Capital beyond traditional definitions of academic preparedness and institutional knowledge to include relational, familial, and cultural resources that sustain persistence. While existing models of TSC (Laanan, Starobin, & Eggleston, 2010; Lukszo & Hayes, 2019) emphasize informational and academic capital, the

narratives in this study revealed that transfer students rely equally on the invisible assets of family encouragement, cultural identity, and community connection.

Participants described how familial responsibilities, rather than hindering progress, became sources of motivation and meaning. For instance, caring for siblings, supporting parents, or contributing to household income reinforced their commitment to education and their sense of purpose. Similarly, cultural identity and intergenerational values provided moral grounding and direction during moments of doubt. These insights align with Yosso's (2005) Community Cultural Wealth framework, which underscores aspirational, familial, and navigational capital as integral to educational success.

The findings move beyond affirmation of these forms of capital to show how they actively interact with institutional structures. Students' cultural and familial commitments often shaped their engagement with advising, mentorship, and academic decisions, which demonstrated a mutually reinforcing link between institutional setting and individual identity. This interdependence broadens the concept of TSC to encompass social and cultural capital as essential, not peripheral, dimensions of transfer success.

For institutions, this expanded understanding of capital has significant implications. Advising, orientation, and mentorship programs should not only acknowledge but intentionally incorporate these relational and cultural assets. Family-inclusive orientation sessions, culturally responsive advising models, and peer mentoring programs that connect students through shared identity or background can affirm belonging and validate students' lived capital. When institutions recognize that transfer students arrive with strengths, not just needs, they move from a deficit-based framework to an asset-based approach that more accurately reflects the complexity of persistence.

Institutional belonging and support networks served as catalysts for students' confidence and continued persistence.

A third conclusion highlights that belonging and targeted support networks transform vulnerability into academic confidence. Participants consistently credited structured transfer programs, cohort-based scholarship models, and meaningful mentorship for anchoring their persistence at the four-year university. This reinforces prior work on transfer-receptive culture (Jain, Herrera, & Solórzano, 2011) and extends Tinto's (1993) theory of integration by showing that belonging for transfer students is not solely structural but deeply relational.

Belonging emerged as a lived experience of recognition and validation. Students described how everyday interactions with professors who remembered their names, advisors who celebrated their milestones, and peers who shared similar journeys helped to solidify their sense of acceptance within the university. These experiences transformed feelings of isolation into empowerment, suggesting that belonging is co-created through mutual acknowledgment between students and institutions.

This relational perspective deepens the concept of institutional belonging by reframing it as an ongoing practice rather than a one-time outcome. Effective transfer support is not achieved through access alone but through sustained human connection. When advisors, faculty, and peers engage transfer students as valued contributors rather than as newcomers, they cultivate an inclusive environment where confidence can flourish.

Institutional empathy thus becomes a form of momentum. Relational structures such as mentoring programs, cohort-based learning communities, and peer ambassador initiatives help students reinterpret vulnerability as part of growth rather than as evidence of deficiency. In these spaces, students learn to see themselves not as outsiders catching up but as integral members of

the academic community. When belonging is intentionally cultivated, it functions as both a psychological anchor and a developmental bridge that transforms uncertainty into self-efficacy. **Persistence was strengthened through the integration of vocational clarity and academic identity.**

The fourth conclusion reveals how vocational clarity and academic identity converge to drive persistence and purpose. Across narratives, participants described a gradual transformation in how they saw themselves—as learners, professionals, and contributors to their fields. Many began their journeys uncertain about their direction, but through faculty mentorship, experiential learning, and applied coursework, they developed a clearer sense of vocation and self-authorship (Baxter Magolda, 2004).

This intersection of purpose and identity became a major momentum point. When students recognized the relevance of their studies to their future aspirations, their motivation shifted from compliance to commitment. Faculty encouragement and opportunities to apply knowledge in real contexts—through internships, research, or leadership—reinforced their confidence and sense of belonging within their disciplines. These experiences grounded persistence in meaning rather than mere requirement.

This finding refines existing research on self-authorship and vocational identity (Wang, 2016; Savickas, 2005) by illustrating how these developmental processes unfold through relational contexts. Mentorship and reflection played critical roles in helping students discover how their education connected to their values and goals. Academic identity and vocational clarity thus became reinforcing dimensions of persistence. As students found purpose, they saw themselves as capable. As they grew in confidence, their purpose became clearer.

For institutions, fostering this connection between purpose and learning requires intentional design. Embedding career reflection in advising, integrating applied learning opportunities across curricula, and encouraging narrative-based exploration of goals can deepen engagement. When universities help transfer students connect who they are with what they are studying, they not only enhance retention but empower students to create meaningful academic and professional futures.

Aspirational capital and future orientation served as momentum for students' evolving sense of self-definition.

The fifth major conclusion centers on the role of future orientation and aspirational capital in sustaining persistence and shaping identity. Despite facing uncertainty and challenge, participants consistently articulated forward-looking visions. Students shared about plans for graduate study, professional advancement, and community contribution. This aspirational drive functioned not simply as motivation but also as a source of identity construction and resilience.

Aspirational capital, as defined by Yosso (2005), represents the capacity to maintain hope and purpose despite barriers. In this study, aspiration emerged as both a coping strategy and a transformative force. Students reframed persistence as more than completing a credential—it became an act of self-definition and contribution. Their aspirations often extended beyond personal gain to include goals of giving back to families, mentoring other transfer students, and advancing equity in their fields.

This reciprocal relationship between hope and capital broadens the theoretical understanding of both frameworks. Aspirations motivated students to build new forms of social and institutional capital, while accumulated capital reinforced their ability to imagine future possibilities. The result was a developmental synergy in which persistence became both forward-

and inward-facing. For transfer students, it was a process of becoming as much as it was achieving.

For practitioners, these insights emphasize the value of structured spaces that help students translate aspirations into action. Graduate school preparation workshops, reflective seminars, and alumni mentorship can help students articulate long-term goals and see their education as part of a larger life trajectory. When institutions validate and operationalize aspiration, they can transform persistence from survival into empowerment, allowing students to envision success beyond the degree itself.

Implications for Theory

At the theoretical level, this study expands how Transfer Student Capital (TSC) and the Loss/Momentum Framework (LMF) are understood. Laanan and Jain (2017) originally described TSC as the knowledge and networks students accumulate before transfer, emphasizing preparation and readiness. Yet the stories shared in this research show that capital is not static; it is continually rebuilt as students adapt to new institutional contexts and self-perceptions.

Transfer students do not simply arrive equipped, instead, they become equipped through experience. In this sense, capital operates as a living process, one that grows through mentorship, belonging, and purpose. This more fluid view of TSC aligns with Yosso's (2005) conception of community cultural wealth, highlighting that persistence is often powered by familial encouragement, cultural identity, and aspirational hope as much as by academic know-how.

Similarly, the Loss/Momentum Framework (Rassen et al., 2013) gains new dimension when viewed through these narratives. Loss points were not isolated events to overcome; they were recurrent, developmental stages in which students learned resilience. When met with flexibility, care, and validation, these disruptions became catalysts for growth. The framework

thus evolves from a model of prevention to a model of transformation showing how loss, when supported, can generate new momentum.

By linking these frameworks, this study also underscores that identity development is the connective tissue between capital and momentum. As students refined their sense of purpose and belonging, they enacted resilience and redefined what persistence meant to them. In the spirit of Baxter Magolda's (2004) self-authorship, identity became both the product and the mechanism of persistence. These insights extend theoretical conversations by illustrating how transfer success emerges from the dialogue between personal agency and institutional response as a cyclical interplay that deepens our understanding of student development.

Implications for Practice and Policy

Building on these conclusions, the following recommendations translate the study's findings into actionable strategies for educators, administrators, and policymakers. These recommendations are woven into the theoretical and practical implications of the study, reflecting a systems-level approach to fostering transfer student success.

Anticipate and Normalize Loss Points

Because loss points are inevitable within the transfer journey, institutions should anticipate them as developmental stages rather than crises. Universities can establish proactive systems such as mid-semester check-ins, transfer-specific early alert programs, and flexible financial aid policies that allow for short-term hardship. Community colleges and universities should strengthen collaboration through data-sharing and joint advising initiatives to ensure that when students encounter difficulty, coordinated support is readily available. Anticipating loss rather than reacting to it transforms potential withdrawal moments into opportunities for re-engagement.

Expand Transfer Student Capital to Include Relational and Cultural Assets

Institutions should broaden their understanding of Transfer Student Capital to include familial, cultural, and relational resources that sustain persistence. Advising and orientation programs can intentionally incorporate family-inclusive sessions and culturally responsive frameworks that validate the social and cultural wealth students bring. Peer mentorship models particularly those that pair students with similar cultural or linguistic backgrounds can enhance belonging and affirm identity. By embedding these approaches into advising, institutions signal that transfer students' lived capital is both recognized and celebrated.

Cultivate Belonging Through Relational Continuity

Effective transfer support depends on continuity of care. Mentorship and cohort-based programs should span multiple semesters, ensuring that students maintain meaningful connections beyond initial orientation. Faculty and staff development programs should emphasize relational advising practices that prioritize empathy and recognition. When belonging is sustained through consistent relationships, vulnerability transforms into confidence and students perceive themselves as valued members of the university community.

Integrate Purpose Exploration Into Curricular and Advising Structures

To strengthen the connection between academic identity and vocational clarity, universities should embed purpose exploration into the transfer experience. Reflection modules within courses, capstone projects that connect learning to professional goals, and advising conversations centered on meaning-making can help students articulate why their education matters. Applied learning opportunities such as internships, undergraduate research, or service-learning can further reinforce the relevance of coursework to real-world aspirations.

Support Aspirational Capital Through Future-Oriented Pathways

Institutions can sustain students' momentum by connecting their aspirations to tangible post-graduation pathways. Graduate preparation workshops, alumni networking events, and career advising tailored to transfer students' trajectories can help bridge academic completion and professional advancement. These initiatives acknowledge that hope and forward vision are not abstract motivators but practical resources that sustain persistence and propel students into purposeful futures.

Advancing Equity Through Systemic Collaboration

Finally, policymakers and higher education systems must address structural inequities that compound loss points. Standardizing credit articulation policies, funding transfer-specific advising positions, and integrating equity metrics into accountability systems are essential steps toward building transfer-receptive ecosystems. When community colleges, universities, and state systems collaborate intentionally, they create conditions where persistence is supported structurally, not left solely to student resilience.

Implications for Future Research

The findings also open new possibilities for research. Because persistence emerged as cyclical and relational, future studies should follow transfer students over time, documenting how capital and identity evolve through each stage of the transfer continuum. Longitudinal and comparative designs across institutional types would reveal how different environments shape the interplay between student agency and institutional support.

There is also a pressing need to evaluate the impact of transfer-specific initiatives such as bridge programs, cohort models, and success centers on students' sense of belonging and academic identity. Mixed-methods or participatory research could capture both measurable

outcomes and the lived meanings behind them. Finally, examining post-baccalaureate trajectories would extend the conversation beyond degree completion to explore how the capital and resilience developed through transfer continue to influence graduate education, employment, and community engagement.

Final Reflections

Ultimately, the implications of this study converge on a single idea: persistence is co-authored. It is written through the interactions between students who bring resilience and purpose and institutions that choose to respond with care and adaptability. The theoretical insights deepen our understanding of how capital, loss, and identity intertwine; the practical recommendations invite institutions to design for humanity and connection; and the research directions encourage scholars to follow these stories further, tracing how learning and belonging evolve across time and place.

Listening to the stories of these nine students revealed that the transfer pathway is not merely an institutional bridge but a deeply human journey of becoming. Their narratives reflect courage, complexity, and transformation, reminding us that persistence cannot be reduced to metrics or retention rates. It is the act of continually re-authoring one's identity in the face of uncertainty—sustained by care, connection, and hope.

When institutions view disruption not as failure but as an integral part of learning, they create pathways that honor the full complexity of students' journeys. Within these spaces, momentum can rise even from loss, and persistence becomes an act of self-definition. Momentum arises not from uninterrupted progress but from the capacity to learn through challenge. When institutions approach transfer with empathy and flexibility, they cultivate

environments where students are not merely surviving disruption but discovering who they are through it.

This research affirms that community colleges are sites of empowerment, not remediation, and that transfer-receptive universities must value identity as much as intellect. Equity in transfer is achieved not through policy alone but through relationships that honor students' lived experiences.

In the end, the stories of these participants remind us that success in higher education is not about avoiding loss but transforming it into learning. When systems recognize resilience, validate belonging, and nurture purpose, they move closer to a vision of higher education that is truly human-centered—one where every student, regardless of pathway, can thrive, persist, and define success on their own terms.

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APPENDICES

Appendix A: Gatekeeper Outreach

Hello! I hope you're doing well! My name is Julie Lawson and I'm reaching out to ask for your support in identifying potential participants for my Ph.D. research (pending IRB approval) at NC State University. I worked at NC State for about 10 years prior to moving to UNC 3 years ago- so I am somewhat familiar with the C3 program.

My study, *"Navigating the Transfer Pathway: Lived Experiences of Community College Students Nearing Bachelor's Degree Completion,"* explores the transitions, challenges, and supports that shape the transfer journey from community college to a four-year university. I am specifically interested in students who are in their final semester of their undergraduate program- so students who just graduated in May of 25 or will graduate in December of 25.

If you know of any students who may be a good fit, would you be willing to share this opportunity directly with them (I can provide an email for you to send to them) or send me the names and emails of students you think might be a good match, and I'll follow up with them personally? I know that graduation was this past weekend- so any students who just graduated who would be good for me to connect with? I won't reach out until I receive the IRB approval- but with graduation being so recent, I thought it might be good to begin the process.

Selected participants (8–12 total) will take part in a 75-minute Zoom interview at a time that works for them. All identities will be kept confidential, and participants will receive a $50 gift card for their time.

Feel free to reach out with any questions at **jvlawson@ncsu.edu**. Thank you so much for your support in helping amplify transfer student voices!

Warmly,
Julie Lawson
Doctoral Student, NC State University
jvlawson@ncsu.edu

Appendix B: Student Outreach

Subject: Share Your Story & Earn $50 – NCSU Doctoral Study

Body: Hi there,
My name is Julie Lawson, and I'm a doctoral student at NC State studying the experiences of community college transfer students nearing graduation.
If you:

1. Transferred from a NC Community College
2. Are graduating in May '25, Fall '25, or Spring '26

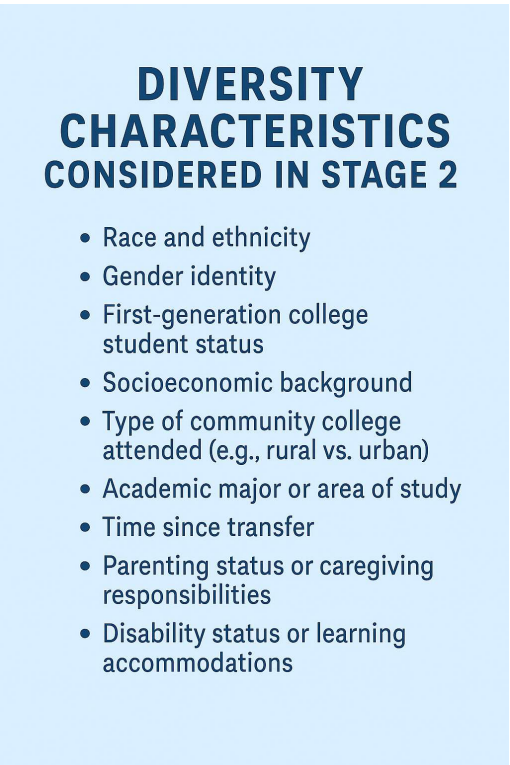
I would love to invite you to participate in my research.

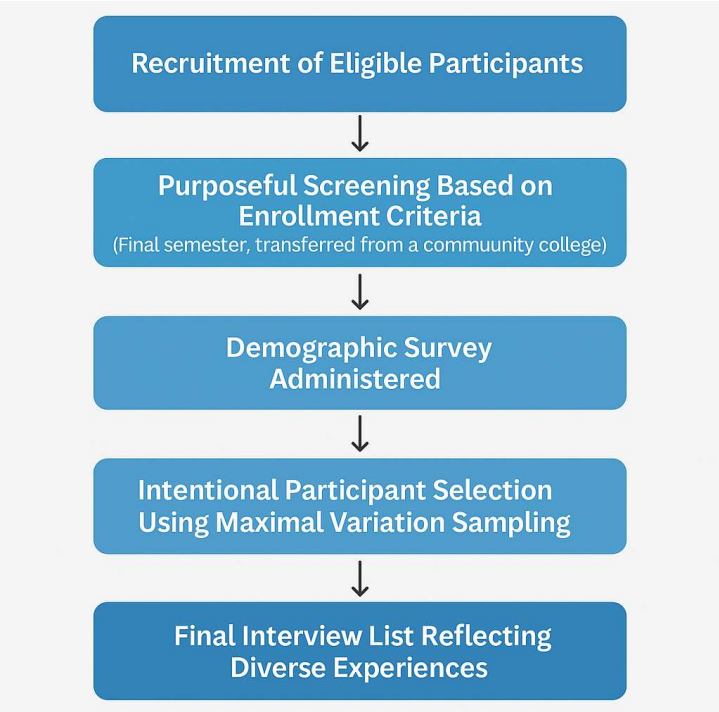
Why should you participate (other than earning a quick $50): **Your story matters.** I believe your insights can help improve the way colleges and universities support transfer students in meaningful and intentional ways.
The study involves a one-time, 75-minute Zoom interview. If selected, you'll receive a **$50 gift card** as a thank-you.
If you're interested, please take 5 minutes to fill out this short pre-screening form.
Feel free to reach out with any questions at **jvlawson@ncsu.edu**. I'd be honored to learn from your experience.

Best,
Julie Lawson
Doctoral Student, NC State

Appendix C: Process Overview

Sampling Process Overview			
Sampling Strategy for Narrative Inquiry: Community College Transfer Students			
The table below outlines the two-stage sampling strategy employed in the study, combining purposeful sampling with maximal variation sampling. This approach is designed to ensure both alignment with the study's objectives and the inclusion of a diverse set of participant experiences.			
Stage	**Sampling Approach**	**Description**	**Purpose/Outcome**
Stage 1: Identification	Purposeful Sampling	Selects information-rich cases by identifying students in their final semester of completing a bachelor's degree after transferring from a community college.	Ensures that all participants have relevant, lived experience central to the research questions.
Stage 2: Selection	Maximal Variation Sampling	Purposefully choose participants with diverse identities and backgrounds across multiple characteristics (see below).	Captures a wide range of perspectives; identifies both common and unique themes across narratives.





Appendix D: Community College Transfer Student Demographic Survey

Community College Transfer Student Demographic Survey
Description:
Thank you for your willingness to participate in this study. This brief survey is designed to help the researcher ensure a diverse and representative group of participants. All responses are confidential.

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1. Full Name *(Short answer)*
Please enter your full name.
2. Email Address *(Short answer)*
Please enter the email address where you would like to be contacted.
3. Age *(Multiple choice)*

- Under 20
- 20–22
- 23–25
- 26 or older

4. Gender Identity *(Multiple choice with "Other" option)*

- Woman
- Man
- Nonbinary / Third gender
- Prefer not to say
- Other: _____

5. Race/Ethnicity (Check all that apply) *(Checkboxes)*

- Black or African American
- Hispanic or Latinx
- Asian or Asian American
- Native American or Alaska Native
- White
- Middle Eastern or North African
- Native Hawaiian or Other Pacific Islander
- Prefer not to say
- Other: _____

6. Are you a first-generation college student? *(Multiple choice)*

- Yes
- No
- Unsure

7. Estimated household income background while attending college *(Multiple choice)*

- Low income
- Middle income
- Upper income
- Prefer not to say

8. What community college did you attend before transferring? *(Short answer)*
9. How many semesters have you been enrolled at your current university? *(Multiple choice)*

- 1
- 2
- 3
- 4 or more

10. What is your current major? *(Short answer)*

11. Do you identify with any of the following groups? (Check all that apply) *(Checkboxes)*

- Military-affiliated or veteran
- Parent or caregiver
- Transfer student who started at a 4-year, left, and returned via community college
- Student with a disability
- LGBTQ+
- None of the above

12. Are you currently on track to graduate within the next 1–2 semesters? *(Multiple choice)*

- Yes
- No
- Not sure

13. Is there anything else you would like the researcher to know about your background or experience? *(Paragraph)*

Appendix E: Interview Protocol

Narrative Study on Community College Transfer Students

Overview

This study uses semi-structured, one-on-one interviews conducted via Zoom to explore the lived experiences of community college transfer students nearing the completion of a bachelor's degree. Each participant will complete a 75-minute interview that is recorded and transcribed. Participants will be assigned pseudonyms to protect their identity.

Prior to the interview, participants will:

- Review and sign an informed consent form.
- Complete a short demographic survey.
- Receive a visual narrative prompt to complete and reflect on before the interview.

The interview is designed to allow participants to share their stories in an open-ended and narrative format. Probing and follow-up questions will be used to deepen the dialogue and elicit detailed, reflective responses. Interviews will be conducted in a collaborative, dialogic manner, recognizing participants as experts of their own experiences.

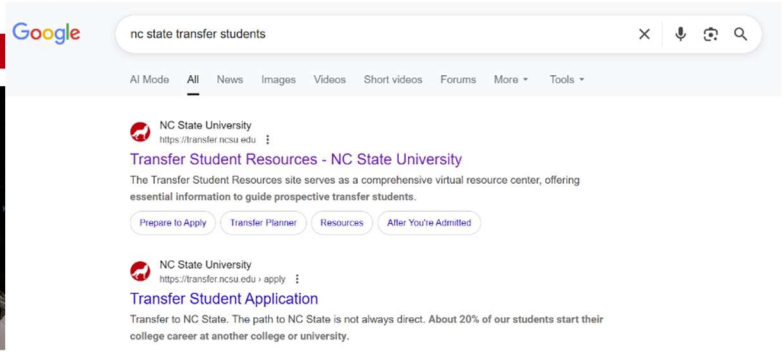
Interview Question	Follow-Up Prompts	Research Question (RQ) Alignment	Theoretical Framework Alignment
Can you start by telling me a little bit about yourself and your background.	What was your high school experience like, and how did it shape your goals for college? Were there any role models or support systems that influenced your educational path? Can you describe how college was talked about or viewed in your family or community growing up?	RQ1	TSC: Support Systems | LMF: Momentum Points
What led you to choose a community college as your starting point?	What influenced your decision? Who did you talk to? What options were you weighing at the time?	RQ1	TSC: Transfer Motivation | LMF: Connection Phase

How would you describe yourself as a student when you first began at community college?	What were your study habits like? Did you feel prepared for college-level work? How confident did you feel in your academic skills at the time?	RQ1	TSC: Academic Capital | LMF: Entry Phase
Can you tell me about your connections while attending the community college?	Did you make any strong relationships with faculty or staff there? Other students? Did you take advantage of any support systems there?	RQ1, RQ2	TSC: Social/Institutional Capital | LMF: Connection/Momentum
Looking back, how do you feel about your decision to attend community college?	Would you make the same choice again? What stands out as a benefit or drawback?	RQ1	TSC: Reflection | LMF: Entry Phase
Was there a moment or experience that made you decide to pursue a four-year degree? Can you walk me through your transfer application process?	What paperwork or planning was involved? Who helped you most? What was confusing or surprising?	RQ2	TSC: Transfer Knowledge | LMF: Transition
How did your credits transfer?	Did any credits not count? How did that impact your plans?	RQ1	TSC: Institutional Knowledge | LMF: Loss Points
Can you tell me about your first semester after transferring? Who were the most important people during your transition? What campus resources	Were there any surprises or challenges once you arrived at your current university? What happened? How did you respond?	RQ2	TSC: Institutional Navigation | LMF: Loss Points

did you find most valuable?			
Did you feel like you found your place after transferring?	What helped (or didn't)? Were there moments of belonging?	RQ2	TSC: Social Integration | LMF: Entry/Progress
How do you feel about the courses you've taken since transferring?	Did community college prepare you? What classes have been most challenging or surprising?	RQ1	TSC: Academic Capital | LMF: Entry/Progress
Have you made any strong relationships with faculty or staff here?	Can you share a specific story about a meaningful interaction?	RQ1, RQ2	TSC: Social/Institutional Capital | LMF: Momentum
Can you tell me about a time something or someone helped you stay motivated (at either the community college or current institution)?	Who was involved? What was going on? How did it help you keep going?	RQ2	TSC: Support Systems | LMF: Momentum
Can you walk me through your visual collage and explain what's happening in each part?	What moment does this collage represent in your transfer journey? Why did you choose to represent this moment?	RQ2	Loss/Momentum Framework – identifying a personal loss or momentum point; TSC – expression of how institutional or personal capital was developed or challenged
What emotions or thoughts were you experiencing during the time this collage represents?	How did those emotions affect your next steps in your academic journey? Who or what helped you navigate them?	RQ1	TSC – reflection on internal (self-efficacy) and external (support systems) resources
In what ways did this moment affect your persistence toward completing your degree?	Did anything change for you after this turning point? Did it shift how you	RQ2	Loss/Momentum Framework – assessing impact of momentum/loss event on persistence

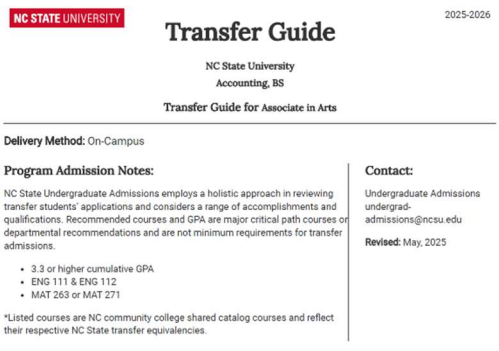
	approached your academic or personal goals?		
What advice or observations would you share about your experience at the university?	What has stood out to you since transferring? What would you tell other transfer students to expect or prepare for?	RQ1, RQ2	TSC: Application of capital; LMF: Progress and Completion phases
Looking back on your transfer journey, what do you wish you had known before transferring?	What caught you off guard? What do you think would have helped prepare you better?	RQ2	TSC: Institutional and academic knowledge; LMF: Connection/Entry phase
What suggestions do you have for institutions to better support transfer students?	What programs or resources were missing? What could have made your transition smoother?	RQ2	TSC: Institutional capital; LMF: Systemic/institutional barriers
Is there anything else you would like to share about your transfer experience that we haven't discussed?	Is there a part of your story that feels especially important to you? Anything you feel is misunderstood about transfer students?	RQ1, RQ2	TSC/LMF: Open reflection across all areas
Can you walk me through your visual collage and explain what's happening in each part?	What moment does this collage represent in your transfer journey? Why did you choose to represent this moment?	RQ2	Loss/Momentum Framework – identifying a personal loss or momentum point; TSC – expression of how institutional or personal capital was developed or challenged

Appendix F: Document Analysis



Category	Website Excerpt / Section	Code	Analysis
Transfer Pathways	References to NC Community College pathways, Comprehensive Articulation Agreement (CAA), and bilateral agreements.	*Pathway Clarity*	Demonstrates institutional effort to simplify routes into NC State. Reflects policy-driven framing, but does not address complexity from student perspective.
Eligibility & Requirements	Admissions criteria listed (e.g., minimum GPA, prerequisite courses, competitive majors).	*Admissions Gatekeeping*	Provides exactness with specific thresholds. Institutional perspective dominates; no mention of exceptions, appeals, or student struggles.
Credit Transferability	Transfer credit tools and course equivalency database linked for community college students.	*Credit Evaluation Tools*	Stable institutional record of how credits transfer.However, biased toward what NC State accepts, omitting student frustrations with denied credits.
Advising & Support Resources	Advising guides, FAQs, and transfer planning checklists.	*Institutional Support Messaging*	Presents advising as accessible, but silent on advising limitations (availability, workload, actual student access). Could generate interview questions about lived advising experiences.
Equity & Access	Statements emphasizing NC State's commitment to NC community college students as part of its land-grant mission.	*Equity Framing*	Rhetoric of access and inclusion. Missing detail on outcomes for underserved populations. Documents reflect organizational values but not necessarily realities.
Completeness & Gaps	Overall website tone = informational, procedural, policy-	*Institutional Bias*	Lacks student narratives, social transition info, or

(or 36 quarter


NC STATE UNIVERSITY

2025-2026

Transfer Guide

NC State University
Accounting, BS

Transfer Guide for Associate in Arts

Delivery Method: On-Campus

Program Admission Notes:

NC State Undergraduate Admissions employs a holistic approach in reviewing transfer students' applications and considers a range of accomplishments and qualifications. Recommended courses and GPA are major critical path courses or departmental recommendations and are not minimum requirements for transfer admissions.

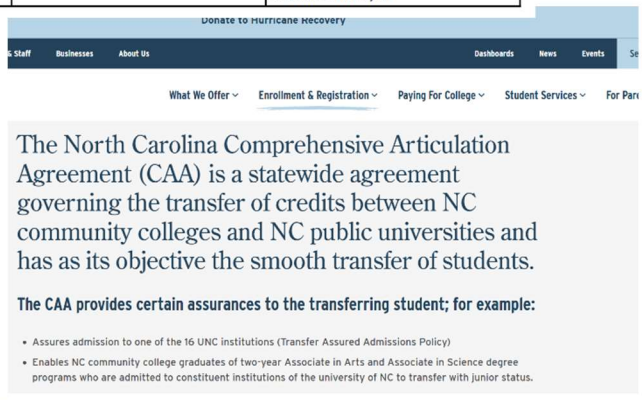
- 3.3 or higher cumulative GPA
- ENG 111 & ENG 112
- MAT 263 or MAT 271

*Listed courses are NC community college shared catalog courses and reflect their respective NC State transfer equivalencies.

Contact:

Undergraduate Admissions
undergrad-admissions@ncsu.edu

Revised: May, 2025



Appendix G: Visual Artifacts