

College choice as process: Understanding student decision making in contemporary higher
education

by

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B.F.A., Sam Houston State University, 2014
M.Ed., Southern Arkansas University, 2017

AN ABSTRACT OF A DISSERTATION

submitted in partial fulfillment of the requirements for the degree

DOCTOR OF PHILOSOPHY

Department of Special Education, Counseling and Student Affairs
College of Education

KANSAS STATE UNIVERSITY
Manhattan, Kansas

2026

Abstract

The purpose of this collected papers dissertation was to better understand how college students make educational decisions related to college choice and persistence. Although college choice and persistence research have provided important insight into students' educational experiences, these bodies of literature have traditionally been treated as distinct lines of inquiry. College choice research has largely focused on first-time, first-year students making an initial enrollment decision, while persistence research has focused on continued enrollment and degree completion. This separation limits understanding of how students make decisions across increasingly complex educational pathways. Grounded in descriptive decision theory and the concept of bounded rationality, this dissertation examined educational decision making as an ongoing process that occurs within changing conditions, constraints, and opportunities. Two studies were conducted.

Study #1 was a structured literature review of empirical research published between 2010 and 2025 on college students' decision making related to college choice and persistence in the United States. The final sample consisted of 45 empirical studies that were analyzed using thematic analysis. Five interconnected dimensions of educational decision making emerged: academic, financial, logistical, institutional, and personal considerations. Across these dimensions, three additional themes explained how students made educational decisions: decision making was contextual, socially embedded, and dynamic. The findings of this study demonstrate that college choice and persistence are not separate educational phenomena but interconnected components of a broader decision-making process. Study #1 introduces educational viability as a conceptual lens for understanding how students continually assess

whether higher education remains academically achievable, financially sustainable, logistically manageable, institutionally supportive, and personally worthwhile.

Study #2 was a constructivist grounded theory study examining how community college students make decisions while considering transfer to a four-year public institution. Eleven students enrolled at community colleges in Kansas, Missouri, and Nebraska participated in two individual interviews and an optional focus group. Analysis resulted in a grounded theory explaining how students construct transfer viability through four interconnected processes: (re)negotiating emotional readiness, (re)assessing institutional compatibility, (re)constructing transfer viability, and (re)operationalizing transfer commitment. Participants moved recursively among these processes instead of progressing through a linear sequence. New information, changing circumstances, institutional interactions, and evolving goals continually prompted participants to revisit earlier decisions and reconsider whether transfer remained realistic, worthwhile, and achievable.

The two studies together demonstrate that educational decision making extends beyond initial enrollment, is an integrated process, and involves ongoing reassessment. Study #1 synthesizes existing research to conceptualize educational viability across college choice and persistence, while Study #2 provides an empirically grounded explanation of how community college transfer students construct viability throughout the transfer process. Together, the studies advance a process-based understanding of educational decision making. Instead of making one definitive enrollment decision and following a predetermined pathway, students continually interpret their circumstances, opportunities, and constraints and adapt their educational decisions as those conditions change. These findings extend traditional understandings of college choice

and offer implications for research and institutional practices that support students across increasingly complex educational pathways.

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Acknowledgements

First and foremost, I give all glory to God. Thank you for your divine intervention in my undergraduate college plans, which ultimately led me to transfer and unknowingly set me on the path to my current profession. What I once experienced as confusion and disappointment, you had already designed as redirection toward purpose. Without that season, I would not have discovered my passion for college student development, nor would I be completing this degree. In moments when I questioned whether I could continue, you reminded me that I was never walking this path alone. You placed the right people in my life at the right times and gave me the perseverance to keep going when the finish line still felt far away. You transformed what felt like my darkest moment into good, faithfully working all things together for your purpose, as your word declares in Romans 8:28: “And we know that in all things God works for the good of those who love him, who have been called according to his purpose.”

To my major professor, Dr. Craig M. McGill, you have been so much more than an advisor throughout this journey. You have been a mentor, advocate, connector, and, most importantly, a friend. You consistently challenged me to think more deeply, write more clearly, and become a stronger scholar. You opened doors I never would have known existed, generously connecting me with scholars, practitioners, and opportunities that expanded both my research and my professional life. Just as importantly, you created a community among your doctoral students that kept me connected to the university and the dissertation process long after coursework ended. That community provided encouragement, accountability, and a reminder that I was never navigating this process alone. You have invested in me far beyond the expectations of a major professor, and I will always be grateful for your friendship, encouragement, and belief in me.

To my dissertation committee, Dr. Christy Craft, Dr. Lisa Rubin, and Dr. Tony Lazarowicz, thank you for your encouragement, expertise, and generosity throughout this process. Each of you contributed to this work in meaningful ways, from making connections that supported my data collection to asking thoughtful questions and offering perspectives that strengthened my research. I could not have asked for a more supportive committee.

To the many supervisors, coworkers, colleagues, and mentors who have supported me throughout my professional journey, thank you. Long before this dissertation began, so many of you challenged me, encouraged me, gave me opportunities to grow, and inspired me to become the best version of myself. My professional experience shaped the questions I wanted to ask as a researcher and continually reminded me why this work matters. I am grateful for every conversation, opportunity, challenge, and word of encouragement that helped lead me here.

I am grateful to the staff members who supported participant recruitment and helped connect me with students. Above all, I thank the students who trusted me with their stories and openly shared their experiences, decisions, uncertainties, challenges, and hopes for the future. This research would not exist without your participation. I hope I have represented your stories with the care they deserve and that what you shared will help colleges better understand and support future students.

A special thank you to my friends and family for the many ways you supported me throughout this journey. Sometimes that support looked like encouragement when I needed it most, and other times it looked like giving me a quiet place at a lake house to disappear for a few days and write. You gave me space to work, reasons to rest, and reminders that there was life beyond my computer screen. Your encouragement, patience, and presence helped me keep going.

And finally, to Willow, my faithful furry companion through coursework, Zoom classes, and countless hours of writing. You were there for every part of this journey, usually curled up and snoring at my feet, and occasionally reminding everyone on Zoom that you were there too. Your companionship made the long hours a little less lonely and the entire process a lot more joyful.

This dissertation may have my name on it, but completing it required a community. To everyone who encouraged me, challenged me, prayed for me, connected me to someone, gave me a place to write, listened when I needed to talk, or simply reminded me to keep going: thank you.

Dedication

This dissertation is dedicated to the practitioners who work alongside students every day. Whether you are an admissions counselor, academic advisor, enrollment professional, or vice president of enrollment management, your work matters. I encourage you to ask the hard questions, listen closely to students' stories, and support them even when their journeys are messy, complicated, or uncertain. Continue to challenge the policies, processes, and assumptions that create unnecessary barriers, and never lose sight of the students behind the decisions we make. May we continue working to make higher education not only accessible, but truly viable for every student seeking a path forward.

To my husband, Dr. David Barnhart, who believed I was capable of this long before I ever believed it myself. You went first, earning your doctorate and showing me that this path was possible, and you never once let me walk it alone encouraging me through moments of doubt, making room for me to grow into something I never imagined for myself, and standing faithfully beside me through every demanding season. I would not be here without you, and I cannot imagine having shared this journey with anyone else. I love you with every fiber of my being.

Chapter 1 - Introduction

This collected papers dissertation examines the decision-making process of college students regarding college choice and persistence. The background to the problem, problem statement, overarching purpose, previous research on college choice, description of collected papers, potential implications, and the structure of the collected papers dissertation is presented in this initial chapter. (Note: For grammatical consistency, decision-making is hyphenated when used as an adjective, whereas decision making is unhyphenated when used as a noun.)

Background to the Problem

Postsecondary education has been characterized as one of the greatest hopes for financial and social progress for underserved communities because family income is typically associated with education levels (Harper et al., 2009). Someone with a college degree will earn over \$500 more per week, averaging \$1 million more over a lifetime than someone without one (U.S. Bureau of Labor Statistics, 2022). Along with extra income, college graduates are more likely to own a home, have health insurance, and vote (Schaeffer, 2022). Postsecondary education functions not only as a private benefit but also as a public good, shaping workforce stability, civic participation, and community well-being (Cintron et. al., 2020; Schaeffer, 2022). Lower levels of postsecondary attainment impede workforce development, weaken civic participation, and exacerbate social inequality.

From both societal and personal perspectives, college matters. However, Americans' confidence in higher education has sharply declined. In 2015, confidence in higher education was 57%, but by 2023, it had fallen to 36% (Brenan, 2023). This decline cannot be attributed to a single factor. Concerns about perceived political agendas, workforce preparation and relevance, and the cost of attendance all contribute to public perceptions of higher education (Jones, 2024).

Although affordability is only one dimension of declining confidence, rising college costs have significant implications for students and families. Since 1963, tuition at four-year public institutions has increased by 747.8%, leaving many prospective students questioning the value of a college degree (Hanson, 2022).

The financial burden associated with college attendance is also reflected in student borrowing. In 2023, total student loan debt reached \$1.75 trillion (Hahn & Tarver, 2023). More than half of students who earned a bachelor's degree in 2020 graduated with student loan debt, averaging \$30,000 per borrower (McGurran & Hahn, 2023). In fact, student loan debt has outpaced every other type of household debt except mortgages. In a study conducted by Johnson et al., (2016), students felt there was no other option to pay for college than to take out loans and were hopeful that the earning power of the degree would be worth it. Despite this optimism, students expressed fear of how long it would take to pay off their debt and how this would impact their future life choices (Johnson et al., 2016). The starting salary for someone with a bachelor's degree varies by field of study, but in 2022, the average starting salary for recent graduates was \$55,260 (Herrity, 2023). Graduating with student loan debt is linked to influence multiple post college outcomes such as career choice, salary potential, marriage, starting a family, buying a house, and overall net worth (Bozick & Estacion, 2014; Daniels & Smythe, 2019; Dowdy & Dacass, 2023; Froidevaux et al., 2020; Robb et al., 2019; Velez et al., 2019).

To avoid accumulating large debt, many students work their way through college, creating additional challenges for students while enrolled (Ibrahim et al., 2013; Kulm & Cramer, 2006; Lund et al., 2010; Peltz et al., 2020). In 2020, over 70% of college students reported being employed (Peltz et al., 2020). Although working during college may support degree persistence, research also suggests that employment can make persistence more difficult (Kulm & Cramer,

2006; Peltz et al., 2020). Working while attending college can cause an increase in stress, mental health concerns, poor sleep quality, and lower grade point averages (Peltz et al., 2020).

Approximately 30% of college students report depressive disorders, and over 60% of students report insufficient sleep (Ibrahim et al., 2013; Lund et al., 2010). When students work more than 20 hours per week, time management becomes difficult which can lead to higher levels of stress and insufficient sleep, predisposing students to depression (Peltz et al., 2021). Working through college may help with the steep costs of tuition, but it may have steep costs of its own. Although working may provide students with the financial resources needed to remain enrolled, the competing demands of employment can make persistence more difficult. Persistence, therefore, depends not only on students' ability to afford college but also on their ability to successfully balance the financial, academic, and personal demands they encounter throughout their educational journey.

Another strategy students use to manage the rising cost of higher education is to begin their studies at a community college. Community college enrollment has grown modestly over the past three years, outpacing many four-year institutions in recent enrollment gains in first-time, first-year students, with a notable 6% increase in fall 2024 (American Association of Community Colleges & Phillippe, 2026; National Student Clearinghouse Research Center, 2024). This growth is closely tied to persistent cost differentials between two-year and four-year institutions. Recent College Board data indicates that average tuition at a public community college was only one-third of in-state public four-year tuition in Fall 2024 (Ma et al., 2025). This significant price difference positions community colleges as a financially strategic entry point, enabling students to reduce upfront costs while navigating rising tuition and broader economic uncertainty.

A root cause of the increase in cost of higher education is the decrease in state funding forcing schools to place the burden on tuition prices to make up the remaining operating costs (Johnson et al., 2016). Higher education is used as a monetary balancing mechanism for state budgets as education typically receives larger cuts than other areas of state budgets during economic hardships (Gándara et al., 2023). For years, colleges and universities have been transferring more of the operational costs on the students through tuition, resulting in a dependency on enrollment for stable financial health. Public institutions of higher education are experiencing significant declines in state appropriations, forcing many universities to shift from being state-supported to simply state-located (Bontrager et al., 2012). This growing reliance on tuition revenue places greater importance on the institutions' ability to recruit and enroll students.

Furthermore, the United States is experiencing a change in demographics that will impact the traditional college-going population, referred to as the demographic cliff of 2025 (Grawe, 2017). In 2017 economist Nathan Grawe of Carleton College published a study how the demographic shifts would impact institutions of higher education in the United States. Grawe (2017) found that there was a dramatic decrease in birth rates after the Great Recession of 2008 and that the pool of 18-year-old college going students would begin to decline beginning 2025. This not only threatens a healthy population of student enrollment, but also the financial stability of revenue for institutions (Harvey, 2021). Each student lost in the demographic decline would result in a revenue loss for institutions that could potentially snowball into a larger problem with each passing year (Harvey, 2021). As enrollment leaders began preparing for the demographic changes approaching, the COVID-19 pandemic intensified enrollment challenges even further. From 2019 to 2020, college enrollment declined by more than 20%, largely due to the impact of

the COVID-19 pandemic (Hoover, 2020). This one-year decline in enrollment resulted in a \$120 billion financial impact nationwide (Hoover, 2020; Leach, 2021), while state appropriations declined in thirty-five states in the year following the COVID-19 pandemic (Gándara et al., 2023). The financial impacts of COVID-19, combined with the impending demographic cliff are creating unprecedented challenges for higher education institutions, as financial pressures are increasing faster than enrollment declines can be absorbed (Leach, 2021).

Changes in college and university enrollment are imminent, but how institutions adapt to the changes will define their futures. In 2020, there was a total of 3,913 degree-granting institutions in the United States all with varying costs, financial support, academic programs, and institutional resources (National Center for Education Statistics [NCES], n.d.-a). As students have more options for pursuing higher education, their college choice has lasting implications not only for their own educational experiences but also for the enrollment and sustainability of institutions. The challenges facing higher education are forcing some colleges to become smaller, merge, or even close altogether. The number of institutional closures has continued to grow, with 14 four-year institutions closing in 2023, followed by 28 additional closures in 2024 and at least 16 closures in 2025 (Chapman, 2026; Moody, 2023). Further closures are anticipated in 2026 as institutions continue to navigate financial and enrollment pressures. These ongoing closures highlight the growing challenges facing higher education institutions due to changing demographics and economic pressures.

Statement of the Problem

Institutions of higher education are facing a growing number of challenges because of demographic changes, declining public trust, and reduced state funding. However, students are required to make consequential financial and educational decisions during an increasingly

complex higher education environment. Although college choice research has provided valuable insight into how students make educational decisions, much of the research focuses on first-time, first-year students making a single enrollment decision (Hossler & Gallagher, 1987; McDonough, 1997; Perna, 2006). Persistence research has also traditionally focused on continued enrollment and degree completion rather than the ongoing decision-making processes students experience as they navigate their educational pathways (Bean, 1985; Strayhorn, 2016; Tinto 1993). This focus limits our understanding of how educational decisions are made across diverse student pathways and institutional contexts. A more complete account of educational decision-making is needed to capture the complex and varied educational trajectories of the 21st century college-going student.

Purpose of Collected Papers

The purpose of this collected papers dissertation is to better understand how college students make educational decisions related to college choice and persistence. This purpose is explored across two studies: Study #1, a structured literature review, and Study #2, a grounded theory study.

Description of Collected Papers

The fulfillment of this collected papers dissertation takes place across two studies associated with the educational decision-making process of college students. Table 1 outlines the title, purpose, theoretical framework, methodology, analysis, and publication source for each of the studies in this dissertation. The two studies are further described in the sections that follow.

Table 1.1. Description of Collected Papers

	Study #1	Study #2
Title	College Choice and Persistence: A Structured Literature Review	The Recursive Formation of Transfer Decision Making: A Grounded Theory of Community College Transfer Students

Purpose	To understand how college students make decisions about college choice and persistence.	To explore the process community college transfer students go through when making decisions about which four-year institution to transfer to.
Theoretical Framework	College Choice Theory (Iloh, 2018)	-
Methodology	Structured literature review (Rocco et al., 2023)	Constructivist grounded theory (Charmaz, 2014)
Analysis	Thematic analysis (Braun & Clarke, 2021)	Grounded theory (Charmaz, 2014)
Target Journal	<i>Journal of College Student Retention: Research, Theory & Practice</i>	<i>NACADA Journal</i>

Study #1: College Choice and Persistence: A Structured Literature Review

The purpose of this structured literature review (Rocco et al., 2023) is to systematically examine empirical studies from 2010 to 2025 on college students' decision making related to college choice and persistence in the United States. The following research questions guided the study: What dimensions of decision making have been identified in the empirical literature on college choice and persistence in the United States between 2010 and 2025? How does the empirical literature characterize the ways these dimensions operate across college choice and persistence?

This study is guided by college choice theory (Iloh, 2018), “the process through which students decide whether and where to go to college” (Bergerson, 2009, p. 2). Illoh’s (2018) model positions college choice as a process that is an “ongoing interplay of three factors; time, information and opportunity” (p. 235). All three factors are dependent on each other but also operate as distinguishable parts of college choice allowing college choice to be viewed as an ongoing interaction. Access to and the quality of information students use when making their college choice is not always distributed equitably (Iloh, 2018; Jabbar et al., 2019; Jabbar et al., 2021; Lukszo & Hayes, 2019), so nontraditional students or students from underrepresented

populations may find themselves at a disadvantage. Iloh's (2018) framework is sensitive to the complexities of diverse student populations and the various institutional types that exist in the higher education landscape within the 21st century. In contrast, Hossler and Gallagher's (1987) model of college choice predominantly positions college choice as a sequential, phase driven process centered on individual decision making with less attention to the broader sociocultural, structural, and institutional forces that shape students' decision making.

This study uses a structured literature review (Rocco et al., 2023) which is a method for systematically collecting, selecting, and evaluating literature on a specific topic to provide new insight of college choice and persistence. Using this method allows for an increased focus on the process used to collect literature which decreases researcher bias while increasing confidence of the reader that the literature included in the sample and evaluated in the findings meets specific criteria and study parameters (McGill, 2019). Once the criteria and study parameters are established, the researcher must strictly abide by them. Accepted articles are organized using analysis and then are organized into a scholarly manuscript for publication.

Data collection took place in October 2022 and then again in April 2025, each time consisting of four phases:

- Phase 1: Initial article search and collection using ERIC and APA Psyc Info databases
- Phase II: Reduction of articles using study parameters
- Phase III: Scanning selected articles references for additional articles
- Phase IV: Tertiary search using Google Scholar

The final sample consisted of 45 articles: 23 qualitative studies, 15 quantitative studies, 7 mixed-methods studies. Thirty-two articles are focused on the college choice process and what

influences students' decisions, and the remaining 13 articles are focused on the persistence of community college transfer students.

Information for each article, including citation details, inclusion criteria, key characteristics, and a brief summary, was compiled in an Excel spreadsheet. Hard copies of all articles were reviewed first, with highlighted passages and analytic memos recorded during the initial read. Articles were then uploaded into MAXQDA, where notes and codes were formally documented. All annotations and memos from the print review were subsequently transferred into MAXQDA for analysis.

For this study, I used thematic analysis to look for common patterns across the articles selected for review. I categorized my data by following Braun and Clarke's (2021) six-step analytic protocol. I first read each article carefully to become familiar with its content and to better understand its central ideas and contributions (step 1). I then identified sections and concepts that stood out as meaningful and began organizing the articles based on their relevance to the study (step 2). Next, I organized the articles in MAXQDA, where systematic coding helped patterns and preliminary themes begin to emerge (step 3). I then examined these emerging themes more closely to consider their significance for understanding college students' decision-making related to college choice and persistence (step 4). After that, I refined and clearly defined the themes to highlight their analytical contribution (step 5). Finally, I organized the themes into the findings section (step 6).

I identified five interconnected dimensions that shaped educational decision making across college choice and persistence: academic, financial, logistical, institutional, and personal considerations. These findings demonstrated that educational decision making extends beyond initial enrollment and is better understood as an ongoing process through which students

continually reassess whether higher education remains a viable pathway toward their goals. Instead of representing separate educational phenomena, college choice and persistence emerged as interconnected components of a broader decision-making process.

These findings contribute to college choice scholarship by synthesizing two bodies of literature that have traditionally developed independently. By conceptualizing educational decision making as an ongoing assessment of educational viability, this review extends existing college choice theory beyond initial enrollment and provides a process-based framework for understanding increasingly complex educational pathways, including persistence, transfer, stop out, and reenrollment. These findings also offer practical implications for recruitment, advising, and student success initiatives by highlighting the need for institutions to implement recruitment and retention practices that provide holistic support from pre-admission to graduation.

Study #2: The Recursive Formation of Transfer Decision Making: A Grounded Theory of Community College Transfer Students

The purpose of this grounded theory study (Charmaz, 2014) is to understand the process of decision making that community college students go through while they are considering their transition to a four-year public institution. Three primary research questions will guide this study: How do community college students navigate the process of deciding to transfer to a four-year institution? How do community college students construct meaning from the experiences that influence their transfer decision-making process? What strategies and actions do community college students use as they navigate the transfer decision-making process?

Two-year institutions, commonly referred to as community colleges, are an affordable and convenient first step in a college student's pursuit of a bachelor's degree (Jabbar et al., 2021). Community colleges now serve as a gateway to baccalaureate degree attainment (Hyatt &

Smith, 2019; Núñez et al., 2011; Vega, 2018). Literature on college choice theory exists to help make meaning of the college choice process; however, the current state of the literature informs the decision-making process of first-time, first-year students (Chapman, 1986; Hossler et al., 1989; Hossler & Gallagher, 1987; Jackson, 1982; Litten, 1982; Paulsen, 1990; Perna, 2006). The experiences and challenges of transfer students are drastically different from first-time, first-year students; therefore, more research is needed to examine the process of decision making for community college transfer students while they are considering their transition to a four-year institution.

I employed constructivist grounded theory (Charmaz, 2014). Glaser and Strauss (1967) first introduced their systematic and rigorous approach to collecting and analyzing data and discovering the conceptualization of a process in *The Discovery of Grounded Theory*. Their approach sought to help grounded theory evolve into an explanatory theoretical framework that seeks to better understand a process (Charmaz, 2014). Building on this constructivist foundation, the next section details the data collection process used to collaboratively generate theory grounded in participants' lived experiences.

Interviews served as the primary method of data collection for this study. Participants were students enrolled at community colleges in Kansas, Missouri, and Nebraska during their final semester prior to transfer. To support accessibility and flexibility for both participants and the researcher, Zoom technology was used during interviews to facilitate communication. The first interview functioned as an introductory conversation, with exploratory questions designed to surface participants' experiences and perspectives. These interviews lasted approximately 60 minutes each. The second interview, also lasting approximately 60 minutes in length, was more focused and discovery oriented, with questions developed based on insights from the initial

interview. After completing two individual interviews, two focus groups were conducted. These 90-minute sessions functioned as a form of theoretical sampling, providing opportunities to explore and refine emerging categories identified during interviews. I used analytic memos between interview rounds to allow a space for my reflections on the data collected and provide a space to begin constructing theory (Charmaz, 2014). Additionally, I kept an electronic research journal to keep my involvement as an active researcher throughout the process.

A transcription of each interview was completed using Otter.ai and was read within 72 hours of each interview to ensure that a timely review was completed and to generate second round interview questions. While reviewing each transcript, pleasantries, filler words, and other conversational language that did not contribute to the analysis were removed.

I used the qualitative analysis process of coding to “make sense of stories, statements, and observations” (Charmaz, 2014, p. 111). Through three rounds of coding using MAXQDA, I examined what was happening within the data to construct meaning. During initial coding, I employed line-by-line analysis that allowed me to remain close to participants’ words while identifying significant actions, processes, and patterns within their narratives. After completing initial coding, I moved into focused coding to advance the analysis beyond immersion in the data. I then used theoretical coding to examine relationships among categories and to articulate the larger analytic story they conveyed (Charmaz, 2014). This complete analysis process supported the theorization of categories into an explanatory framework which informed the creation of a visual diagram that organized the emerging theory and illustrated the interrelated components of transfer students’ decision-making processes.

Analysis of the interviews and focus group data resulted in the development of a grounded theory that explains how community college students make decisions related to

transferring institutions. Participants moved repeatedly across four interconnected processes: (re)negotiating emotional readiness, (re)assessing institutional compatibility, (re)constructing transfer viability, and (re)operationalizing transfer commitment. The decision-making process was recursive, with new information, changing circumstances, and evolving goals continually reshaping earlier decisions. This theory extends contemporary understandings of college choice by illustrating how transfer students construct transfer viability within conditions of structural constraint and bounded opportunity. These findings provide practical implications for transfer advising, institutional policy, and enrollment strategy by emphasizing the importance of supporting students throughout the transfer process as they continually reassess their educational pathways.

Theoretical Framework

This dissertation is grounded in decision theory. At its core, decision theory seeks to explain how individuals make choices under conditions of uncertainty, constraint, and risk (Hansson, 2005; Savage, 1972). While decision theory originated in mathematics, it has evolved into a multidisciplinary framework used to understand real-world decision making across social, organizational, and institutional contexts (Fishburn 1970; Habibi et al., 2017; Hammer & King, 2007; Hansson, 2005; Lasswell, 1951; Savage, 1972; Tversky & Kahneman, 1974).

Normative, Prescriptive, and Descriptive Models

Decision theory is typically organized into three primary traditions: normative, prescriptive, and descriptive (Hansson, 2005; Savage, 1972). Normative decision theory focuses on how decisions should be made according to rational standards. It assumes individuals evaluate all available alternatives, weigh probabilities, and select the option that maximizes the anticipated benefit (Savage, 1972). Prescriptive decision theory builds on normative principles

by offering tools and structured frameworks to improve decision quality outcomes (Keeney et al., 1979; Savage, 1972; Tversky & Kahneman, 1974). Descriptive decision theory examines how decisions are made, recognizing that individuals do not fully optimize but instead operate under cognitive, temporal, and environmental constraints (Dillon, 1998; Simon, 1955; Tversky & Kahneman, 1974). This dissertation aligns most closely with descriptive decision theory.

Bounded Rationality and Structural Constraint

A central concept in descriptive decision theory is bounded rationality (Dillon, 1998; Simon, 1955). Bounded rationality posits that individuals make decisions within limits. Individuals have limits which they cannot surpass including incomplete information, time pressure, cognitive capacity, and environmental constraint (Dillon, 1998). Individuals do not optimize, but instead, select options that are ‘good enough’ given the available resources. Descriptive decision theory seeks to understand and explain the psychological and behavioral aspects of decision making that can be used to help create more realistic normative decision models (Dillon, 1998). These constraints become especially consequential in high-stakes decisions such as college choice.

Bounded rationality is particularly relevant to contemporary college choice because students are asked to make consequential financial and educational decisions in a context marked by rising tuition, institutional closures, demographic contraction, and declining public trust. Community college transfer students face additional constraints including accumulated credits, articulation agreements, family obligations, geographic immobility, and compressed timelines (Baum et al., 2010; Ishitani, 2008; McGill & Lazarowicz, 2022; Lester et al., 2013; Soria & Stebleton, 2013; York & Fernandez, 2018). Their choice sets are often limited before decision

making even begins. College choice, therefore, is not simply preference selection. It is constrained decision making under structural pressure.

College Choice as Decision Process

Traditional college choice models, such as Hossler and Gallagher's (1987) framework, conceptualize college choice as a sequential three-stage process of predisposition, search, and choice. While foundational, these models operate on the assumption that institutional stability, temporal flexibility, and expansive choice sets exist. More recent models of college choice better reflect decision making in contemporary higher education by placing an emphasis on information, time and opportunity with unequal and evolving ecosystems (Iloh, 2018). Illoh's (2018) framework highlights the conditions under which students make decisions rather than treating choice as a static or sequential event. Each of the three elements shape the boundaries of a student's choice set and the ability to compare and assess alternatives. Unequal access to information constrains what options are visible or known. Time limitations compress the decision window and hinder the ability to adequately compare and assess alternatives. Both perceived and actual opportunity structures constrain the set of feasible institutional options. These contextual elements align with the core conditions identified in descriptive decision theory: information asymmetry, temporal constraint, and bounded opportunity structures. Illoh's (2018) model modernizes college choice theory by positioning student decision making as a constrained process consistent with bounded rationality.

Significance of the Collected Papers Dissertation

This collected papers dissertation advances scholarly, practical and policy conversations in higher education. First, it extends college choice theory beyond its traditional focus on first-year, first-time students by focusing on community college transfer students, whose educational

decision-making processes are structurally and experientially different. By conceptualizing college choice as an ongoing, process-based phenomenon rather than a one-time event, this research provides a framework that can be extended to additional populations including adult learners, online students and other nontraditional pathways.

Secondly, this study responds to the urgent realities of contemporary higher education. With an ongoing demographic cliff, enrollment stability has become directly tied to institutional financial sustainability. Without stable enrollment pipelines, institutions face compounding, fiscal pressure that may lead to program cuts, mergers, or even potential closures (Harvey, 2001). By integrating decision theory with contemporary enrollment conditions, this research offers actional insights to better inform recruitment strategy, transfer articulation agreements, and academic advising practices. It reframes transfer enrollment not as a downstream operational function, but as a strategic practice fostering institutional resilience. As institutions confront growing instability and escalating student risk, understanding how students navigate constrained choice is not only academically important, but institutionally urgent.

Finally, the implications of this collected papers dissertation extend beyond institutional performance to broader societal outcomes. Postsecondary attainment remains strongly associated with higher lifetime earnings, steady employment with benefits, and increased civic participation including homeownership, voting, and volunteerism (Schaeffer, 2022). A less educated workforce constrains economic growth and limits individual's access to professional, health, and economic mobility opportunities (Cintron et. al., 2020). Strengthening understanding of how transfer students navigate college choice and persistence contributes not only to institutional viability, but to workforce development and national economic stability.

Structure of Collected Papers Dissertation

This dissertation consists of four chapters; an introduction and a closing chapter written solely for the dissertation, as well as two related studies outlined below that will be submitted to peer-reviewed journals.

Chapter I: Introduction, related literature, research rationale

Chapter II: Study #1: “College Choice and Persistence: A Structured Literature Review”

Chapter III: Study #2: “The Recursive Formation of Transfer Decision Making: A Grounded Theory of Community College Transfer Students”

Chapter IV: Conclusions, cross-cutting implications, directions for future research

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Chapter 2 - Study #1: College Choice and Persistence: A Structured Literature Review

Adolescence is a time of physical, cognitive, social, and emotional growth impacting the ability to make decisions (National Academies Press, 1999). As adolescents grow and develop, they experience more emotions than adults do (Larson & Richards, 1994). The intense positive

and negative emotions impact their ability to make good decisions (Larson & Asmussen, 1991). Under the law, adolescents are seen as immature and less capable than adults when acting in their own best interest (Steinberg & Cauffman, 1996). When examining decision making among adolescence, the level of maturity of judgment and decision-making is of question (Steinberg & Cauffman, 1996).

Sociologists have defined maturity as the “end product of socialization” (Steinberg & Cauffman, 1996, p. 3). Steinberg and Cauffman (1996) explored how the psychosocial factors of maturity interact with decision making, known as maturity of judgment. Steinberg and Cauffman (1996) explain that maturity of judgment includes three overarching characteristics, responsibility, perspective, and temperance. Responsibility is healthy autonomy and clarity of identity. Development of responsibility involves accepting ownership of one’s actions, choices, and their consequences. Perspective involves the ability to recognize the complexity and implications of the decision. Development of perspective requires empathy, open-mindedness, and the ability to recognize and appreciate situations from multiple viewpoints and perspectives. Temperance, also referred to as self-restraint or moderation, is the ability to avoid acting irrationally and to think through a situation before deciding. Development of temperance promotes resilience, adaptability, and inner strength, enabling individuals to navigate adversity and maintain balance in their lives. These three characteristics contribute to autonomy, self-control, and a long-term view described in stage 5 of Erikson’s (1993) states of psychosocial development. An individual with a higher level of maturity is more likely to make more responsible decisions (Steinberg & Cauffman, 1996).

College choice is the process of deciding whether and where to attend college (Hossler & Gallagher, 1987). Hossler and Gallagher’s (1987) traditional model of college choice includes

three phases: predisposition (i.e., the student determines if they want to continue their education beyond high school), search (i.e., for institutions of interest to the student where the student develops a choice set), and choice (i.e., the student evaluates their choice set and determines which institution they will attend). This model of college choice quickly became the dominant model of college choice theory.

Understanding how students make educational decisions remains an important issue for higher education. Postsecondary education continues to be associated with improved employment opportunities, higher lifetime earnings, and broader social and economic benefits (Harper et al., 2009; Schaeffer, 2022; U.S. Bureau of Labor Statistics, 2022). However, students face an increasingly complex higher education landscape characterized by diverse institutional options, rising costs, and increasingly varied educational pathways. Understanding how students make decisions about college choice and persistence is therefore important for both researchers and practitioners seeking to improve educational access and student success.

College choice research has historically focused on understanding how traditional first-time, first-year students select four-year institutions (Chapman, 1986; Hossler & Gallagher, 1987; Jackson, 1982; Litten, 1982; McDonough, 1997; Perna, 2006). More recent scholarship has expanded this work by examining increasingly diverse student populations and more complex educational pathways, including transfer students, adult learners, and other nontraditional populations (Iloh, 2018; Shaw et al., 2009).

Persistence research has similarly provided important insight into students' experiences after enrollment. Traditional persistence theories have primarily sought to explain why students remain enrolled, depart from an institution, or progress toward degree completion (Bean, 1985; Tinto, 1993). More recent scholarship has expanded understanding of how students' institutional

experiences, relationships, and sense of belonging influence continued enrollment (Strayhorn, 2016). However, persistence has generally been conceptualized as a post-enrollment phenomenon rather than as part of the broader educational decision-making process that begins before students initially enroll.

However, college choice and persistence research are considered as separate areas of inquiry. College choice research has traditionally focused on how students decide whether and where to enroll, whereas persistence research has examined why students remain enrolled or leave after matriculation. This separation creates a fragmented understanding of educational decision making. Increasing numbers of transfer students, adult learners, stop-outs, reverse transfers, and students attending multiple institutions challenge the assumption that educational decision making concludes once students initially enroll (Iloh, 2018; Shaw et al., 2009). Yet empirical research examining these decisions remains dispersed across college choice and persistence scholarship. A systematic synthesis of these bodies of literature is therefore needed to examine what the existing empirical research collectively reveals about educational decision making and whether college choice and persistence represent distinct phenomena or interconnected components of a broader decision-making process.

Purpose and Research Questions

The purpose of this structured literature review (Rocco et al., 2023) is to systematically examine empirical studies from 2010 to 2025 on college students' decision making related to college choice and persistence in the United States. The following research questions guided the study: What dimensions of decision making have been identified in the empirical literature on college choice and persistence in the United States between 2010 and 2025? How does the

empirical literature characterize the ways these dimensions operate across college choice and persistence?

Theoretical Framework

College choice is known as “the process through which students decided whether and where to go to college” (Bergerson, 2009, p.2). College choice research began in the early 1980s as institutions of higher education began competing for a declining pool of traditional-aged college student research (Chapman, 1986; Hossler et al., 1989; Hossler & Gallagher, 1987; Jackson, 1982; Litten, 1982; Iloh, 2018; Paulsen, 1990; Perna, 2006). This research has been used by institutions to understand the decision-making process of students to identify the areas that institutions can exert a strong influence to recruit new students. College choice research remains highly relevant today but has expanded to reflect the changing characteristics and experiences of today’s college students (Iloh, 2018; Perna, 2006; Shaw et al., 2009).

Traditional Approaches

College choice research has been a priority since the early 1980s (Chapman, 1986; Hossler & Gallagher, 1987; Jackson, 1982; Litten, 1982). In 1987 Hossler and Gallagher developed a three-stage model of college choice theory to demonstrate the impact policymakers and institutions play at each phase of the college choice process. The three phases included predisposition, search, and choice. Predisposition is a developmental stage in which the student determines if they want to continue their education beyond high school. This can develop as early as the seventh grade. The second phase is the search for institutions of interest to the student where the student develops a choice set. During the choice phase, the student evaluates their choice set and determines which institution they will attend. During each phase, “individual and organizational factors interact to produce outcomes” (Hossler & Gallagher, 1987, p. 208).

This model of college choice became foundational for much of the research to follow, becoming the dominant model of college choice theory until the early 2000s.

But in the past 30 years, the traditional college student has changed (Carnevale et al., 2015; Chen, 2017; Perna, 2006; Soares, 2013). There are now more students who are nontraditional and have attended more than one college (Iloh, 2018). Institutions have also changed admissions criteria to increase access for higher education and accommodate nontraditional student populations. The traditional methods for determining college choice are flawed when applied to nontraditional student populations because nontraditional students do not follow the same timeline as traditional first-time, first-year students (Shaw et al., 2009). However, college choice research completed by Hossler and Gallagher (1987) still “provides a foundation to understand the current college choice process” (Shaw et al., 2009, p. 665).

As scholars began realizing the changing culture of college students, they decided the older approaches needed to be revised (Iloh, 2018; Perna, 2006; Shaw et al., 2009). The traditional college choice theories have historically been framed by sociological and economic perspectives (Cabrera & La Nasa, 2000; Catsiapis, 1987; Manski & Wise, 1983). The sociological perspective considers how a student’s socioeconomic status and academic preparedness influence their college choice (Cabrera & La Nasa, 2000). The economic perspective results in college choice through a rational process that a student considers the economic and social benefits of attending college (Catsiapis, 1987; Manski & Wise, 1983). By applying an ecological perspective to college choice theory, a student’s environment and how the individual is influenced by processes and relationships results in a college decision (Renn, 2003). A first-time, first-year student experiences college choice in the confinement of high school and often follows the traditional model of living on campus and attending college full-time, whereas

a nontraditional student may have a full-time job, be a caretaker, and attend classes part-time (Sasao & Sue, 1993). An ecological model offers flexibility in the college choice decision that can be applied to various student populations such as first-time, first-year students to a returning adult learner (Renn, 2003). Even the word choice no longer accurately reflects the decision-making process of the 21st century college student (Iloh, 2018). Choice implies that students can select from multiple viable educational options, yet many 21st century college students face financial, geographic, familial, or institutional constraints that limit which options are realistically feasible (Iloh, 2018). The dominant model of college choice Hossler and Gallagher (1987) “simplifies a highly complex process into a comprehensive and manageable three-stage model and explains the sequencing and timing of a student’s college choice” (Iloh, 2018, p. 230). As student populations and educational pathways have become increasingly diverse and complex, more contemporary models of college choice are needed to account for the conditions under which students make educational decisions.

A Model for the 21st Century Student

Expanding on the dominant college choice model, Illoh (2018) focused on three different contexts: information, time, and opportunity. These contexts are “social actors embedded in complex ecosystems” highlighting how diverse student populations make their college choice (Iloh, 2018, p. 235). Information, time, and opportunity are not sequential in the same way that predisposition comes before search and choice in Hossler and Gallagher’s (1987) model. They are separate phases of the theory, but still dependent on each other.

All students will inevitably make a decision regarding college choice and attendance, and they need information to make an informed choice. However, college information is not always accessed equitably (Iloh, 2018; Jabbar et al., 2019; Jabbar et al., 2021; Lukszo & Hayes, 2019).

Some students have more access to quality and credible information and therefore can make more informed decisions. For other students, access to information can be prohibited by information deserts (Iloh, 2018). The term information desert describes “the failure of society, not particular communities, to democratize and make college information accessible across diverse communities and contexts” (Iloh, 2018, p. 236). In an information desert, it is difficult to access or find current information about going to college, paying for college, or the labor market to obtain jobs after college, therefore, limiting the ability to make informed college attendance decisions. Information deserts are more common among underrepresented minority student populations (Perna, 2006). Students are more likely to make more informed decisions of what college is right for them if they have access to multiple sources of reliable and credible information (Iloh, 2018). While the context of information is needed to understand the college choice, it is not enough to operate independently. Instead, information interacts with time and opportunity.

Time can be understood through experiences that have occurred in someone’s life (Iloh, 2018). Incorporation of time highlights social, educational, and historical experiences of students’ lives that have influenced the path of college attendance (Iloh, 2018). Time in this context also includes one’s age. With time comes more life experience that shapes identities impacting decision making. Nontraditional college students have different life experiences than first-time, first-year students, so accounting for time in college choice brings forth the importance of varying experiences of the diverse students in higher education during the 21st century.

A student’s context of opportunity relates to their cultural and societal environments that influence their college decision (Iloh, 2018). A student’s identity, lived experiences, family,

peers, finances, and political views affect a student's decision to attend college (Iloh, 2018). In this context, opportunity encompasses both the perception and reality of opportunity. Many underrepresented populations experience barriers to opportunities that influence college choice such as financial constraints, geographic location, and caretaker responsibilities. Their perception of the types of schools they can access influences their belief of opportunity available to them, limiting their opportunity. This influence may come from various places like K-12 schools, family demands, socioeconomic status, or geographic location. Aspects of one's identity and life experiences can influence opportunity within college choice.

Iloh's (2018) model brings importance to information, time, and opportunity in the college choice process of the 21st century college student. Incorporation of these three contexts expands college choice research to adapt to the changing landscape of higher education and allows for research to better understand college trajectories of diverse student populations.

College choice theoretical perspectives have substantially expanded understanding of how students make initial college enrollment decisions. Yet they continue to conceptualize educational decision making primarily as an activity that culminates in enrollment rather than as a process that continues throughout students' educational journeys. While Iloh (2018) recognizes the increasingly complex pathways of contemporary students, the model remains centered on college choice rather than the broader process through which students continually evaluate whether higher education remains a viable option over time. Therefore, this study examines how empirical research across both college choice and persistence characterizes educational decision making.

Method

A structured literature review (Rocco et al., 2023) is a method for systematically collecting, selecting, and evaluating literature on a specific topic. I used this method to provide new insight into college choice and persistence. This method provided an increased focus on the process used to collect literature which decreases researcher bias while increasing confidence of the reader that the literature included in the sample and evaluated in the findings meets specific criteria and study parameters (McGill, 2019).

Data Collection

Data collection consisted of four phases: initial article search and collection using suggested databases (Phase I), reduction of articles based on duplicates, study parameters (Phase II), scanning selected articles references for additional articles (Phase III), and tertiary search using Google Scholar (Phase IV).

Phase I: Initial Search and Selection

In October 2022, I consulted a university librarian to determine appropriate databases, search terms, and search criteria for gathering the most relevant data for the study. “Decision making” and “college students” were selected as the primary search terms and a time parameter was established for research between 2010 and 2022 to gather most relevant research. The university librarian recommended two databases: APA Psyc Info for the psychological aspect of decision making and ERIC for Education. The search took place on October 17, 2022, and produced a total of 760 articles: APA Psyc Info ($n= 481$) and ERIC ($n= 279$) which were combined into one Excel document.

Phase II: Reduction of Articles

Of the 760 articles, 18 duplicate articles were removed leaving 742 articles to be reviewed. All document titles were examined for relevance to the research question. A total of 211 articles were eliminated due to their focus on topics unrelated to the research question (e.g., evaluation of social behaviors of college student decision making such as substance abuse, sexual behaviors, gambling). An additional 66 articles were eliminated because they were not in a U.S. context, leaving 465 articles. Although “empirical study” was selected in APA Psyc Info, ERIC could not eliminate 10 non-empirical articles, leaving 455 articles. To continue narrowing the search, keywords were given special attention including: “career-decision,” “college choice,” and “family influence” in articles studying how college students make decisions. From there 364 articles were eliminated because there was no relevance to the keywords, leaving 91 articles.

From there abstracts were read and categorized based on the following criteria: “career-decision and major choice” ($n= 51$), “college choice and persistence” ($n= 23$), “financial” ($n= 9$), “decision making” ($n= 8$). Based on research purpose and questions, articles related to college choice and persistence were selected for this study. Phase II was completed with a subtotal of 23 articles.

Phase III: Scanning of References

Given the small number of articles produced during phase II, the search was expanded, adding two additional phases. To increase confidence, the reference list of all 23 articles gathered during phase II were scanned for additional articles relevant to the research purpose and research question. Original search criteria were kept and reference to “college choice” and “persistence” were considered. Articles were included if they proved relevant to the research purpose and questions. Whenever a new publication was added to the sample, the same process of scanning

the reference list was conducted. With the articles from phase I and phase II, 9 additional articles were added during phase III for a subtotal of 32 articles.

Phase IV: Google Scholar

Google Scholar has a “Cited By” function that allows researchers the opportunity to easily identify other researchers that have cited that article (see McGill, 2019 for more on this method). All articles added during phase I, phase II and phase III were put into Google Scholar to generate a list of other articles that have previously cited that article. I completed a similar process, as described in phase II, to identify potentially relevant articles. A total of three articles were accepted through this process, making a total sample of 35 articles.

This entire process was repeated in April 2025 to capture articles published during the duration of this study from 2022 to 2025. Phase I yielded five articles, all of which met inclusion criteria and were accepted. Reference scanning during phase III identified five additional articles that were incorporated into the sample. Phase IV produced no new articles, resulting in a final sample of 45 articles.

The Sample

The final sample consisted of 45 articles: 23 qualitative studies, 15 quantitative studies, seven mixed-methods studies. Thirty-two articles focused on the college choice process and what influences students’ decisions, and the remaining 13 articles focused on the persistence of community college transfer students.

Table 2.1. Articles Included in the Structured Literature Review

Title	Author(s)	Research Design	Theme
Hispanic student success: Factors influencing the persistence and transfer decisions of Latino community college students enrolled in developmental education	Crisp & Nora, 2010	Quantitative	Persistence
The adequacy of the information that students utilize when choosing a college: An attribute importance and information sufficiency approach	Dolinsky, 2010	Quantitative	College Choice
The impact of mentoring on the success of community college students	Crisp, 2010	Quantitative	Persistence
Those who choose and those who don't: Social background and college orientation	Grodsky & Rieglecrumb, 2010	Quantitative	College Choice
a detection model of college withdrawal	Pleskac et al., 2011	Quantitative	Persistence
Latino access to community colleges and Hispanic-serving institutions: A national study	Núñez et al., 2011	Quantitative	College Choice
Student achievement and college selectivity: How changes in achievement during high school affect the selectivity of college attended	Moller et al., 2011	Quantitative	College Choice
The power of peers: Influences on postsecondary education planning and experiences of African American students	Holland, 2011	Qualitative	College Choice
College-bound friends and college application choices: Heterogeneous effects for Latino and white students	Alvarado & Turley, 2012	Quantitative	College Choice
Student decisions to attend public two-year community colleges	Barreno & Traut, 2012	Quantitative	College Choice
What are they thinking? Students' affective reasoning and attitudes about course withdrawal	Wheland et al., 2012	Mixed Methods	Persistence
(Re)considering the role familismo plays in Latina/o high school students' college choices	Martínez, 2013	Qualitative	College Choice
Moving towards engagement: Promoting persistence among Latino male undergraduates at an urban community college	Ingram & Gonzalez-Matthews, 2013	Qualitative	Persistence
The impact of the gates millennium scholars program on college choice for high-achieving, low-income African American students	Davis et al., 2013	Mixed Methods	College Choice
Why didn't Izzie go to college: Choosing work over college as Latina feminism	Harklau, 2013	Qualitative	College Choice
"I cannot mess this up anymore": The experiences of undergraduates who withdraw and start again elsewhere	Withey et al., 2014	Qualitative	Persistence
Facing the closed door: What community college students do after being denied transfer admission	Neault & Piland, 2014	Quantitative	Persistence
Balancing dreams and realities: The college choice process for high-achieving Latinas	Hernández, 2015	Qualitative	College Choice
Instrumental and expressive education: College planning in the face of poverty	Deterding, 2015	Mixed Methods	College Choice

The effects of generational status and university environment on Latina/o undergraduates' persistence decisions	Aguinaga & Gloria, 2015	Quantitative	Persistence
Complicating conditions: Obstacles and interruptions to low-income students' college "choices"	Cox, 2016	Qualitative	College Choice
Forgotten students in a transitional summer: Low-income racial/ethnic minority students experience the summer melt	Rall, 2016	Qualitative	College Choice
Parental, residential, and self-belief factors influencing academic persistence decisions of college freshmen	Walsh & Kurpius, 2016	Quantitative	College Choice
Possible selves, possible futures: The dynamic influence of changes in the possible selves on community college returnees' persistence decisions	Ozaki, 2016	Qualitative	Persistence
What's life got to do with it? The role of life experiences in shaping female community college students' transfer intent in stem fields of study	Wickersham & Wang, 2016	Qualitative	College Choice
Diversion or democratization: Do rural, Hispanic, community college students show signs of academic undermatch?	Freeman, 2017	Qualitative	College Choice
Parental influences on postsecondary decision making: Evidence from a text messaging experiment	Castleman & Page, 2017	Quantitative	College Choice
Tailoring retention theories to meet the needs of rural Appalachian community college students	Hlinka, 2017	Qualitative	College Choice
Navigating postsecondary pathways: The college choice experiences of first-generation Latina/o transfer students	Vega, 2018	Qualitative	College Choice
Stops, starts, and detours: Transfer students' college choice process	Tobolowsky & Bers, 2018	Qualitative	College Choice
"Échale ganas": Family support of Latino/a community college students' transfer to four-year universities	Jabbar et al., 2019	Qualitative	College Choice
How to recruit and retain transfer students: Comparing the college choice decision process among two - and four-year transfer students	Lukszo & Hayes, 2019	Qualitative	College Choice
Complex pathways to transfer: A qualitative comparative analysis of the transition from community college to 4-year university	Jabbar et al., 2019	Qualitative	College Choice
The "geography of opportunity" in community colleges: The role of the local labor market in students' decisions to persist and succeed	Reyes et al., 2019	Mixed Methods	Persistence
The unmet psychological development needs of high-achieving, low-income student	Wilson, 2019	Qualitative	Persistence
I think of college as setting a good foundation for my future: Black males navigating the college decision making process	Hines et al., 2020	Qualitative	College Choice
"You are going to school": Exploring the precollege experiences of first-year Black males in higher education	Hines et al., 2021	Qualitative	College Choice

Thinking through transfer: Examining how community college students make transfer decisions	Jabbar et al., 2021	Qualitative	College Choice
What makes transfer decisions unique: Reexamining the role of finances, geography, and academics in the choice process	Buenaflor et al., 2021	Mixed Methods	College Choice
Motivation and postsecondary enrollment among high school students whose parents did not go to college	Tsai et al., 2022	Quantitative	College Choice
Motivation, college integration, and intentions to persist among first-generation college students: A latent class approach	Tsai et al., 2023	Quantitative	Persistence
The complex nature of student retention at America's community colleges	Sullivan et al., 2023	Qualitative	Persistence
The summer before college: A case study of first-generation, urban high-school graduates	Tichavakunda & Galan, 2023	Qualitative	College Choice
"If you're not happy there, you're never going to find what you want": Examining the transfer choice process for swirlers	Buenaflor et al., 2024	Mixed Methods	College Choice
College choice and the consumer: The impact of gender on higher education enrollment	Prach et al., 2024	Mixed Methods	College Choice

Data Analysis

To analyze my data, I used thematic analysis to look for common patterns across the articles selected for review. Thematic analysis is a qualitative research method used to identify, analyze, and report patterns or themes within data (Braun & Clarke, 2021). Following Braun and Clarke's (2021) six-step analytic protocol, I first read each article to become familiar with its content and better understand its purpose, findings, and contribution to my study. During this initial review, I worked from hard copies of the articles, highlighted meaningful passages, and recorded notes and analytic memos about ideas that appeared relevant to college choice and persistence (step 1). I then returned to the articles and identified sections and concepts that addressed how students made educational decisions. I used Lochmiller's (2021) descriptive questioning approach to consider what was occurring in each article and identify the primary points being advanced. This process helped me locate meaningful segments of data and begin developing initial codes (step 2). Next, I uploaded the articles into MAXQDA and transferred my highlighted passages, notes, and memos from the initial review into the software. I systematically coded relevant sections across the 45 articles and compared codes across studies to identify recurring patterns in how students made decisions related to college choice and persistence. This comparison allowed me to identify concepts that appeared across multiple studies, even when authors used different terminology to describe similar experiences (step 3). I then reviewed these patterns across the full sample and began grouping related codes into broader themes. Building on this cross-study comparison, I then reviewed these patterns across the full sample and began grouping related codes into broader themes (step 4). I continued refining the themes by reviewing the coded data within each theme, distinguishing between related concepts, and defining what each theme contributed to the overall understanding of educational decision

making. This process resulted in five interconnected dimensions of decision making and three integrative themes that explained how those dimensions operated across the literature (step 5). Finally, I presented the themes in the findings section, using evidence across the studies to show the patterns identified in the analysis and how they answered the research questions (step 6).

Findings

Analysis of the 45 empirical studies identified two related sets of findings that explain how students made decisions about college choice and persistence. The findings are organized into two sections. The first section addresses what students evaluated when making educational decisions and identifies five interrelated dimensions: academic, financial, logistical, institutional, and personal. Although presented separately for organizational purposes, these dimensions frequently overlapped across the empirical literature and were considered together as students evaluated their educational pathways. The second section examines how students' decision-making processes operate across college choice and persistence. Three integrative themes emerged from the literature, demonstrating that educational decision making was contextual, socially embedded, and dynamic. These findings describe both the dimensions students considered and the broader processes through which those considerations shaped decisions across their educational journeys.

How College Students Make Decisions About College Choice and Persistence

Analysis of the empirical literature identified five interrelated dimensions of decision making: academic, financial, logistical, institutional, and personal (see Table 2.2). Students simultaneously evaluated these dimensions when making decisions about college choice and persistence. Although presented separately for organizational purposes, the dimensions did not

operate independently. Instead, students considered them together, with changes in one dimension often influencing how they evaluated the others.

Table 2.2. Number of Empirical Studies Supporting Each Decision-Making Dimension

Dimensions	Number of Studies
Academic	10
Financial	12
Logistical	13
Institutional	13
Personal	7

Note: Counts represent the number of articles addressing each dimension. Because individual articles could address multiple dimensions, categories are not mutually exclusive and counts do not sum to 45.

Academic

Across the empirical literature, 10 articles demonstrated that academic considerations shaped students' educational decision making. Academic momentum depended on whether students believed their educational pathway continued to support progress toward their educational goals. Instead of focusing solely on academic preparation or institutional prestige, students continuously evaluated their academic progress, the efficiency of their educational pathways, and whether new opportunities or experiences warranted revising their educational plans. Students prioritized educational plans that supported steady progression toward graduation, rather than simply selecting the most prestigious institution (Barreno & Traut, 2012; Buenaflor et al., 2024; Crisp & Nora, 2010; Grodsky & Riegle-Crumb, 2010; Jabbar et al., 2021; Lukszo & Hayes, 2019; Moller et al., 2011; Neault & Piland, 2014; Sullivan et al., 2023; Tobolowsky & Bers, 2018).

Perceptions of academic preparation shaped students' evaluations long before they enrolled at an institution. Prior academic achievement, educational expectations, and college-going norms influenced the educational pathways students viewed as attainable (Grodsky &

Riegle-Crumb, 2010; Moller et al., 2011). After enrollment, students shifted their attention toward maintaining continued progress through coursework completion, academic performance, and steady progression toward degree completion (Crisp & Nora, 2010). Institutions with clear degree requirements, well-defined academic programs, transparent academic expectations, and efficient course sequencing were consistently viewed as supporting that momentum (Barreno & Traut, 2012; Lukszo & Hayes, 2019; Tobolowsky & Bers, 2018). For transfer students specifically, maintaining academic momentum also depended on preserving previously earned credit. Many chose institutions that accepted the greatest number of transfer credits to preserve prior learning and avoid delays in graduation, even if those institutions were not their first-choice school. Denied transfer admission, limited credit acceptance, and unclear requirements can disrupt students' progress and contribute to excess credits and longer time to degree (Neault & Piland, 2014).

Students adjusted their educational goals over time. As students encountered new opportunities, institutional experiences, changing personal circumstances, and evolving educational goals, they revised their plans by changing institutions, changing majors, or temporarily stopping out (Buenaflor et al., 2024; Jabbar et al., 2021; Sullivan et al., 2023). Students continually revised their academic goals and educational pathways as new information, experiences, and changing circumstances shaped the most viable route toward degree completion.

Financial

Although academic progress remained central, students also evaluated whether continuing college was financially sustainable. Across 12 articles, financial sustainability extended beyond financial aid and tuition costs and included constant assessment of whether

higher education remained economically sustainable within students' broader personal and family circumstances. Students weighed tuition, scholarships, financial aid, net price, anticipated debt, and the long-term value of a college degree when determining if continued enrollment remained a realistic option (Barreno & Traut, 2012; Buenaflor, 2021; Davis et al., 2013).

Students calculated affordability by considering the total cost of completing a degree against the expected educational benefits. Affordability therefore reflected students' assessment of whether they could realistically complete a degree without assuming unsustainable financial risk.

Scholarships and financial aid influenced institutional choice more than total tuition price because they determined what students could realistically afford (Buenaflor, 2021; Davis et al., 2013).

These financial evaluations often reshaped students' plans without diminishing their long-term educational aspirations. Students identified preferred institutions based on academic interests or institutional reputation but ultimately selected colleges that aligned more closely with their financial circumstances (Davis et al., 2013; Hernández, 2015). Three articles highlighted how community colleges served as an affordable entry point to higher education by allowing students to begin progressing toward a bachelor's degree while reducing immediate educational costs (Barreno & Traut, 2012; Tobolowsky & Bers, 2018; Vega, 2018). In many cases, students selected institutions that offered stronger scholarship packages, lower net costs, or accepted a greater number of transfer credits to avoid unnecessary expenses and delays in graduation (Buenaflor, 2021; Tobolowsky & Bers, 2018). For example, recipients of the Gates Millennium Scholarship reported that expanded financial support allowed them to enroll at institutions they otherwise could not afford (Davis et al., 2013). Likewise, high-achieving Latina students balanced aspirations for prestigious universities against family financial realities when selecting

a college (Hernández, 2015). The empirical literature consistently portrays that financial realities changed where students enrolled, but not what they hoped to achieve. Students adapted by selecting financially sustainable pathways that allowed them to continue making progress toward their educational goals (Davis et al., 2013; Hernández, 2015).

Financial decision making continued throughout students' educational pathways as changing circumstances repeatedly altered what remained economically sustainable. Students reassessed whether they could remain enrolled while balancing work, housing, transportation, family responsibilities, enrollment intensity, and unexpected financial hardships (Crisp & Nora, 2010; Deterding, 2015; Sullivan et al., 2023). Financial disruptions such as delayed financial aid, tuition increases, repeated coursework, and credit loss following transfer prompted students to adjust their enrollment patterns, transfer institutions, reduce course loads, temporarily stop out, or reconsider their educational plans altogether (Pleskac et al., 2011; Rall, 2016; Tobolowsky & Bers, 2018). Financial challenges repeatedly prompted students to reconsider if going to college remained economically attainable and if they could continue progressing toward degree completion. Across the twelve empirical studies, financial attainability was defined by whether students believed they could sustain progress toward degree completion over time, not by the overall cost of college.

Logistical

Even financially attainable pathways had to fit within students' everyday lives. Students evaluated how higher education fit within the practical realities of everyday life by considering where they could realistically attend college, how they would balance competing responsibilities, and how educational plans aligned with future opportunities (Barreno & Traut, 2012; Buenaflor, 2021; Freeman, 2017; Hernández, 2015; Martínez, 2013). Geographic decisions required

students to weigh the advantages of remaining close to home against opportunities available elsewhere. For some, proximity reduced relocation costs, preserved family support, and made it easier to balance employment and caregiving responsibilities (Barreno & Traut, 2012; Buenaflor, 2021; Freeman, 2017). Others intentionally sought institutions farther from home to gain independence or pursue new opportunities, although many preferred institutions that balanced greater independence with continued proximity to family, allowing them to remain connected to important emotional and practical support systems (Buenaflor, 2021; Hernández, 2015). Moreover, beginning at a local institution represented a practical compromise that supported long-term educational goals while remaining responsive to family obligations and financial realities (Martínez, 2013).

Students also assessed whether college could be sustained alongside the demands of daily life. Educational decisions reflected ongoing efforts to balance caregiving responsibilities, employment, household obligations, and cultural expectations that required students to negotiate multiple roles simultaneously (Harklau, 2013; Hlinka, 2017; Sullivan et al., 2023; Wickersham & Wang, 2016). Family served as both a source of encouragement and a competing responsibility, motivating students to pursue higher education while simultaneously shaping where they enrolled and their ability to persist (Hlinka, 2017). Harklau's (2013) case study of Izzie illustrates how household labor, caregiving responsibilities, chronic health challenges, and financial constraints accumulated over time, ultimately making college attendance unrealistic despite exceptional academic potential. Similarly, women pursuing STEM degrees described personal and academic lives as inseparable, explaining that work, family, and other life experiences influenced transfer intentions and educational planning (Wickersham & Wang, 2016). Among community college stop-out students, family responsibilities, work, and personal

circumstances were cited far more often than academic difficulties as reasons for leaving, demonstrating that persistence was shaped as much by students' life circumstances as by their academic experiences (Sullivan et al., 2023).

Students also evaluated logistical feasibility in relation to future employment opportunities. Career aspirations influenced institutional choice and persistence because students considered whether continued enrollment justified the time, effort, and financial investment required (Deterding, 2015; Hines et al., 2020; Ozaki, 2016; Reyes et al., 2019). Reyes et al. (2019) found that students considered where educational and employment opportunities were located, requiring students to balance immediate logistical constraints with long-term career aspirations. Career expectations became another practical consideration as students adapted their educational plans with the logistical realities of their everyday lives. These findings demonstrate that students evaluated logistical feasibility by continually balancing the demands of daily life against their long-term educational and career goals. Educational pathways remained viable only when they could be sustained within students' existing responsibilities while still providing meaningful opportunities for future advancement.

Institutional

Thirteen articles emphasized how institutional relationships shaped students' evaluations of whether higher education remained a supportive pathway toward achieving their educational goals. Although students generally had access to admissions materials, websites, and institutional information, effective decision making depended less on the amount of information available than on students' ability to interpret how that information applied to their own educational pathways. Institutional communication was most effective when it was timely, relevant, and responsive to students' individual needs, helping them navigate educational decisions and

enrollment processes (Castleman & Page, 2017; Dolinsky, 2010). Likewise, advising and direct interactions with institutional personnel helped students interpret complex academic and administrative processes, whereas unclear guidance, confusing institutional procedures, and limited understanding of academic consequences increased uncertainty and complicated educational decision making (Jabbar et al., 2021; Lukszo & Hayes, 2019; Wheland et al., 2012).

Students also considered how their interactions with advisors, faculty, mentors, and other institutional personnel made them feel supported and valued. Supportive relationships with advisors, mentors, faculty, and other institutional personnel encouraged persistence, while limited counseling, inadequate communication, and weak institutional support created additional barriers to students' educational progress (Crisp, 2010; Hlinka, 2017; Rall, 2016; Tichavakunda & Galan, 2023). Students further assessed whether institutional environments communicated that they belonged. Across three articles, college choice and persistence decisions were strengthened when institutions felt welcoming, culturally responsive, transfer friendly, and attentive to students' needs, fostering feelings of safety, belonging, and confidence in their ability to succeed (Aguinaga & Gloria, 2015; Buenaflor et al., 2024; Prach et al., 2024). Students evaluated institutional support not by the availability of services alone, but by whether institutions reduced uncertainty, fostered meaningful relationships, and reinforced students' confidence that higher education remained a viable pathway toward achieving their educational goals.

Personal

Across seven articles, students evaluated whether higher education remained personally meaningful and consistent with their evolving identities, aspirations, and belief that they could personally succeed. Students' confidence in their ability to succeed and the personal meaning they attached to going to college reinforced one another. Students with stronger academic self-

efficacy, higher self-esteem, and a greater personal valuing of education expressed stronger intentions to persist (Walsh & Kurpius, 2016), while students whose motivation reflected personally meaningful educational goals demonstrated greater commitment than those motivated primarily by external rewards (Tsai et al., 2022). Persistence depended not only on external conditions but also on students' belief in their ability to succeed and their perception that continuing their education remained worthwhile.

Students also evaluated higher education in relation to the futures they hoped to create because college represented a pathway toward desired careers, economic stability, personal growth, and expanded opportunities. Ozaki (2016) found that students were more likely to return to and persist in college when they developed clearer visions of their future academic and professional selves. Deterding (2015) found that students often maintained their educational aspirations despite prolonged interruptions in enrollment. Even when students temporarily stopped out, many continued to view higher education as essential to achieving their long-term goals, which suggests that educational commitment often persisted beyond continuous enrollment.

Therefore, personal commitment was not a fixed characteristic that students either possessed or lacked. Instead, students continually re-evaluated their commitment as they encountered new academic experiences, institutional environments, financial realities, and life circumstances. Students adapted their plans by transferring, stopping out, returning to college, or changing educational goals without abandoning their broader commitment to earning a degree (Buenafior et al., 2024; Sullivan et al., 2023; Tobolowsky & Bers, 2018). Students' commitment to college depended on whether they continued to see education as both personally attainable and

personally meaningful. As students' identities, aspirations, and life circumstances evolved, they reassessed if going to college remained aligned with the future they hoped to achieve.

How Students' Decision-Making Process Operate Across College Choice and Persistence

Whereas the five dimensions describe what students evaluated when making college choice and persistence decisions, the following three integrative themes explain how those evaluations operated within the empirical literature. Across the studies, the significance of academic, financial, logistical, institutional, and personal considerations depended on the circumstances in which students experienced them, the relationships through which students interpreted them, and how those circumstances changed over time. These patterns demonstrate that educational decision making was contextual, socially embedded, and dynamic.

Decision Making is Contextual

Across the empirical literature, students evaluated the viability of going to college within the context of their own lived experiences (Cox, 2016; Freeman, 2017; Jabbar et al., 2021). Many of the same considerations, including affordability, academic opportunity, institutional fit, family relationships, and geographic location, appeared across the literature. However, students interpreted these conditions differently depending on their social, cultural, economic, geographic, and institutional contexts (Buenaflor, 2021; Hernández, 2015; Prach et al., 2024). Their interpretations reflected the realities of their everyday lives as they balanced responsibilities, available resources, and future aspirations while evaluating if college remained a viable option (Aguinaga & Gloria, 2015; Freeman, 2017; Wickersham & Wang, 2016). These findings demonstrate that college choice and persistence cannot be fully explained by identifying

common decision factors alone because the significance of those factors depended on the context in which students experienced them.

Financial, geographic, institutional, and academic considerations illustrate how students interpreted common educational conditions through their own circumstances. Affordability reflected broader financial realities, including family resources, employment obligations, anticipated debt, and long-term economic security (Buenaflor, 2021; Davis et al., 2013; Deterding, 2015). Geographic proximity represented family support, reduced financial burden, and the ability to balance caregiving or employment responsibilities for some students, while others viewed attending college farther from home as an opportunity for independence and expanded educational opportunities (Freeman, 2017; Martínez, 2013; Buenaflor, 2021; Hernández, 2015). Likewise, institutional fit depended on whether students understood institutions as welcoming, academically supportive, transfer-friendly, safe, and responsive to their individual needs (Aguinaga & Gloria, 2015; Buenaflor et al., 2024; Prach et al., 2024). Even academic opportunities were evaluated alongside financial constraints, family responsibilities, access to information, and other structural conditions that influenced whether those opportunities were realistically attainable (Cox, 2016; Grodsky & Riegle-Crumb, 2010; Harklau, 2013; Moller et al., 2011).

Overall, educational conditions did not carry fixed meanings across students. Instead, students understood affordability, academic opportunity, institutional support, geographic location, and family relationships through the realities of their own lives. Similar educational conditions often led students to make different college choice and persistence decisions because they interpreted those conditions in relation to their identities, responsibilities, available resources, and future aspirations.

Decision Making is Socially Embedded

Educational decision making does not happen in isolation. Family members, peers, mentors, advisors, faculty, and other significant others helped students imagine possible futures, interpret complex information, validate decisions, and navigate educational pathways. These relationships shaped both the information students received and how they interpreted it. Family members and peers shaped initial college aspirations, expectations, and perceptions of appropriate educational options (Alvarado & Turley, 2012; Hines et al., 2020, 2021; Holland, 2011). For many students, particularly Latina/o students, college decisions were negotiated within family relationships because students balanced educational opportunities with family responsibilities, cultural expectations, geographic proximity, and financial realities (Freeman, 2017; Hernández, 2015; Jabbar et al., 2019; Martínez, 2013). Educational decisions are shaped by both students' individual goals and the values, obligations, and expectations embedded within their social networks.

Relationships also influenced students' ability to translate educational goals into action by providing access to information, resources, encouragement, and guidance throughout the decision-making process. Many students relied on siblings, extended family members, friends, mentors, and institutional staff to interpret admissions requirements, transfer processes, financial aid, and academic pathways (Crisp, 2010; Jabbar et al., 2019, 2021). The quality of these relationships mattered. Knowledgeable advisors, supportive faculty, and effective mentoring expanded students' understanding of available opportunities and strengthened persistence, whereas inaccurate advising, limited guidance, or insufficient college knowledge within students' social networks increased uncertainty and sometimes constrained educational options (Hlinka, 2017; Jabbar et al., 2021; Wheland et al., 2012). Relationships did not operate

independently. Their influence often depended on students' financial resources, institutional support, and broader life circumstances (Jabbar et al., 2019). This finding indicates that college choice and persistence were socially embedded because students interpreted educational opportunities, evaluated alternatives, and acted on educational decisions through relationships with others instead of independently.

Decision Making is Dynamic

Traditional college choice models generally conceptualize decision making as ending in college enrollment (Hossler & Gallagher, 1987; McDonough, 1997; Perna, 2006). The empirical literature, however, indicates that enrollment represented one point within a much longer decision-making process rather than its conclusion. This pattern was especially evident among transfer and other nontraditional students whose educational pathways frequently required them to revisit earlier decisions. For example, Jabbar et al. (2021) found that transfer students routinely “moved back and forth” between searching for institutions, narrowing or expanding their options, applying, and revising decisions over extended periods of time (p. 21). Likewise, students' educational pathways often included planned transfers, circumstantial transfers, reverse transfers, stop-outs, and multiple institutional transitions, illustrating that college decisions unfolded through recursive rather than linear processes (Buenaflor et al., 2024; Cox, 2016; Tobolowsky & Bers, 2018).

Rather than following a predetermined path, students responded to new information and changing circumstances throughout their educational journeys. Academic experiences, financial pressures, institutional interactions, family responsibilities, and evolving personal goals often prompted students to reconsider whether their current educational plans remained realistic and worthwhile (Pleskac et al., 2011; Sullivan et al., 2023). These reassessments sometimes resulted

in changing majors, transferring institutions, withdrawing from courses, stopping out, or returning to college after an absence. Ozaki (2016) found that students who returned after extended absences developed new understandings of themselves and their future goals that renewed their commitment to higher education, while Deterding (2015) and Sullivan et al. (2023) demonstrated that many students maintained long-term educational aspirations despite interruptions in enrollment.

Discussion

The purpose of this structured literature review was to systematically examine empirical research published between 2010 and 2025 on college students' decision making related to college choice and persistence in the United States. Analysis of the literature identified five interconnected dimensions that shaped students' educational decisions: academic, financial, logistical, institutional, and personal considerations. However, the broader contribution of this review lies in how these dimensions operated across college choice and persistence. Across the literature, students continually interpreted these considerations within the context of their lives, through relationships with others, and in response to changing circumstances. These findings suggest that college choice and persistence are better understood as interconnected components of an ongoing educational decision-making process rather than as separate educational phenomena.

College Choice and Persistence as an Ongoing Decision-Making Process

One of the clearest findings to emerge from this review is that educational decision making does not end once students enroll in college. Traditional college choice theories explain how students develop educational goals to search for institutions, and make enrollment decisions (Hossler & Gallagher, 1987; McDonough, 1997; Perna, 2006). Persistence research, in contrast,

has largely focused on why students remain enrolled or leave after matriculation (Bean, 1985; Strayhorn, 2016; Tinto, 1993). Although these bodies of literature examine different points in students' educational journeys, the findings reveal considerable continuity in how students made decisions across them.

Throughout the literature, students continued to evaluate their educational pathways after enrollment as their academic experiences, financial circumstances, institutional interactions, family responsibilities, and personal goals evolved. These reassessments influenced decisions to stay enrolled, transfer institutions, change majors, reduce course loads, stop out, or return to college after stopping out (Buenaflor et al., 2024; Jabbar et al., 2021; Ozaki, 2016; Sullivan et al., 2023). Therefore, enrollment represented one point within a longer decision-making process rather than the conclusion of college choice.

This pattern was particularly visible among community college and transfer students, whose educational pathways involved movement across institutions and changes in enrollment. Transfer students revisited institutional options, reconsidered the timing of transfer, evaluated how credits would apply, and adjusted their plans as financial and personal circumstances changed (Buenaflor et al., 2024; Jabbar et al., 2021; Tobolowsky & Bers, 2018). Similarly, students who stopped out or returned to college continued to evaluate higher education even when they were no longer continuously enrolled (Deterding, 2015; Ozaki, 2016; Sullivan et al., 2023). These experiences demonstrate that interruptions or changes in enrollment do not necessarily represent the end of educational decision making.

College choice and persistence appear to represent different moments within a broader process through which students continually determine whether pursuing higher education remains realistic and worthwhile. From this perspective, both college choice and persistence are

manifestations of educational decision making occurring at different points in students' educational journeys. Transfer, stop-out, reenrollment, and changes in academic pathways similarly represent points at which students reconsider earlier decisions in response to new information, opportunities, and constraints.

Educational Viability as a Conceptual Lens

The five dimensions identified in this review help explain what students evaluated throughout their decision-making process. Students considered if their educational pathways remained academically achievable, financially sustainable, logistically manageable, institutionally supportive, and personally meaningful. However, these dimensions did not operate independently from one another. Instead, students interpreted them together as they determined if continuing their education remained a realistic pathway toward their goals.

This broader judgment can be understood as educational viability. Educational viability refers to students' ongoing assessment of whether pursuing higher education remains realistically achievable and personally worthwhile within the context of their changing circumstances. Instead of asking only *which college should I attend?* or *will I persist?* students repeatedly confronted a broader question throughout their educational journeys: *Does higher education still represent a viable pathway toward the future I hope to achieve?*

Educational viability did not emerge as an additional decision-making dimension. Instead, it represents the broader judgment students made by interpreting the five dimensions together. Academic progress affected financial sustainability when additional coursework increased time and cost. Financial pressures shaped logistical possibilities by influencing employment, enrollment intensity, and where students could attend. Institutional relationships affected students' ability to understand academic requirements and navigate financial or

administrative processes. Personal goals and confidence influenced how students interpreted each of these experiences. Changes in one dimension therefore frequently altered how students understood the others.

The findings also suggest that the personal dimension may function somewhat differently from the other four dimensions because it reflects how students interpret their circumstances in relation to their identities, aspirations, and future goals. Whereas academic, financial, logistical, and institutional dimensions often described conditions students encountered, personal considerations shaped the meaning students assigned to those conditions. Students with clearer visions of their future selves were often able to maintain educational aspirations despite interruptions or changing circumstances (Deterding, 2015; Ozaki, 2016). Similar challenges could therefore carry different meanings depending on whether students continued to believe higher education could help them reach the future they hoped to achieve. This interpretation aligns with Ozaki's (2016) work on possible selves, which illustrates how students' understandings of their future identities can shape persistence decisions.

Educational viability can be further understood through descriptive decision theory and the concept of bounded rationality (Dillon, 1998; Simon, 1955). Descriptive decision theory focuses on how individuals actually make decisions rather than how they should make decisions under perfect conditions. Bounded rationality recognizes that individuals make decisions within limits created by incomplete information, time, cognitive resources, and environmental constraints (Dillon, 1998; Simon, 1955). Students did not evaluate every possible educational pathway and select an objectively optimal option. They interpreted the information and opportunities available to them while balancing academic progress, financial resources, institutional experiences, everyday responsibilities, and personal goals.

From this perspective, educational viability reflects how students make decisions within bounded circumstances. Students continually determined if their educational pathway remained realistic and worthwhile given the opportunities and constraints available to them. As those circumstances changed, they reconsidered decisions that were made earlier. For example, financial pressures could make an institution that was once attainable unrealistic, new information about transfer credits could change anticipated time to degree, or supportive institutional relationships could make an educational pathway appear more manageable. Therefore, students adapted their decisions as the conditions evolved.

Iloh's (2018) emphasis on information, time, and opportunity provides additional context for understanding this process. Iloh (2018) identified the conditions within which contemporary college choice occurs, while bounded rationality helps explain how students make decisions within those conditions. Access to information shapes what students know about available pathways, time influences when opportunities become possible or decisions must be made, and opportunity structures influence which alternatives are realistically available. The findings of this structured literature review demonstrate that these conditions continue to shape educational decision making beyond initial enrollment. Educational viability extends these perspectives by describing how students continually integrate changing information, opportunities, constraints, and personal circumstances to determine whether higher education remains a realistic and worthwhile pathway over time.

Extending College Choice Theory

These findings extend existing understandings of college choice while preserving the foundational contributions of traditional college choice theory. Models proposed by Hossler and Gallagher (1987), McDonough (1997), and Perna (2006) have provided valuable explanations of

how students develop educational aspirations, search for institutions, and ultimately decide where to enroll. However, the empirical literature synthesized in this review suggests that these processes do not conclude once students enroll. Instead, students continue to revisit many of the same considerations as their academic progress, financial circumstances, institutional experiences, personal responsibilities, and future goals evolve. College choice and persistence therefore appear to be more accurately understood as interconnected components of an ongoing process through which students continually evaluate whether higher education remains a viable pathway toward the futures they hope to achieve.

This interpretation also bridges two bodies of literature that have traditionally developed independently. College choice research has largely focused on decisions leading to initial enrollment (Hossler & Gallagher, 1987; McDonough, 1997; Perna, 2006), whereas persistence research has concentrated on why students remain enrolled or depart after matriculation (Bean, 1985; Strayhorn, 2016; Tinto 1993). Although these perspectives have generated important insights into different stages of students' educational experiences, the empirical literature reviewed here suggests that students themselves do not experience these decisions as distinct. Instead, they repeatedly reconsider many of the same academic, financial, institutional, logistical, and personal considerations before enrollment, after enrollment, during transfer, and following interruptions in attendance. Viewed through descriptive decision theory, these recurring evaluations reflect bounded rationality in practice (Dillon, 1998; Simon, 1955). Students did not make a single, optimal decision at the point of enrollment and then simply follow that path. Instead, they continually revised earlier decisions as new information, opportunities, and constraints emerged. Educational decision making is therefore better understood as a continuous process of adaptation than as a series of independent choices.

Implications

This study matters because it shifts the conversation from asking why students choose or persist to understanding how students continually determine whether higher education remains a viable pathway throughout their educational journeys. This review contributes to higher education scholarship by challenging the traditional conceptual separation between college choice and persistence. By synthesizing empirical research across these two bodies of literature, this study suggests that educational decision making is better understood as a continuous process rather than a series of discrete decisions. Recognizing educational decision making as an example of bounded rationality suggests that institutions should focus less on helping students make one “correct” enrollment decision and more on supporting students as they continually reassess educational viability throughout their educational journeys (Dillon, 1998; Simon, 1955). Educational viability provides a conceptual lens that integrates the academic, financial, logistical, institutional, and personal dimensions identified in this review, offering a more comprehensive understanding of how students navigate increasingly complex educational pathways. This perspective extends existing college choice theories by recognizing that educational decision making continues throughout students’ educational journeys rather than ending at initial enrollment.

By conceptualizing educational decision making as a continuous process, this review offers a broader theoretical framework for understanding the increasingly complex educational trajectories of contemporary students. This perspective acknowledges transfer, stop-out, re-enrollment, and changing educational goals as integral components of educational decision making rather than departures from it (Buenaflor et al., 2024; Jabbar et al., 2021; Ozaki, 2016; Sullivan et al., 2023).

These findings also have important implications for institutional practice. Understanding educational decision making as a continuous evaluation of educational viability shifts attention away from isolated enrollment and retention events toward the broader experiences that shape students' educational pathways over time. This perspective highlights the importance of coordinated institutional support that recognizes how academic, financial, logistical, institutional, and personal experiences interact as students determine whether higher education remains a viable pathway. Viewing educational pathways as dynamic rather than linear encourages a more holistic approach to supporting student success across the entire educational journey.

If students continually construct educational viability through interpreting institutional information and experiences, institutions should reconsider how much interpretive work students are expected to perform independently. Students frequently navigate complex financial aid processes, transfer policies, academic requirements, and institutional communications while simultaneously managing competing personal responsibilities. Reducing unnecessary complexity through clearer communication, integrated advising, transparent academic pathways, and coordinated student support may enable students to devote more cognitive resources to educational decision making rather than interpreting institutional systems.

Future Research

These findings suggest several opportunities for future research. First, additional studies are needed to examine educational decision making longitudinally. Much of the existing literature captures decisions at a single point in time, limiting understanding of how students continually reassess educational viability as their academic, financial, institutional, logistical, and personal circumstances change. Longitudinal research would provide greater insight into the dynamic nature of educational decision making across students' educational journeys.

Second, future research should further examine educational viability as a conceptual framework. The findings of this review suggest that educational viability provides a useful lens for understanding the relationship between college choice and persistence; however, additional empirical research is needed to refine, validate, and extend this concept across diverse institutional contexts and student populations. Future studies might also examine how educational viability differs across traditional students, transfer students, adult learners, and other nontraditional populations to better understand how educational pathways evolve over time.

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Chapter 3 - Study #2, The Recursive Formation of Transfer Decision

Making: A Grounded Theory of Community College Transfer

Students

Two-year institutions, commonly referred to as community colleges, are an affordable and convenient first step in many students' pursuit of a bachelor's degree (Jabbar et al., 2021). Community colleges serve multiple missions, including preparing students to transfer to four-year universities, providing vocational education that leads to employment, offering developmental education to strengthen basic academic skills, and supporting community and multicultural education for residents (Cohen & Brawer, 2008). Even as their mission has expanded, lower-division transfer preparation remains central to their role and continues to serve as an important pathway to bachelor's degree attainment (Neault & Piland, 2014). Community colleges also remain a major entry point into U.S. higher education; in fall 2023, they enrolled 36% of first-time, first-year students and 38% of all U.S. undergraduates (American Association of Community Colleges [AACC], 2026). For this reason, community colleges often serve as the gateway to obtaining a baccalaureate degree (Hyatt & Smith, 2019; Núñez et al., 2011; Vega, 2018). However, although most community college students report wanting to earn a bachelor's degree, recent national data show that the transfer pathway remains difficult to complete. Only 31.6% of first-time, first-year college students who began at a community college in fall 2018 transferred to a four-year institution within six years, and only 48.7% of those transfer students completed a bachelor's degree (National Student Clearinghouse Research Center, 2026). These low transfer and completion rates raise important questions about whether community colleges are fully serving as viable pathways to bachelor's degree attainment, particularly for low-income

and first-generation students (Jabbar et al., 2019). This study responds to that concern by examining the decision-making process community college students experience as they consider transferring to a four-year institution.

Research on how students make decisions about which institution to attend is known as college choice research. Extensive research has been conducted examining college choice of first-time, first-year students (Carnevale et al., 2015; Chapman, 1986; Chen, 2017; Hossler et al., 1989; Hossler & Gallagher, 1987; Iloh, 2018; Jackson, 1982; Litten, 1982; Paulsen, 1990; Perna, 2006; Shaw et al., 2009); however, the experiences of transfer students challenge the historic college choice model (Iloh, 2018; Perna, 2006). Historically, college choice has been simplified into three stages: predisposition, search, and choice (Hossler & Gallagher, 1987). Traditionally, college choice has been viewed as a one-time decision made while students are in high school, but transfer students' paths are not "linear or sequential" like many first-time, first-year student paths (Jabbar et al., 2021, p. 13).

Transfer movement can be vertical, horizontal, reverse, or swirling in nature, depending on whether students move between two-year and four-year institutions or across institutions of the same type. Movement from a two-year to four-year institution is known as transitional, vertical, or upward transfer (Dougherty & Kienzl, 2006; Doyle, 2009; Eagan & Jaeger, 2009). Reverse transfer is a transfer from a four-year to a two-year institution, and a lateral transfer is a transfer from one four-year institution to another (Goldrick-Rab & Pfeffer, 2009). Another transfer pattern is swirling, enrollment in a two-year institution during the summer semester to return to the four-year institution (McCormick, 2003). Although "transfer student" is often used as a singular category, these varied pathways reflect distinct student experiences and suggest that transfer students do not follow a uniform decision-making process (Iloh, 2018; Perna, 2006).

There is also an “unconstrained time window” for making transfer decisions (Jabbar et al., 2021, p. 14). Students can transfer at any time. They can transfer with one semester of coursework, before completing an associate degree, or after graduating with an associate degree. The traditional models of college choice theory (Hossler & Gallagher, 1987; Iloh, 2018; Perna, 2006) do not accurately represent the college choice process of transfer students who experience varying timelines and barriers while at the community college (Jabbar et al., 2021).

Given their broad enrollment reach, community colleges serve students with a wide range of academic backgrounds, financial circumstances, family responsibilities, work obligations, and educational goals, leading to a wide variety of challenges that might impact enrollment (Reyes et al., 2019). Extensive research has examined the challenges transfer students encounter throughout their academic journeys, particularly as those challenges affect persistence and degree completion (Baum et al., 2010; Bean, 1985; Ishitani, 2008; McGill & Lazarowicz, 2022; Lester et al., 2013; Soria & Stebleton, 2013; Tinto, 1993; York & Fernandez, 2018). One reason these challenges require specific attention is that transfer students often enter institutions with different circumstances than first-time, first-year students. They are more likely to be older, work while enrolled, attend part time, come from lower socioeconomic backgrounds, be first-generation students, or carry significant family responsibilities (Lester et al., 2013; Reyes et al., 2019; Soria & Stebleton, 2013). Consequently, transfer students may experience college through a different set of academic, financial, and personal pressures, creating distinct barriers to persistence and completion (Baum et al., 2010; Lester et al., 2013; McGill & Lazarowicz, 2022; Reyes et al., 2019; Soria & Stebleton, 2013).

These broader pressures can also shape students’ academic adjustment after transfer, a pattern often described in the literature as “transfer shock.” This term has been used to describe a

drop in GPA experienced during the first semester after transferring (Diaz, 1992; Hills, 1965; Ishitani, 2008; Peng & Bailey, 1977; York & Fernandez, 2018). Although it is common for transfer students to recover from “transfer shock” after one year, students that initially enrolled at a four-year institution consistently have a higher GPA than transfer students. One reason for this is due to students’ social and academic engagement at their four-year institution (Ishitani, 2008; Lester et al., 2013; York & Fernandez, 2018). Community college transfer students are typically more focused on academic engagement, rather than social engagement (Lester et al., 2013). Students who transfer from community colleges typically choose their institution based on progression of their desired curriculum (Ishitani, 2008). While at community college, students are more likely to be on campus only to attend classes and are more interested in participating in purposeful academic activities rather than social events (Lester et al., 2013). Students’ peers affect every aspect of college student development (Soria & Stebleton, 2013). When students lack a network of their peers, it has a negative impact on the students’ academic success and their sense of belonging on their campus.

In the current literature on transfer students, sense of belonging is closely tied to students’ decisions to attend, persist at, or withdraw from an institution (Lester et al., 2013; Soria & Stebleton, 2013; Strayhorn, 2016; York & Fernandez, 2018). Students develop a sense of belonging in several ways, most often through meaningful relationships with faculty, staff, and peers that help them feel connected to the campus community. These experiences can create a deep attachment to the institution, where students feel “stuck to the campus” (Strayhorn, 2016, p. 45), and that connection often helps guide them through their academic journey toward degree completion.

Disruptions to a student's sense of belonging can contribute to feelings of isolation, difficulty adjusting, and thoughts of leaving college altogether (Lester et al., 2013; Soria & Stebleton, 2013; Strayhorn, 2016). Transfer students are particularly vulnerable to these challenges because they often have less time to establish relationships and engage in campus life. Differences in age, outside responsibilities, and competing commitments beyond school can further limit their opportunities to build community, placing them at greater risk of stopping out before completing their degree.

Although scholars have explored sense of belonging (Strayhorn, 2016; York & Fernandez, 2018), and in relation to transfer students (Ishitani, 2008; Lester et al., 2013; McGill & Lazarowicz, 2022; Patton, 2017; Rodriguez-Kiino, 2013; Soria & Stebleton, 2013), they have neglected to research the decision-making process of transfer students' college choice, the first step in transfer. Literature on college choice theory exists to help make meaning of the college choice process; however, the current state of the literature informs the decision-making process of first-time, first-year students (Chapman, 1986; Hossler et al., 1989; Hossler & Gallagher, 1987; Jackson, 1982; Litten, 1982; Paulsen, 1990; Perna, 2006). The experiences and challenges of transfer students are drastically different from those of first-time, first-year students. Therefore, more research is needed to examine the process of decision-making for community college transfer students while they are considering their transition to a four-year institution.

Purpose and Research Questions

The purpose of this grounded theory study (Charmaz, 2014) is to understand the process of decision making that community college students go through while they are considering their transition to a four-year public institution. Three primary research questions guided this study:

RQ1: How do community college students navigate the process of deciding to transfer to a four-year institution?

RQ2: How do community college students construct meaning from the experiences that influence their transfer decision-making process?

RQ3: What strategies and actions do community college students use as they navigate the transfer decision-making process?

Method

Grounded theory was first developed by Glaser and Strauss (1967) to build theory from data rather than begin with a predetermined theory to test. Their approach provided a systematic process for studying experiences and explaining how social processes unfold. While early grounded theory was shaped by a more positivist understanding of research, later approaches questioned whether researchers could ever be fully neutral or separate from the meaning-making process. Constructivist grounded theory, developed by Charmaz (2014), builds from this shift. Instead of treating theory as something discovered in the data, constructivist grounded theory recognizes that meaning is interpreted and co-constructed through the interactions among participants, researchers, and data. Charmaz (2014) described this change as “shredding the notions of a neutral observer and value-free expert” (p. 13). I used constructivist grounded theory because it best fit the purpose of this study: to understand how transfer students made sense of their experiences, interpreted institutional information, and constructed transfer as possible over time.

This methodological orientation also required me to acknowledge my own subjectivity in the research process. I came to this study not as a detached observer, but as someone who had experienced transfer firsthand. During my undergraduate education, I transferred from one four-

year institution to another, a pathway commonly referred to as lateral or horizontal transfer. That experience shaped how I understood the uncertainty, adjustment, and identity work that can accompany transfer. It took time for me to adjust to a new university environment, accept my identity as a transfer student, and continue toward degree completion. Instead of setting this experience aside, constructivist grounded theory allowed me to recognize it as part of my positionality while still engaging the data systematically and reflexively. My experience did not determine participants' meanings, but it did make me attentive to the ways students interpreted transfer, evaluated possibility, and made sense of themselves within new institutional contexts.

Recruitment

Because constructivist grounded theory seeks to develop an understanding of a process through participants lived experiences, purposive sampling was used to recruit students who were actively navigating the transfer process (Charmaz, 2014). To begin participant recruitment, I reached out to community college administrators and staff via email to gain permission to use their students for my study. Once permission was gained, institutional staff then initiated contact with students primarily via email, sharing a brief overview of the study which I provided, which included my contact information.

Once students reached out to me and expressed interest in the study, I sent an email and shared a brief five-question screening survey to confirm eligibility and assess willingness to participate. To create a more consistent participant group, the eligibility criteria required students to have graduated from a high school within the United States, ensuring all participants were domestic students. This criterion was important because domestic and international students often navigated different educational systems, administrative processes, and institutional requirements that could shape transfer decision-making in distinct ways. The screening survey

also confirmed that participants were in their final semester at the community college and were actively considering transferring to a four-year institution.

Twenty-seven students completed the screening survey, and seven were excluded because they did not meet the study criteria. The remaining 20 students were contacted to schedule interviews, and 11 ultimately responded and participated in the study. The final sample consisted of 11 students enrolled at community colleges in Kansas, Missouri, and Nebraska. Pseudonyms were used in place of participants' names to protect their identities and maintain confidentiality throughout the study.

Table 3.1. Participant Characteristics

Pseudonym	Gender	Age	Ethnicity	State	Mode of Education	First Generation Status
Aiden	M	18-23	White	NE	In-person	N
Brooke	F	18-23	Asian	MO	In-person	N
Miles	M	18-23	White	NE	In-person	N
Logan	M	24-31	White	NE	In-person	N
Noah	M	24-31	Asian	NE	Online	N
Jade	F	31-39	Black	KS	Online	Y
Caleb	M	31-39	White	NE	In-person	Y
Jacob	M	40+	Hispanic	KS	In-person	Y
Sierra	F	31-39	Black	NE	In-person	N
Lisa	F	18-23	Hispanic	MO	In-person	Y
Riley	F	31-39	White / Native American	KS	Online	Y

Data Collection

I used a combination of two individual interviews and one optional focus group. Because participants were located across Kansas, Missouri, and Nebraska, interviews and the focus group were conducted through Zoom to provide a more convenient and accessible way to communicate. Participants were encouraged to complete each Zoom session with their cameras

on and in a space of their choosing to help create a comfortable environment and minimize distractions.

Interview I

The first interview lasted between 48 and 76 minutes and began with a positionality statement where I shared personal information about myself as the researcher, my experience as a previous transfer student, and information regarding my study. Participants were then invited to share anything they wanted me to know about themselves and ask any questions they had about participating in the study. Because the first interview served as an introduction, the questions focused on building rapport and understanding participants' transfer experiences up to that point. Sample questions included, "Tell me about why you began college at [Institution A]," and "Tell me about what your future plans were when you began college at [Institution A]." Eleven students completed the first interview. This interview was recorded and transcribed using Otter.ai transcription software. After completing the initial interview, participants received a \$25 Amazon gift card electronically as compensation for their participation.

Interview II

The second interview lasted between 42 and 63 minutes. Questions were developed based on information shared during the first interview and sought to deepen understanding of the decision-making processes participants experienced throughout their transfer journeys. The interview questions focused on how participants made meaning of those experiences as transfer students. Sample questions included, "Since we last met, have you made any updates or progress in your transfer process?" "In the last interview, you shared XXXX. Could you elaborate on that?" and "How has your decision-making process changed while considering transferring from [Institution A] compared to when you first chose [Institution A]?" All 11 participants completed

the second interview. This interview was recorded and transcribed using Otter.ai transcription software. After completing the second interview, participants received an additional \$25 Amazon gift card electronically as compensation for their participation.

Focus Group

The focus group was also conducted through Zoom. Four participants —Miles, Logan, Riley, and Brooke—gathered in a Zoom session to discuss the emerging theory developed from the first two rounds of interviews. The questions were developed from the interview analysis and asked participants to react to and reflect on the emerging findings. The focus group lasted 83 minutes. During the session, I presented the emerging theory developed from the interview data and gathered participant feedback to further refine and deepen the analysis. This focus group was recorded and transcribed using Otter.ai transcription software. After the completion of the focus group, the four participants received one final \$25 Amazon gift card electronically as compensation for their participation.

Secondary Data Sources

I collected analytic memos between interview rounds to create space for reflection on the data and to begin constructing emerging theory throughout the research process (Charmaz, 2014). After each interview, I recorded voice memos on my phone to capture immediate reflections, early analytic insights, questions to revisit, and possible connections across participants' experiences. These voice memos were transcribed and attached to the corresponding student transcripts in MAXQDA so they could be reviewed alongside the interview data during coding and analysis. I also maintained an electronic research journal where I wrote longer analytic memos, tracked developing categories, and reflected on how my own

experiences and assumptions shaped my interpretation of the data. All interview recordings and analytic memos were uploaded into Otter.ai transcription software to prepare for data analysis.

Data Analysis

Through multiple rounds of coding, I developed an understanding of the processes reflected within participants' experiences and constructed meaning from the data. Using grounded theory coding methods allowed me to interpret and make meaning of participants' stories, statements, and experiences (Charmaz, 2014). To assist with the coding process, I used MAXQDA software, which supports various forms of data including text, audio, and video. Transcribed interviews and analytic memos were uploaded into MAXQDA to organize the large volume of data collected throughout the study and identify preliminary codes across interview rounds.

I used three rounds of coding during data analysis: initial, focused, and theoretical coding. During initial coding, I used line-by-line coding because it "goes deeper into the studied phenomenon and attempts to explicate it" (Charmaz, 2014, p. 124). I was able to break apart meaningful pieces of data and closely examine participants' stories to identify patterns and emerging ideas that were not immediately visible.

After completing initial coding, I transitioned into focused coding to further interpret the data and develop emerging categories. During this stage, I selected the most significant or recurring concepts identified during initial coding and developed them further. Initial codes helped me shape the direction of the analysis, while focused coding provided a deeper insight into what was happening within the data and identified key patterns that I used to interpret the findings (Charmaz, 2014). To accomplish this, I organized the initial codes into categories that reflected emerging patterns within participants' experiences.

The final stage involved theoretical coding, where I examined relationships among the focused codes to better understand the broader analytical story emerging from the data (Charmaz, 2014). During this stage, I built a more coherent explanation of the transfer decision-making process my participants described. To support this analysis, I developed a visual diagram that organized the emerging theory and illustrated the interconnected components of transfer students' decision-making processes.

Findings

The Recursive Formation of Transfer Decision Making (Figure 3.1) explains transfer as an ongoing process of meaning-making, reassessment, and action rather than a single decision or fixed sequence of steps. Participants did not simply decide to transfer, choose an institution, complete requirements, and enroll. Instead, they moved repeatedly across four interconnected processes: (re)negotiating readiness, (re)assessing institutional compatibility, (re)constructing transfer viability, and (re)operationalizing transfer commitment. These processes show how participants formed transfer over time as they interpreted new information, reconsidered earlier assumptions, and adjusted their plans in response to changing personal and institutional conditions.

Figure 3.1. The Recursive Formation of Transfer Decision Making

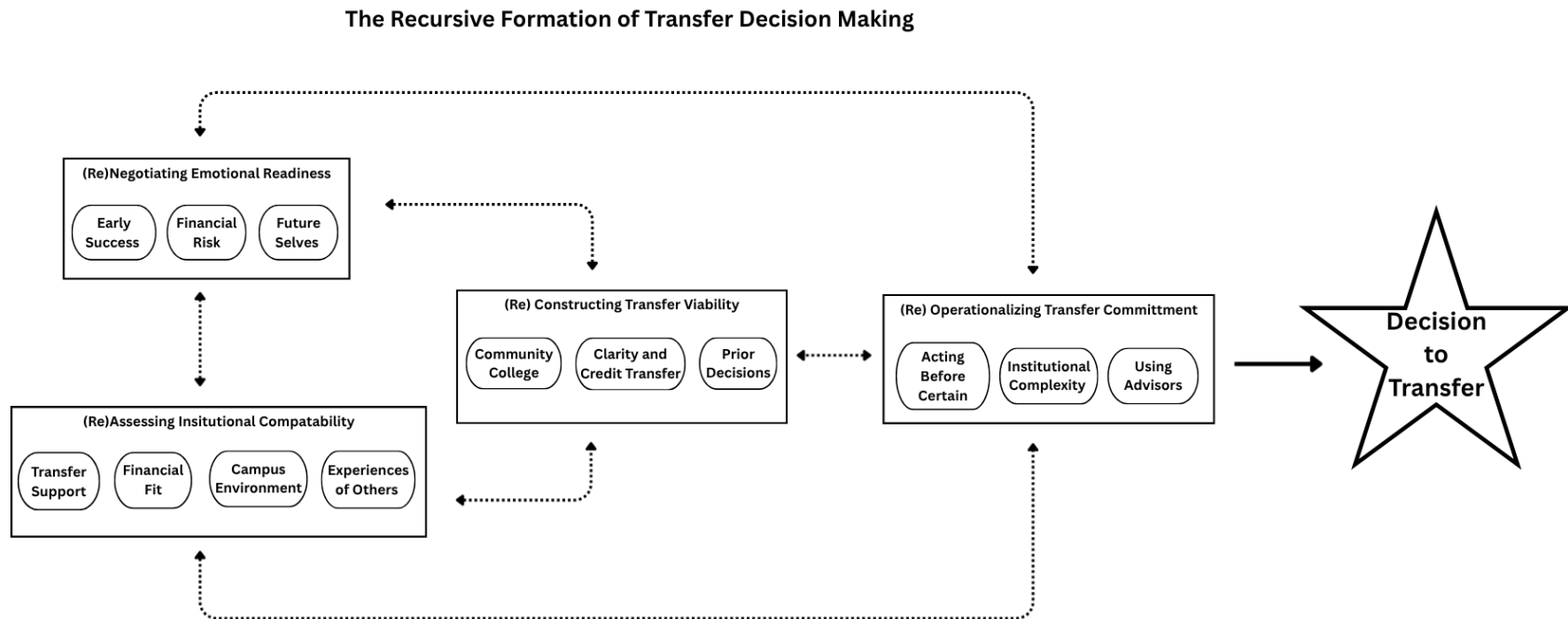


Figure 3.1 illustrates the recursive movement of this theory. The arrows show that participants did not move through the categories once or in a predictable, linear order. Instead, transfer unfolded dynamically as participants moved forward, paused, returned to earlier questions, and revised their understanding of what transfer required. New information about cost, credit transfer, advising, housing, institutional requirements, campus environment, and future goals would force participants to reshape how they understood if transfer remained realistic, worthwhile, and even possible.

At the center of this process was (re)constructing transfer viability. This category functioned as the interpretive core of the theory because participants were continually making sense of evolving information. They interpreted advising conversations, financial aid details, transcript evaluations, transfer pathways, institutional communication, and community college experiences to determine whether transfer still felt achievable. As participants gained new information, they would revisit earlier questions about their confidence, institutional fit, financial risk, and readiness to move forward.

The recursive nature of the process was especially visible when participants encountered uncertainty. A participant might begin taking concrete steps toward transfer, such as applying, requesting transcripts, meeting with advisors, or planning for housing, while they were simultaneously questioning affordability, institutional fit, or personal preparedness. These actions reflected movement toward transfer, but they did not always represent an established commitment to transfer. When financial aid remained unclear, credits did not transfer as expected, housing became uncertain, or institutional requirements became more complicated, participants returned to earlier processes of reassessing compatibility or renegotiating readiness.

However, positive information could move participants forward. A supportive advising conversation, a clear transfer pathway, confirmation that credits would apply, or familiarity with a campus environment could strengthen participants' confidence, make an institution feel more compatible, and help them take the next procedural step. Transfer commitment was repeatedly stabilized and destabilized. Participants' confidence shaped how they interpreted institutional opportunities and barriers, while institutional experiences also reshaped their confidence, self-belief, and willingness to continue pursuing transfer.

Community college played an important role in this recursive process. For many participants, community college functioned as a lower-risk environment where they could test academic readiness, clarify goals, build confidence, evaluate institutional options, and begin acting on transfer plans before assuming the greater financial, academic, and personal risks associated with four-year enrollment. Instead of only serving as a starting point or pathway to a bachelor's degree, community college became a space where participants gradually formed transfer as a possibility.

The endpoint of the model, transfer, represents a point of temporary stability rather than the end of uncertainty. Participants arrived at transfer through repeated cycles of interpretation, reassessment, and action. They negotiated whether they were ready, assessed whether institutions could support them, reconstructed whether transfer remained viable, and operationalized commitment through concrete behaviors. As Miles reflected during the focus group, "I never really thought about how you are kind of constantly evaluating things, no matter what stage you're in." His reflection captures the central movement of the theory: transfer was not a one-time decision, but a recursive process that participants continually formed as their lives, information, and institutional conditions changed.

The following sections explain each category individually while also showing how each category moved recursively in relation to the larger grounded theory. Although presented separately for clarity, participants experienced these processes as dynamic, iterative, and sometimes overlapping.

(Re)Negotiating Emotional Readiness

(Re)Negotiating Emotional Readiness captures how participants continually reconsidered whether they felt prepared to pursue transfer and assume the risks associated with it. Readiness was not a fixed personal trait or a one-time decision. It shifted as participants experienced academic success, encountered financial uncertainty, received encouragement from others, and began imagining different futures for themselves. Community college provided participants with a lower-risk space to test their confidence before committing to a four-year institution. As participants gained confidence or became more aware of the financial, academic, and personal demands of transfer, they returned to questions about whether they were ready to continue, what transfer would require of them, and whether or not the possible future benefits were worth the risk.

Building Confidence Through Early Success

Community college helped participants test whether they could succeed in college before committing to the greater cost and uncertainty of a four-year institution. Readiness did not always come before enrollment but instead developed through experience. For example, Brooke was homeschooled in high school and described community college as a way to test her own preparedness: “I knew I couldn’t jump straight into a four-year college, so I started at a community college first to figure out whether I was actually ready for college before committing to a four-year school” (I1). Community college provided a lower-risk environment where she

could build confidence before moving toward transfer. Jade described a similar experience, explaining that successfully completing a certificate at the community college gave her the confidence needed to continue working toward an associate degree. These experiences helped participants move from uncertainty about college to a stronger belief that transfer could be possible.

As participants gained confidence, they associated transfer to the futures they wanted to build for themselves. Readiness grew when participants connected continued education to career stability, purpose, and a stronger sense of self. Logan, a nontraditional participant who had attempted college multiple times, described wanting “to finally get into a career where I felt proud” (I1). Similarly, Caleb explained that education became connected to purpose and achievement: “I realized that my only path to truly achieving something—because everyone wants to achieve something and have a sense of purpose—was through education” (I2). For Logan and Caleb, transfer readiness was not just about completing coursework or meeting institutional requirements. It developed as they began to see education as a path toward stability, pride, and a more meaningful future.

Weighing Financial Risk

Financial uncertainty shaped not only the location participants considered transferring to, but also if they felt prepared to transfer at all. Participants had to decide whether the cost of a four-year institution felt manageable, especially when their academic direction, career goals, or financial aid details were still unclear. Community college helped reduce some of this risk by providing participants a lower-cost environment where they could continue their education while delaying the financial commitment of beginning at a four-year institution.

Aiden described community college as a financially safer option because he was still uncertain about his major and career path:

My community college was not necessarily my first option. I applied to other colleges.

What drew me to [my community college] was because I wasn't necessarily 100% sure what I was going to major in. It was a safe option tuition-wise because it's so inexpensive. (I1)

For Aiden, cost and uncertainty worked together where the community college allowed him to keep moving forward without taking on the financial risk of a four-year institution before he felt clear about his academic direction. Lisa described a similar concern about whether she could manage the financial demands of transfer: "I already feel like I don't have enough as it is. If I am struggling now, I can only imagine how hard it might be later" (I2). Her concern shows how financial uncertainty could reopen questions about readiness even when participants wanted to continue. Rather than stopping the transfer process altogether, financial uncertainty often pushed participants to keep researching institutions, reassessing options, and reconsidering what felt realistic for their future.

Reimagining Future Possibilities

Participants continually reconsidered what kind of future transfer could make possible. For many, transfer was connected to stability, career advancement, family responsibility, and the chance to build a life that felt more secure. However, participants did not imagine transfer in purely aspirational terms. They also considered what would happen if transfer became too expensive, too uncertain, or too difficult to complete. Participants held multiple futures at once: the future they hoped transfer would make possible and the backup plan they needed if transfer became unattainable. Riley's planning reflected this balance between aspiration and caution. She

viewed the associate degree as both progress toward a bachelor's degree but also as a practical back up plan if transfer did not work out: "What is the worst-case scenario? I leave with just an associate degree, an affordable associate degree. Okay. At least I can get some kind of job" (I1). Riley was not giving up on transfer, but she was protecting herself from the possibility that transfer might become financially or personally unmanageable.

Jacob described transfer through a stronger sense of forward movement and responsibility: "I'm determined to keep going. I want to finish my degree, get stable work, and build a future for myself and my family" (I2). Caleb similarly connected education to adulthood and stability, explaining, "Community college made me believe I could have a family someday, a wife, a home of my own. I've realized that focusing on school and stability is the path forward" (I2). For Jacob and Caleb, transfer mattered because it became tied to work, family, independence, and the possibility of building a more stable life.

These examples show how participants renegotiated readiness by imagining what transfer could lead to while also managing the risks attached to pursuing it. Transfer became meaningful because it allowed participants to picture a different future while remaining cautiously optimistic because that future still depended on affordability, institutional fit, and whether the pathway continued to feel possible.

(Re)Assessing Institutional Compatibility

(Re)Assessing Institutional Compatibility captures how participants moved from a broad interest in transfer toward evaluating how specific institutions could work. Participants did not simply compare schools by program or reputation, but they also asked if an institution felt financially sustainable, academically supportive, geographically manageable, socially livable, and worth the risk. Institutional compatibility changed as participants gathered new information

about cost, campus environment, advising, transportation, transfer pathways, and the experiences of people they trusted. When an institution appeared supportive and manageable, participants' confidence increased. When cost, distance, or unclear processes created concern, participants returned to earlier questions about readiness and whether transfer still felt realistic.

Recognizing Transfer Support

Many participants first engaged with institutions through transfer fairs at their community college. These university-sponsored events served as early spaces where students evaluated advisor accessibility, institutional responsiveness, and whether or not the institution felt approachable and supportive. For example, Brooke selected her institution after learning credits would transfer seamlessly at the community college transfer fair: "Once I found out my institution offered a solid business program, I didn't really look at other schools" (I1).

Aiden, Jade, Noah, Jacob, and Caleb participated in transfer pathway programs at their respective community colleges that provided specialized advising and curriculum alignment with local four-year universities. These pathways reduced uncertainty by helping them better understand how transfer would work and what steps they needed to take, making transfer feel more realistic and manageable. As participants developed a clearer understanding of transfer expectations, they became more confident in their ability to successfully navigate the process and determine whether institutions aligned with their academic and personal needs.

Assessing Financial Fit

Cost shaped institutional compatibility before some participants ever spoke with an advisor or visited campus. Participants formed opinions of institutions based on tuition, debt, transportation, moving costs, and if the choice seemed sustainable with their everyday lives. While researching institutions online, Riley explained that she would stop considering a school if

it seemed too expensive: “That’s a really expensive school, so I don’t think I looked much further into it” (I1). Institutional reputation regarding affordability influenced perceptions of compatibility even before participants gathered detailed information about the institution itself.

Participants normalized transfer as being more expensive while simultaneously questioning if assuming additional debt aligned with their future goals. For example, Sierra explained, “I’ve been in debt before and don’t want to go back. I’m trying to stay financially stable. If I had to take a semester off to avoid loans, I would do that before taking out a loan” (I1). Lisa also struggled with the idea of borrowing money, despite recognizing that student loans are common in higher education: “I’ve never taken out a student loan before. I know I keep getting told that it’s okay. I know it’s normal for everyone to go into a little bit of debt, whether they like it or not” (I2). These concerns influenced whether participants perceived institutions as sustainable environments within the context of their existing financial responsibilities and future goals.

Participants also associated geographic distance with increased financial burden. Sierra shared, “I looked at out-of-state schools with good creative writing programs, but tuition and moving costs were too high. Staying in-state made more financial sense” (I1). In addition to tuition costs, practical considerations such as transportation and commuting opportunities also shaped how participants reassessed institutional compatibility. Caleb explained that campus proximity was especially important because he did not have access to a vehicle.

Although many participants connected location with increased expenses, financial considerations were not weighted equally across participants. For Brooke, institutional costs were less influential in her decision-making because she received financial support from her parents. These differences demonstrate that participants assessed institutional compatibility

through their own financial realities, support systems, and perceptions of long-term sustainability.

Making Sense of Campus Environment

Many participants relied heavily on previous knowledge of institutions when assessing environmental compatibility. Brooke attended college visits with her brother while she was still in high school and remembered campuses that she liked and disliked. Noah also did not revisit campus until attending a required transfer orientation after registering for courses. Reflecting on this decision, he explained, “The university I transferred to isn’t new to me. I was already familiar with the campus, so I didn’t feel the need to tour any of the buildings” (I2). These experiences suggest that participants relied on existing familiarity with institutions from previous exploration instead of completing new transfer-specific exploration when assessing institutional compatibility.

While some participants minimized environmental considerations, others described them as highly influential. For Sierra, physically seeing campus size helped shape her assessment of institutional fit. For Miles the larger city offered facilities, instructors, and program-specific opportunities that aligned with his personal and educational goals. These examples show that environmental fit did not always appear as a formal decision criterion, but it still shaped how participants determined whether a university felt familiar, manageable, or worth pursuing.

Trusting the Experiences of Others

Participants also relied on people they trusted, especially family members, friends, and peers, when deciding whether an institution felt like a place where they could belong and succeed. External validation helped reduce uncertainty and strengthened participants’ developing confidence in transfer. Several participants relied heavily on trusted relationships when

evaluating institutional compatibility. Aiden was considering a university that was in the same town as his community college. Because of this, he was already living with roommates who attended his four-year institution and planned to continue living with them after he transferred. He also had a brother attending the university and anticipated relying on both his brother and roommates for help or support if needed. Similarly, Brooke's high school friend reinforced her perception that she would fit well at her prospective institution: "I know she really enjoys it there and we had very similar personalities, so it makes sense that that place would work well with my personality and what I'm looking for" (I1). These examples illustrate how trusted relationships helped participants assess institutional compatibility. Hearing from family members, friends, and peers made certain institutions feel more familiar, less risky, and easier to imagine as realistic transfer destinations. Social familiarity helped participants move from a general interest in transfer toward a more specific and confident institutional choice.

Compatibility helped narrow possible destinations, but participants needed clearer information about credits, advising, costs, timing, and degree progress before transfer felt viable. As participants identified institutions that seemed compatible, they needed to also determine if transfer itself would actually work.

(Re)Constructing Transfer Viability

(Re)Constructing Transfer Viability represents the central meaning-making process in the theory. Through this process, participants repeatedly made sense of whether transfer still felt realistic, worthwhile, and achievable. Viability was shaped by interpretation of credit transfer, advising guidance, financial aid, degree requirements, housing information, community college progress, and their own changing goals. When information became clearer, transfer felt more manageable and participants moved toward action. When information was incomplete,

contradictory, or more complicated than expected, participants reopened earlier decisions and returned to questions about institutional compatibility, financial risk, and personal readiness.

Making Transfer Possible through Community College

Community college created the conditions under which transfer could become thinkable, affordable, and eventually actionable. For Miles, attending community college first reduced the financial burden associated with a four-year institution: “I was comfortable transferring because I did community college my first year and I saved tens of thousands of dollars. I wouldn’t have been able to do it without first doing community college” (I1). Community college changed how Miles understood the financial risk of continuing his education. What initially felt unattainable became increasingly realistic as the anticipated cost of transfer decreased. He also shared, “it allowed me to get my secondary education or start my secondary education. I don’t think I would have done that if it wasn’t for community college” (FG). Community college became the condition that allowed Miles to reconsider transfer as both possible and worthwhile.

Community college also helped participants develop a clearer sense of academic direction and personal readiness. Sierra shared, “Without my community college, I wouldn’t be where I am now. I am writing again, taking a novel class, and excited to learn more. I never expected to enjoy it this much” (I2). Her experience demonstrates how community college created space for students to rediscover academic interests and build confidence in their ability to continue.

Transfer viability was also constructed through ongoing evaluations of timing and preparedness. Miles explained, “I feel like once you’re already at a community college, it’s more about figuring out when the right time to transfer is” (I2). This suggests that transfer viability extended beyond institutional acceptance alone. Participants reconsidered whether transfer

timing aligned with their evolving academic direction, confidence, and long-term goals. Miles shared, “once I realized I enjoyed what I was doing, I liked the people and felt good about my degree path and future opportunities, I knew it was the right move” (I1). Transfer became more attainable once academic direction, confidence, and future goals began to align.

Interpreting Institutional Clarity and Credit Transfer

Participants reconstructed transfer viability through the ways they interpreted institutional communication, advising interactions, transfer pathways, and procedural guidance. These interactions became indicators of how supportive or transfer-friendly an institution felt. When institutions provided clear information about advising, degree planning, and credit transfer, participants were better able to understand whether transfer was possible within their academic, financial, and personal circumstances.

Advisors played a particularly important role in stabilizing participants’ understanding of transfer. Brooke shared, “I’ve definitely talked to my transfer advisor a lot and talked to my academic advisor more” (I1). She also shared that her academic advisor at the community college communicated directly with advisors at the university to further support degree planning and course alignment. Similarly, Aiden discussed how supportive his advisor was in his transfer process, “She’s helped me stay on track this whole time and made sure everything connected well” (I2). These advising relationships reduced uncertainty by helping participants understand how their coursework, degree plans, and institutional pathways aligned with transfer expectations.

Advisors helped stabilize the process of transferring by translating broad uncertainty into specific next steps. Participants then used credit transfer information to determine whether transfer would preserve their academic progress, reduce costs, and keep them on track toward

their degree. When asked what mattered most in choosing a four-year institution, Aiden said, “the amount of credits” (I2). Riley described a similar consideration, explaining, “I don’t think I have any credits that aren’t transferring, thankfully. But if I did, it definitely would be a big problem” (I2). Credit transfer directly shaped participants’ perceptions of time, cost, and academic progress after transfer.

Not only did participants rely on advisors to make sense of credit transfer, some also used technology. One of Aiden’s professors recommended using a transfer technology platform that provided unofficial evaluations of how his community college coursework would apply toward a university degree. Access to this information helped him evaluate whether transfer pathways appeared efficient, realistic, and financially responsible. Brooke described a similar experience through co-branded transfer materials that outlined how her coursework would apply toward a university degree: “They had a direct program that made sure all my credits transferred to something” (I2). This reinforced that transfer viability was closely connected to participants’ interpretations of institutional clarity, procedural transparency, and pathway efficiency.

When institutions provided clear guidance and visible transfer structures, participants were more likely to view transfer as realistic and manageable. Jacob noted, “My advisor at the community college confirmed my credits would transfer, so that is when I reached out directly to the four-year institution” (I1). Jacob’s experience illustrates how participants moved between evaluating institutional information, reconstructing transfer viability, and taking actionable steps toward transfer.

Reopening Prior Decisions

Throughout the transfer process, participants encountered contradictory, incomplete, or evolving information that threatened earlier assumptions about transfer and triggered the need to

reassess. Instead of steadily progressing toward transfer, participants revisited previous decisions when new uncertainty emerged. Participants' commitment to transfer was sometimes delayed by incomplete institutional information, including financial aid clarification, scholarship decisions, transcript evaluations, housing details, and confirmation of transfer credits. These issues did not necessarily stop participants from moving forward, but they made it harder to fully commit. Lisa, for example, had already submitted her application and began taking concrete steps toward transfer, but uncertainty about the total cost led her to question whether transferring remained financially realistic:

I just need to talk to someone in financial aid and get a clearer picture of the overall costs. It's definitely influencing my decision, because I don't want to commit to transferring and then realize later that I can't afford it. I just want to know what I'm getting into before I make that final decision. It's really important because I've already worked so hard to get this far. I'm not thinking about backing out or anything. I've taken all the classes I need that will transfer there. I just didn't fully think through the financial part when I first applied. (I2)

Unclear financial information often sent participants back into earlier questions about risk, readiness, and whether a particular institution remained sustainable.

Participants also described transfer as an entirely unfamiliar experience even though they had already navigated college enrollment once before. Although the procedural steps of transfer mirrored earlier admissions and enrollment experiences, participants interpreted transfer as entering a new institutional environment with different expectations, risks, and consequences. Lisa explained: "I've never done this before, transferring to a completely new school" (I1). This distinction matters because transfer may appear routine from the institutional perspective yet still

feels unfamiliar and high stakes to students. Participants saw transfer as more than a procedural transition between institutions. It was a significant academic and identity shift requiring them to continually make sense of whether or not transfer remained possible, realistic, and personally worthwhile.

Once transfer felt viable enough to pursue, participants began translating commitment into action. However, this movement did not end uncertainty. In fact, applications, transcript requests, advising meetings, and financial planning often exposed new questions that participants had to interpret and manage.

(Re)Operationalizing Transfer Commitment

(Re)Operationalizing Transfer Commitment captures how participants turned transfer intentions into concrete action while still managing uncertainty. Participants applied, requested transcripts, met with advisors, reviewed financial aid, considered housing, selected courses, and made decisions about when to invest time, money, and effort in the process, but these actions did not always signal full certainty. Instead, participants moved forward one step at a time as they gathered enough clarity to make the next action feel reasonable. Operationalizing commitment also exposed new institutional complexity. As participants acted, they sometimes encountered unclear timelines, credit issues, financial uncertainty, or administrative barriers that sent them back into reassessing institutional compatibility, reconstructing transfer viability, or renegotiating readiness.

Acting Before Feeling Fully Certain

Once transfer felt realistic, participants began acting on their commitment in tangible ways. They submitted applications, requested transcripts, met with advisors, applied for housing, and began planning financially. Participants took gradual steps as institutional information

became clearer. Admissions decisions, transcript evaluations, financial aid information, and advisor reassurance helped reduce uncertainty and made continued action feel possible.

For many participants, operationalizing transfer commitment depended on gaining enough procedural clarity to know not only if they could transfer, but when it made sense to act. Caleb's uncertainty centered on timing. Although he was technically eligible to begin applying, he had not realized that application could begin before completing his final community college requirements: "Technically, I could apply to some of them right now if I wanted to. I just didn't realize I could start applying this early" (I2). Sierra described a similar pattern of delayed action, but in relation to financial commitment. Rather than paying the application fee immediately, she waited until receiving provisional acceptance: "Yeah, I got accepted provisionally since they're waiting for my final transcript, so that's why I paid the fee" (I2). While Caleb needed clearer information about the application timeline, Sierra needed institutional confirmation that transfer was becoming possible before investing money in the process. Participants acted when they had enough clarity to make the next step feel reasonable.

Navigating Institutional Complexity

Acting often revealed institutional complexity that had not been visible earlier. Once participants began applying, requesting transcripts, checking credits, or planning financially, they encountered administrative details and misalignments that complicated their ability to move forward with confidence. For example, Miles explained, "There was a bunch of hiccups with prerequisites and transfer credits. I was told there wouldn't be, but there was...No matter how much they try to make it easy, it's not always exactly that way" (FG). Noah provided another example of institutional misalignment: "My community college is on the quarter system, but the university is on semesters. This makes it hard to know when the right time to transfer is" (I2).

Even when institutions provided transfer support, participants still had to manage many of the administrative details themselves.

Using Advisors to Translate Next Steps

Participants shared that advisors helped translate uncertainty into actionable next steps by clarifying transfer pathways, course sequencing, timelines, and credit applicability. Miles reflected, “I wish I would have talked to a university advisor sooner, because they know more about what’s actually going to transfer” (FG). Similarly, Riley mentioned that her advisor “has really helped me know exactly what steps I need to take” (I2). Advisors helped participants move forward by turning uncertainty into clearer, more manageable next steps.

A major contribution of this category is demonstrating that transfer commitment remained continuously negotiable even after participants began taking action where new information could send them back into earlier questions about readiness, institutional fit, or transfer viability. Riley illustrated this when describing balancing two institutional identities: “I’m not a student at the four-year university yet, so I’m still in community college brain” (I2). This demonstrates how participants were simultaneously navigating commitment, uncertainty, and institutional transition throughout the transfer process.

(Re)Operationalizing Transfer Commitment demonstrates that transfer was not a linear progression from decision to enrollment. Instead, participants moved through a recursive process where commitment was continually enacted, reassessed, stabilized, and destabilized through ongoing interaction with institutional systems, financial realities, and evolving understandings of transfer viability. Action did not mark the end of the transfer decision-making process. Instead, action became another site where commitment was tested, revised, and sometimes destabilized.

Participants could be actively moving toward transfer while still reconsidering whether the institution fit, whether the cost was manageable, and whether they felt ready to continue.

Discussion

This study sought to understand how community college students made decisions about transferring to a four-year institution during their final semester at the community college. The grounded theory developed from this study builds on transfer-choice research showing that transfer decision-making is recursive, contingent, and shaped by changing academic, financial, institutional, and personal circumstances (Buenaflor et al., 2024; Iloh, 2018; Jabbar et al., 2021; Lukszo & Hayes, 2019; Tobolowsky & Bers, 2018). However, this study extends current transfer-choice research by showing that students' movement through the transfer process was organized around an ongoing question of viability. Participants continually constructed and reconstructed whether transfer still felt realistic, worthwhile, affordable, and possible as they interpreted new information about cost, credit transfer, advising, institutional fit, academic progress, timing, and future opportunity.

These findings challenge traditional college choice models that were largely developed to explain the experiences of first-time, first-year students. Existing college choice literature often frames choice as a staged process that moves students from predisposition to search to final selection (Carnevale et al., 2015; Chapman, 1986; Hossler et al., 1989; Hossler & Gallagher, 1987; Jackson, 1982; Litten, 1982; Paulsen, 1990; Perna, 2006; Shaw et al., 2009). Hossler and Gallagher's (1987) model remains useful for understanding college-going as a process, but participants in this study did not simply decide to transfer, search for institutions, select one, and follow through. Instead, they revisited earlier decisions as new information emerged. Transfer decision-making was therefore less about moving steadily toward a final choice and more about

continually determining whether transfer still felt realistic, affordable, and personally manageable.

These findings also complicate the concept of choice itself. Transfer-choice research shows that students' institutional decisions are shaped by practical and relational conditions, including affordability, geography, academic programs, course transferability, available information, and advice from family and friends (Barreno & Traut, 2012; Buenaflor, 2021; Iloh, 2018; Jabbar et al., 2019). Rather than treating these as isolated choice factors, this study demonstrates how students interpreted them together to determine which transfer options were actually viable. Participants were not choosing from equal possibilities. Their decisions were shaped by finances, geography, transportation, family responsibilities, program availability, credit applicability, institutional communication, and advising access (Barreno & Traut, 2012; Buenaflor et al., 2021; Iloh, 2018; Jabbar et al., 2019). For these students, transfer required determining which options were possible within the conditions of their lives. This finding aligns with Iloh's (2018) critique that college choice must be understood in relation to the structures that expand or constrain students' available options. Ultimately, this study shows that transfer choice is conditional, practical, and continually reassessed as students interpret what is possible, sustainable, and worth pursuing.

The central contribution of this study is the concept of constructing transfer viability. Transfer viability refers to students' ongoing interpretation of whether transfer feels realistic, worthwhile, achievable, financially sustainable, and personally possible. Existing transfer-choice research has identified several factors that shape transfer decisions, including credit transfer, cost, geography, academic program availability, advising, institutional fit, and access to information (Buenaflor, 2021; Hlinka, 2017; Jabbar et al., 2021; Lukszo & Hayes, 2019;

Tobolowsky & Bers, 2018). The concept of transfer viability builds on this work by explaining how students interpret these factors together over time, to determine whether transfer remains realistic and worth pursuing. Viability was not a fixed condition students established once and then carried forward. Instead, participants continually reconstructed whether transfer remained possible through ongoing interpretations of financial realities, institutional interactions, academic pathways, evolving confidence, and future opportunity. Transfer was not simply a decision participants made; it was a possibility they repeatedly worked to make sense of.

Credit transfer was one of the clearest examples of how participants constructed transfer viability. Credit transfer mattered not only because it affected degree progress, but also because it shaped how students interpreted time, cost, academic momentum, and the value of their previous effort. When credits applied clearly, transfer felt more efficient, financially responsible, and attainable. When credit applicability was uncertain, students had to reconsider whether transfer would extend their timeline, increase costs, or weaken the value of the pathway. Participants saw credit transfer as more than a procedural step because it helped them determine if transfer would protect their academic progress and still feel worth pursuing. Prior research consistently identifies credit transfer as one of the most consequential factors in transfer decision-making (Barreno & Traut, 2012; Jabbar et al., 2021; Lukszo & Hayes, 2019; Tobolowsky & Bers, 2018). Students tend to prioritize institutions that accept the greatest number of credits because credit applicability directly affects time to degree, cost, repeated coursework, and progress towards degree completion. This study extends that literature by showing that credit transfer also carried interpretive meaning because participants used credit applicability as evidence of whether their prior effort would be valued and whether transfer still felt possible.

Timing was also central to how participants constructed transfer viability. This finding aligns with Jabbar et al. (2021), who described transfer decision-making as occurring within an unconstrained time window rather than a clearly bounded decision period. It also extends Iloh's (2018) conceptualization of time as one of the contextual conditions shaping college choice. Rather than viewing time solely as a chronological decision window, Iloh (2018) argued that students make educational decisions within the context of their evolving life experiences, identities, and circumstances. These perspectives help explain why participants were not simply deciding where to transfer, but also when transfer made sense in relation to their academic progress, financial circumstances, personal readiness, and future goals. Application timing, remaining community college requirements, transcript evaluations, financial aid information, and degree progress all shaped how confident participants felt to move forward. In this study, timing became part of transfer viability because students continually evaluated whether transferring aligned with both the practical realities of the transfer process and the broader context of their lives.

The Recursive Formation of Transfer Decision Making theory also disrupts the assumption that commitment to transfer represents certainty or finality. Participants could take concrete steps toward transfer while still questioning whether transfer was financially possible, personally manageable, academically realistic, or institutionally compatible. Applying to institutions, meeting with advisors, requesting transcripts, selecting courses, and planning financially did not always mean students felt fully confident about transferring. These actions often represented temporary movement within an ongoing process of uncertainty, unlike the final step in Hossler and Gallagher's (1987) college choice theory. Prior research suggests that transfer students may repeat stages of the choice process and that transfer involves both leaving

one institution and choosing another (Iloh, 2018; Jabbar et al., 2021; Lukszo & Hayes, 2019; Tobolowsky & Bers, 2018). This study adds that procedural action should not be mistaken for final certainty. Students may look committed from the outside, even as they continue to question whether transfer is financially realistic, manageable, and possible within the realities of their lives. From an institutional perspective, these behaviors may signal commitment, but from the student perspective, they often reflect provisional certainty.

This distinction matters because institutions may read procedural action as evidence that a student has made a final decision. However, these findings illustrate that transfer commitment remained open to revision even after students began acting on it. New information about financial aid, housing, credit transfer, degree requirements, or institutional processes could reopen earlier questions about readiness, fit, and viability. Action did not end uncertainty. Instead, action exposed new institutional complexity that students then had to interpret and manage. Therefore, transfer commitment was not a single moment of decision, but an ongoing process of enactment, reassessment, and adjustment.

This study also extends existing literature on sense of belonging by showing that belonging shaped transfer decision-making before students enrolled at a four-year institution. Much of the belonging literature focuses on students' experiences after transition, including social integration, campus involvement, and institutional support (Ishitani, 2008; McGill & Lazarowicz, 2022; Lester et al., 2013; Patton, 2017; Rodriguez-Kiino, 2013; Soria & Stebleton, 2013; Strayhorn, 2016; York & Fernandez, 2018). Institutional fit and transfer friendliness have also been linked to transfer students' satisfaction and retention after enrollment (Buenaflor et al., 2024; Jabbar et al., 2019; Jabbar et al., 2021; Lukszo & Hayes, 2019). This study expands that understanding by showing how students developed anticipatory belonging during the decision-

making process. Through institutional communication, advising interactions, campus impressions, and imagined academic and social compatibility, participants judged whether transfer felt possible, desirable, and personally attainable. Belonging was not only an outcome of enrollment; it was part of how students determined whether transfer felt possible in the first place.

The findings also reposition the role of community college in the transfer process. Traditional transfer literature often frames community colleges through transfer efficiency, articulation agreements, credit mobility, and degree completion (Diaz, 1992; Hills, 1965; Ishitani, 2008; Peng & Bailey, 1977; York & Fernandez, 2018). While these functions remain important, this study suggests that community college also served a developmental and psychological role in students' transfer decision-making. Research has long positioned community colleges as accessible and affordable transfer pathways, but the present study shows that they also created space for participants to reduce financial risk, build academic confidence, clarify goals, and delay full transfer commitment until transfer felt more personally meaningful and aligned with their future aspirations (Barreno & Traut, 2012; Buenaflor et al., 2024; Hlinka, 2017; Jabbar et al., 2019; Tobolowsky & Bers, 2018). Community college provided a lower-risk environment where participants could test academic readiness at an affordable and manageable cost while they begin imagining transfer as possible (Hlinka, 2017). This does not position community college as a barrier to transfer. Instead, it demonstrates how community colleges can help students keep transfer possible while managing the financial, academic, and personal risks that make transfer feel more achievable.

Another important contribution of this study is the concept of interpretive labor throughout transfer decision-making. Participants were not passive recipients of institutional

information. They had to actively interpret transfer pathways, advising interactions, articulation agreements, transfer technologies, degree requirements, financial aid information, and institutional messaging to determine whether transfer was trustworthy, navigable, and worth pursuing. This work was especially important because transfer required students to move between institutional systems that did not always communicate clearly with one another. Consequently, students carried the burden of translating institutional information into practical decisions about courses, credits, costs, timelines, and fit. Prior research indicates that the presence of transfer information does not guarantee that students can use it effectively (Jabbar et al., 2019; Jabbar et al., 2021; Lukszo & Hayes, 2019). Students need help making sense of transfer information, and those who have stronger advising relationships, family support, social capital, and financial knowledge may have an easier time navigating complex transfer systems.

This interpretive labor was intensified by institutional misalignment. Participants were moving between systems that had different requirements, timelines, advising structures, and interpretations of credit. For example, one community college in this study operated on a quarter system while the receiving four-year university operated on a semester system. Even when transfer pathways existed, students still had to determine how those pathways applied to their specific circumstances. This suggests that transfer barriers were not only informational. They were also structural, created through the gaps between institutional systems that students had to bridge themselves.

Recognizing interpretive labor shifts attention from whether transfer information technically exists to how students can use that information to make confident decisions. Institutions may provide transfer resources, but the presence of information does not guarantee that students experience the process as clear or manageable. When information is fragmented,

inconsistent, overly technical, or difficult to interpret, students must do additional work to determine what applies to them and what consequences different decisions may carry. This study suggests that institutional clarity is a transfer equity issue because students with greater access to advising, social support, institutional knowledge, or prior college-going experience may be better positioned to interpret complex transfer systems.

The findings also highlight readiness as an underdeveloped dimension within transfer literature. Existing transfer research often emphasizes logistics, articulation, persistence, GPA, transfer pathways, and transfer shock (Diaz, 1992; Hills, 1965; Ishitani, 2008; Peng & Bailey, 1977; York & Fernandez, 2018). While these factors remain important, participants' experiences show that they were also evaluating whether they felt capable of succeeding after transfer. Transfer required students to imagine themselves in a new academic, social, financial, and institutional environment. For many participants, transfer involved risk, uncertainty, self-belief, and future identity.

The work of possible selves (Ozaki, 2016) offers useful language for interpreting this dimension of readiness. Ozaki's (2016) study of community college returnees found that students' decisions to return and persist were shaped by how they understood who they might become, who they hoped to become, and who they wanted to avoid becoming. Although Ozaki's (2016) study focused on students returning to college after time away rather than on students preparing to transfer, it helps explain why readiness in the present study was academic, financial, or procedural. Participants' readiness developed as they connected transfer to desired futures such as stable work, personal achievement, family security, and a stronger sense of purpose, while also managing feared outcomes such as debt, failure, or choosing a path they could not sustain. (Re)negotiating emotional readiness involves ongoing identity work. Participants were

deciding not only whether transfer was fundamentally possible, but whether they could imagine themselves becoming the kind of student and future professional that transfer required.

These findings extend Walsh and Kurpius's (2016) argument that students' commitment to their education is central to persistence by showing how that commitment is shaped during the transfer decision-making process. Readiness was not something students simply had or did not have. It developed as participants made sense of cost, credit transfer, advising, institutional fit, and whether they could imagine themselves succeeding after transfer. Transfer became possible when it felt personally attainable within the context of their lives.

These findings reframe transfer as a recursive process of constructing viability. Transfer should not be understood only as a singular institutional movement, a finalized decision, or a procedural milestone. Participants moved back and forth among questions of readiness, institutional compatibility, transfer viability, and commitment as new information and experiences reshaped earlier assumptions. Recognizing transfer as dynamic rather than linear allows scholars and institutions to better account for the uncertainty, complexity, and interpretive work that shape transfer students' pathways. The grounded theory developed here shows that transfer is not simply where students go next. It is a decision that students continually form, test, and revise as they determine whether a four-year future remains possible.

Implications

These findings offer important implications for transfer practice and policy. Most importantly, this study suggests that transfer support should be ongoing rather than treated as a one-time process. Participants' commitment to transfer changed over time as they navigated financial concerns, changing goals, uncertainty, and questions about whether transfer still felt realistic and worthwhile. Because of this, institutions should not assume that students who

express transfer interest will automatically maintain that commitment without continued support. Transfer recruitment and advising should include ongoing check-ins, proactive transfer coaching, and regular conversations about academic planning throughout students' time at the community college.

In addition, the findings show how much effort participants spent trying to make sense of transfer systems and requirements. Participants worked to understand whether credits would transfer, determine whether pathways were legitimate, and piece together information from multiple institutional sources. In many cases, they were left to interpret unclear or inconsistent information on their own. This points to the need for institutions to reduce the amount of interpretive work students are expected to complete during transfer. Clearer transfer guides, transparent credit evaluation tools, simplified articulation information, and co-branded transfer pathways may help students feel more confident about their options and reduce unnecessary confusion throughout the decision-making process.

These findings also have important implications for academic advising. Participants relied on advisors throughout the transfer process to make sense of transfer requirements, understand how credits would apply, and determine what steps they needed to take next. However, advising was important beyond helping students complete the procedural requirements of transfer. Because participants continued to reconsider their plans even after applying or taking other steps toward transfer, advisors should recognize that transfer commitment does not always mean students feel certain about their decision. Continued advising conversations can provide opportunities for students to ask questions, work through uncertainty, and reconsider how transfer fits within their academic, financial, and personal circumstances. Therefore, academic

advisors can play an important role in reducing the interpretive work students experience and helping them navigate transfer as their plans and circumstances continue to evolve.

Furthermore, this study emphasizes the importance of supporting readiness beyond academic preparation alone. Participants were not only preparing to meet transfer requirements. They were also working through uncertainty, financial risk, confidence, and concerns about whether they fit in at a four-year institution. Transfer decisions were shaped by whether participants believed they could realistically succeed socially, financially, academically, and personally after transfer. Because of this, transfer support should extend beyond course planning and application logistics. Peer mentorship, transition support, and advising conversations that normalize uncertainty may help students feel more prepared to navigate transfer. Advisors should also consider discussing personal and financial feasibility alongside degree planning and institutional requirements.

Finally, the findings reinforce the important role community colleges play in shaping students' future possibilities. Community college experiences helped build confidence, clarify goals, and expand what they believed was possible for their future. In several cases, participants began imagining transfer before they formally applied to a four-year institution, suggesting that transfer preparation often begins long before the application process. These findings position community colleges as more than academic starting points. They are spaces where students develop confidence, identity, aspiration, and a clearer sense of direction for their future educational goals.

Limitations

One limitation of this study is when participants entered the research process. Although I intentionally recruited students during their final semester at the community college, many of

their transfer decisions had developed over a longer period of time. As a result, participants had to reflect on earlier experiences rather than describe them as they occurred. Their proximity to transfer may have influenced how they remembered those experiences. A longitudinal study beginning earlier in students' community college experience may capture changes in transfer decisions that were not visible in this study.

Another limitation is that participation in the study was voluntary. Although 20 students met the eligibility criteria, only 11 students completed the initial survey and participated in the study. Students who chose to participate may have been more engaged in or confident about their transfer process than students who did not respond. As a result, the findings may not fully capture the experiences of students who were less engaged, more uncertain, or experiencing greater challenges with transfer.

Future Research

Future research should continue exploring how transfer students experience decision-making across various student populations and institutional contexts. One important direction would be to examine differences between traditional-aged and nontraditional transfer students rather than grouping these populations together as complete in this study. While both groups navigated similar processes within this study, nontraditional students carried additional responsibilities related to employment, finances, family obligations, and previous educational experiences that may shape transfer decision-making differently. Future studies could explore how age, stage of life and competing responsibilities influence emotional readiness, institutional compatibility, and transfer commitment over time.

Future research should also be completed to extend beyond the traditional community college to four-year transfer pathway examined in this study. Transfer students navigate many

different forms of mobility across higher education, including four-year to four-year transfer, reverse transfer, and transfer swirling between institutions. These pathways could potentially involve different forms of uncertainty, institutional comparison, and decision-making complexity than those identified in this study. Examining how students navigate these alternative transfer patterns may help researchers better understand how transfer decision-making shifts across institutional contexts, enrollment patterns, and educational goals.

Additional research is needed to examine transfer decision-making among online learners. Participants largely evaluated institutions through physical location, campus familiarity, commuting ability, and in-person support systems. However, online students may construct institutional compatibility differently because their choices are less constrained by geographic proximity and physical campus environments. Future research could explore how online learners assess belonging, institutional support, affordability, flexibility, and program quality when physical presence is less central to the decision-making process.

This study also points to the need for future research examining the effectiveness of institutional transfer practices and support structures. Participants consistently described challenges related to credit transfer clarity, advising consistency, transfer communication, and navigating institutional systems. Future studies could evaluate which institutional practices most effectively reduce uncertainty and support sustained transfer commitment. For example, research could examine the impact of co-branded transfer pathways, proactive transfer advising models, transfer technology platforms, peer mentorship programs, or transfer-specific onboarding initiatives on students' confidence, persistence, and transfer outcomes.

Finally, future research should examine transfer decision-making longitudinally across the full transfer process. This study captured students during their final semester prior to transfer,

but additional research following students after enrollment at the four-year institution could provide greater insight into how students' perceptions of transfer viability, institutional compatibility, and belonging evolve after transfer occurs. Longitudinal research may also help identify which forms of support remain most important during students' transition and persistence at the receiving institution.

Conclusion

This study examined how community college students made sense of transfer during their final semester before moving to a four-year institution. The grounded theory developed from this study, *The Recursive Formation of Transfer*, shows that transfer was not experienced as a single decision or a linear path from community college to university enrollment. Instead, participants continually moved across questions of readiness, institutional compatibility, transfer viability, and commitment as they interpreted new information and reconsidered what transfer would require.

The findings show that transfer becomes possible through ongoing meaning-making. Participants evaluated whether they felt ready, whether institutions fit their needs, whether credits and costs made transfer realistic, and whether taking the next step felt manageable. Community college played an important role in this process by providing a lower-risk space where participants could build confidence, clarify goals, reduce financial risk, and imagine transfer as attainable. However, participants often carried the burden of interpreting complex institutional information and navigating misalignment between systems.

This study contributes to transfer and college choice literature by reframing transfer as a recursive process of constructing viability rather than a final institutional choice. Understanding transfer in this way shifts attention toward the ongoing support students' needs as they move

through uncertainty, interpret institutional information, and determine whether transfer remains possible. For institutions, transfer support should not end once students express interest or begin acting. Students need clear, timely, and sustained support as they continue forming transfer as a realistic and worthwhile future.

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Chapter 4 - Conclusions

The purpose of this collected papers dissertation is to better understand how college students make educational decisions related to college choice and persistence. Two studies using different methods (one structured literature review and one grounded theory) were conducted as part of this research. This concluding chapter consists of four sections: (a) summary of study #1, the structured literature review; (b) summary of study #2, the grounded theory; (c) an overview of the findings of the collected papers dissertation; and (d) the overarching implications of this collected papers dissertation for theory, research, and practice.

Summary of Study #1: “College Choice and Persistence: A Structured Literature Review”

The purpose of this structured literature review (Rocco et al., 2023) was to systematically examine empirical studies from 2010 to 2025 on college students’ decision making related to college choice and persistence in the United States. The following research questions guided the study: What dimensions of decision making have been identified in the empirical literature on college choice and persistence in the United States between 2010 and 2025? How does the empirical literature characterize the ways these dimensions operate across college choice and persistence? Using a structured literature review methodology (Rocco et al., 2023), articles were systematically collected, evaluated, and analyzed to identify recurring patterns in educational decision making related to college choice and persistence which generated a final sample of 45 empirical studies. This study integrated the college choice and persistence literature to develop a more comprehensive understanding of how students make educational decisions related to college choice and persistence.

Articles were coded using thematic analysis (Braun & Clarke, 2021) which revealed that students consistently evaluated educational pathways across five interconnected dimensions: academic, financial, logistical, institutional, and personal considerations. The literature demonstrated that students did not experience these dimensions independently. Instead, educational decision making reflected the interaction of these dimensions as students continually interpreted changing academic progress, financial circumstances, institutional experiences, daily responsibilities, and personal aspirations while determining whether higher education remained a realistic pathway to reach their goals.

Beyond identifying five common dimensions of decision making, study #1 reconceptualized college choice and persistence as interconnected components of a continuous educational decision-making process rather than separate educational phenomena. This review introduced educational viability as a conceptual lens through which students continually assess whether higher education remains academically achievable, financially sustainable, logistically manageable, institutionally supportive, and personally worthwhile. Situated within descriptive decision theory and bounded rationality (Dillon, 1998; Simon, 1955), this framework extends traditional college choice models (Hossler & Gallagher, 1987; Iloh, 2018; McDonough, 1997; Perna, 2006) by emphasizing that educational decisions continue well beyond initial enrollment as students respond to evolving opportunities and constraints.

The findings from study #1 established the theoretical and conceptual foundation for Study #2. While the structured literature review demonstrated that educational decision making is an ongoing process characterized by continual reassessment, it also revealed limited empirical understanding of how different student populations experience this process in practice. This conceptual gap directly informed study #2, which developed a grounded theory explaining how

community college transfer students construct transfer viability while deciding when, where, and whether to transfer.

Summary of Study #2: “The Recursive Formation of Transfer Decision Making: A Grounded Theory of Community College Transfer Students”

The purpose of this grounded theory study (Charmaz, 2014) was to understand the process of decision making that community college students go through while they are considering their transition to a four-year public institution. Three primary research questions will guide this study: How do community college students navigate the process of deciding to transfer to a four-year institution? How do community college students construct meaning from the experiences that influence their transfer decision-making process? What strategies and actions do community college students use as they navigate the transfer decision-making process?

Using constructivist grounded theory (Charmaz, 2014), data was collected through two rounds of semi-structured interviews and one focus group with community college students from Kansas, Missouri, and Nebraska who were in their final semester at the community college and were actively preparing to transfer to a four-year institution. Interview transcripts were analyzed through initial, focused, and theoretical coding, with analytic memo writing used throughout the research process to refine categories and support the development of a grounded theory of transfer decision making (Charmaz, 2014). This methodology allowed the theory to develop from students’ own experiences, revealing how they navigated the transfer decision-making process.

The primary finding of study #2 was the development of a grounded theory of transfer decision making centered on the concept of transfer viability. The resulting Recursive Formation

of Transfer Decision Making theory demonstrates that transfer unfolded through four interconnected processes: (re)negotiating readiness, (re)assessing institutional compatibility, (re)constructing transfer viability, and (re)operationalizing transfer commitment. Participants did not progress through these processes in a linear sequence, but instead moved recursively among them as new information, changing circumstances, and evolving goals reshaped earlier decisions. At the center of this process was (re)constructing transfer viability, the interpretive core of the theory through which participants continually made sense of whether transfer remained realistic, worthwhile, and achievable.

As one of the first grounded theory studies to examine transfer decision making among community college students, this study provides a foundation for future researchers to refine, extend, and test this theory across diverse transfer populations and different institution types.

Cross-Paper Contribution

This collected papers dissertation is grounded in one overarching purpose: to better understand how college students make educational decisions related to college choice and persistence. Study #1 synthesizes what is currently known about college choice and persistence, whereas Study #2 develops an empirically grounded process theory that is focused on community college transfer students. Together, these studies move from fragmentation to explanation, advancing a process-based understanding of college decision making.

Table 4.1. Comparison of the Contributions of Study #1 and Study #2

Category	Study #1	Study #2
Intellectual Aim	Synthesizes existing literature	Develops an empirically grounded process theory
Scope	Broad: college choice and persistence	Focused: community college transfer decision making
Primary Contribution	Conceptualizes educational viability across college choice and persistence	Explains how transfer viability is recursively constructed

Function in Dissertation	Identifies patterns, gaps, and conceptual limitations in existing research	Empirically examines and explains the decision-making process
Contribution to Overall Dissertation	Establishes the conceptual foundation	Provides the process explanation

Study #1 synthesizes the empirical literature to demonstrate that educational decision making extends beyond initial enrollment and is better understood as an ongoing process. Study #2 builds on this conceptual foundation by developing a grounded theory explaining how community college transfer students navigate that process while constructing transfer viability under structural constraints. While each study stands independently, their integration within a single dissertation allows the research to progress from synthesis to theory generation. Together, the studies provide a more comprehensive explanation of educational decision making than either study could provide independently.

Role of Decision Theory Across Both Papers

Across both studies, descriptive decision theory provides a theoretical explanation for why educational decision making emerged as an ongoing and recursive process. Study #1 demonstrated that students continually reassessed educational viability as academic, financial, logistical, institutional, and personal circumstances changed. Study #2 showed how this process operated empirically as transfer students repeatedly reconsidered readiness, institutional compatibility, transfer viability, and commitment within bounded sets of alternatives. The findings of both studies illustrate bounded rationality in practice. Students did not identify an optimal educational pathway under conditions of complete information but continually adapted their decisions as information, opportunities, constraints, and circumstances changed (Dillon, 1998; Simon, 1955). Furthermore, decision theory provides a unifying explanation for the

findings across both studies by positioning educational decision making as an adaptive process occurring under conditions of uncertainty and structural constraint.

Overview of the Findings of the Collected Papers

The two studies provide a broader understanding of how college students make educational decisions throughout the pursuit of their degree. Three overarching findings emerged about educational decision making: (a) extends beyond initial enrollment, (b) is an integrated process, and (c) is an ongoing process of reassessment.

Educational Decision Making Extends Beyond Initial Enrollment

Traditional college choice theories conceptualize decision making as culminating in enrollment (Hossler & Gallagher, 1987; Iloh, 2018; McDonough, 1997; Perna, 2006;). However, both studies demonstrate that students continue making educational decisions throughout their higher educational journey. College choice, persistence, transfer, stop out, reenrollment, and changes in academic pathways are not separate educational phenomena, but instead they are interconnected experiences situated within a broader process of educational decision making (Bean, 1985; Iloh, 2018; Strayhorn, 2016; Tinto 1993).

In the empirical literature used in study #1, students repeatedly revisited their educational decisions as academic experiences, financial realities, institutional interactions, personal responsibilities, and future goals evolved. Similarly, the participants in study #2 described transfer not as a single institutional choice, but more as an ongoing process of reconsidering earlier assumptions, evaluating new information and adjusting educational plans as circumstances changed. Whether students were selecting their initial institution, persisting through college, or preparing to transfer, they continually reassessed if their educational pathway

remained achievable and worthwhile (Jabbar et al., 2021; Shaw et al., 2009; Tobolowsky and Bers, 2018).

This finding challenges the assumption that educational decision making ends with initial enrollment. Enrollment represents one point within a longer educational pathway in which students continually evaluate and revise their educational plans (Iloh, 2018; Jabbar et al., 2021). Transfer provides a particularly clear example of this ongoing decision-making process because students continually reconsider their educational plans as they adapt to changing circumstances (Buenaflor et al., 2024; Jabbar et al., 2019; Jabbar et al., 2021; Shaw et al., 2009; Tobolowsky & Bers, 2018).

Educational Decision Making Is an Integrated Process

Students did not simply evaluate academic, financial, logistical, institutional, and personal considerations independently. They interpreted these dimensions together as they determined whether continuing their education remained a realistic path toward reaching their educational goals. No single dimension dictated students' decisions, but instead, educational pathways were continually shaped by the interaction among academic, financial, logistical, institutional, and personal considerations.

For example, students interpreted academic progress in relation to financial sustainability as students considered credit transfer, degree progress, institutional requirements, anticipated time to graduation, and the financial consequences of delayed completion (Barreno & Traut, 2012; Crisp & Nora, 2010; Jabbar et al., 2021; Neault & Piland, 2014). Financial realities constrained the educational options students felt were attainable by influencing where they could afford to enroll, how many hours they could work, and if continuing their education was still economically possible (Buenaflor et al., 2021; Davis et al., 2013; Deterding, 2015; Hernández,

2015). Moreover, financial and logistical realities were closely connected. Geographic proximity, employment, caregiving responsibilities, and family obligations often determined whether they could realistically pursue college (Freeman, 2017; Harklau, 2013; Martínez, 2013; Wickersham & Wang, 2016). Interactions with institutional personnel such as advisors, faculty, and admissions staff further influenced how students interpreted these academic, financial, and logistical realities, while personal aspirations and future goals shaped how realistic continuing their education was (Aguinaga & Gloria, 2015; Crisp, 2010; Ozaki, 2016; Walsh & Kurpius, 2016). These considerations collectively shaped how students understood their educational pathways.

The interconnected nature of these dimensions was especially evident during the transferring process. Participants did not describe evaluating transfer credits, financial aid, institutional communication, academic preparation, timing, relationships, or family responsibilities as separate considerations. Ultimately, participants continually weighed these considerations together rather than describing any single consideration as outweighing all others. The significance of each dimension depended on how it interacted with the broader realities of their educational lives. For example, a generous financial aid package lost value if transfer credits were not accepted, while a strong academic program became less attractive when institutional communication delayed degree completion. Similarly, supportive institutional relationships often strengthened participants' confidence in navigating academic and financial uncertainty, demonstrating how changes in one dimension continually altered the significance of the others.

The findings of this collected papers dissertation highlight how educational decision making is an integrated process in which students continually balance multiple realities rather

than responding to isolated influences. This finding is consistent with Iloh's (2018) conceptualization of information, time, and opportunity as interconnected contexts shaping contemporary college choice.

Educational Decision Making is an Ongoing Process of Reassessment

Across the collected papers, educational pathways did not reflect predictable progression from aspiration to enrollment and ultimately graduation. Students continually revised their educational plans through transfer, changes in enrollment, stop outs, reenrollment, major changes, and other adjustments as their circumstances evolved (Buenaflor et al., 2024; Cox, 2016; Deterding, 2015; Jabbar et al., 2019, 2021; Ozaki, 2016; Sullivan et al., 2023). These transitions reflected students' ongoing efforts to determine whether their educational plans remained achievable and aligned with their evolving goals.

Consistent with Jabbar et al.'s (2021) description of transfer decision making as occurring within an unconstrained timeline and with Iloh's (2018) conceptualization of college choice as an ongoing process shaped by changing information, opportunities, and contexts, this collected papers dissertation demonstrates that educational decision making is characterized by continual reassessment rather than independent moments of choice. Transfer students described transfer as an ongoing process rather than a single decision or final choice, continually reevaluating whether transferring remained feasible as new information about transfer credits, financial aid, and other circumstances emerged. Decisions that initially appeared straightforward were frequently renegotiated as participants integrated new information or encountered unexpected barriers. Likewise, interactions with institutions frequently prompted participants to revisit earlier assumptions about institutional fit, affordability, academic preparation, and long-term educational plans.

These findings demonstrate that educational decision making is more recursive in nature versus linear. Students do not progress from one educational decision to the next. They return to earlier questions as new information, experiences, opportunities, and constraints emerge.

Decisions about enrollment, persistence, transfer, stop-out, and reenrollment therefore represent moments within a broader process of continual reassessment. Across both studies, educational pathways remained viable only insofar as students continued to interpret them as realistic and worthwhile within their changing circumstances.

Overarching Implications of the Collected Papers

The findings from both studies have implications for how educational decision making is conceptualized, studied, and supported in higher education. Understanding educational decision making as an ongoing and recursive process requires moving beyond approaches that treat college choice, persistence, and transfer as separate experiences. The following sections consider the overarching implications of these findings for theory, future research, and institutional practice.

Theory

This collected papers dissertation extends contemporary understandings of educational decision making by positioning it as an ongoing process rather than a single decision that ends with initial enrollment. College choice theories have explained how students develop educational goals, search for institutions, and decide where to enroll (Hossler & Gallagher, 1987; McDonough, 1997; Perna, 2006), while persistence theories have explained why students remain enrolled or stop out after matriculation (Bean, 1985; Tinto, 1993). More recently, scholars have expanded college choice theory to better reflect the complex experiences of 21st century students (Iloh, 2018). Together, these perspectives have advanced understanding of important educational

transitions but have largely examined college choice, persistence, and transfer as separate phenomena instead of interconnected components of educational decision making.

Findings from both studies support a broader conceptualization of educational decision making as a recursive process. Study #1 demonstrated that educational decision making extends across both college choice and persistence, while study #2 identified the recursive processes through which community college transfer students continually (re)negotiated readiness, (re)assessed institutional compatibility, (re)constructed transfer viability, and (re)operationalized transfer commitment. Across both studies, educational decisions were not described as independent events but as decisions that were continually revisited as students encountered new opportunities, constraints, information, and experiences. These findings suggest that educational decision making is better understood as a continuous process spanning students' educational pathways than as a series of independent enrollment decisions. College choice, persistence, transfer, stop-out, and reenrollment therefore represent interconnected expressions of the same underlying phenomenon.

The recursive theory developed in study #2 also extends descriptive decision theory by illustrating how educational decisions unfold under conditions of bounded rationality rather than complete information (Dillon, 1998; Hansson, 2005; Simon, 1955). Consistent with Iloh's (2018) emphasis on information, time, and opportunity, participants continually revised their decisions as access to information changed, personal circumstances evolved, and institutional structures expanded or constrained available options. Instead of following a linear sequence of stages, educational decision making emerged as an iterative process of reassessment and adaptation. Future research should continue testing and refining this recursive framework across diverse

student populations and institutional contexts to further strengthen the theoretical understanding of educational decision making.

Research

This collected papers dissertation provides a foundation for future research examining educational decision making across varying educational pathways. Future research on college choice, persistence, transfer, stop-out, or reenrollment as independent educational phenomena, should examine how these experiences interact throughout students' educational journeys. Additional research is needed to determine if the recursive decision-making process identified in study #2 operates similarly among first-time, first-year students, adult learners, online students, reverse transfer students, and other nontraditional populations.

Future research should also examine how educational decision making differs across the varying types of institutions. Much of the existing college choice literature has focused on traditional four-year institutions and first-time, first-year students (Chapman, 1986; Hossler & Gallagher, 1987; Perna, 2006). As higher education continues to diversify, researchers should explore if students attending community colleges, regional public universities, private institutions, minority-serving institutions, and fully online institutions experience similar or different decision-making processes. Studies comparing different types of institutions could provide additional insight into how institutional environments impact educational decisions and influence students' educational pathways.

In addition, the findings support continued examination of the contextual conditions influencing educational decision making. Iloh's (2018) model emphasized the importance of information, time, and opportunity in shaping college choice among 21st century students. The findings of this dissertation suggest these contextual conditions continue to influence students

beyond initial enrollment as they repeatedly evaluate whether higher education remains academically achievable, financially sustainable, and personally worthwhile. Future research should explore how institutional structures, advising relationships, financial aid policies, transfer processes, and access to information interact with students' evolving decision-making processes across different educational pathways.

Practice

This study has important implications for institutional practice as colleges and universities face declining enrollment and increasing competition for students. For decades, enrollment management strategies have primarily focused on recruiting traditional first-time, first-year students. However, the demographic realities facing higher education require institutions to reconsider this approach. Grawe (2017) projected that declining birth rates following the Great Recession would significantly reduce the number of traditional college-aged students beginning in 2025. As institutions compete for a smaller pool of traditional students, future enrollment will increasingly depend on transfer students, adult learners, stop-outs, and other nontraditional populations. Institutions that do not understand how these students make educational decisions will be at a disadvantage in recruiting and supporting them through to graduation.

Recruiting these students requires understanding how they make educational decisions. Unlike traditional first-time, first-year students, transfer students and other nontraditional populations make educational decisions while balancing employment, family responsibilities, financial constraints, geographic limitations, accumulated academic credits, and previous college experiences (Iloh, 2018; Jabbar et al., 2021; Lukszo & Hayes, 2019; Shaw et al., 2009). The findings of this dissertation suggest that institutions should move beyond viewing recruitment,

retention, transfer, and advising as separate institutional priorities. Instead, institutional strategic enrollment management plans should adopt a decision-informed enrollment strategy that recognizes educational decision making as a continuous process. While Strategic Enrollment Management has emphasized coordinating institutional functions to achieve enrollment goals (Bontrager et al., 2012), the findings of this dissertation suggest those efforts should be organized around students' evolving decision-making processes, not around institutional divisions or enrollment milestones.

Viewing educational decision making as an ongoing process encourages institutions to support students beyond the point of admission. Coordinated advising, transparent communication, timely transfer of information, and clear academic pathways can reduce uncertainty as students navigate multiple educational transitions (Jabbar et al., 2021; Lukszo & Hayes, 2019; McGill & Lazarowicz, 2022). A decision-informed enrollment strategy recognizes that students continually revisit earlier decisions as new opportunities and challenges emerge (Bontrager et al., 2012). This approach better reflects the realities of 21st century college going students and the increasingly complex pathways they follow in efforts to complete their degree.

Conclusion

This collected papers dissertation contributes to a growing understanding of how college students make educational decisions in contemporary higher education. By integrating a structured literature review with a constructivist grounded theory study, this dissertation demonstrates that educational decision making extends beyond initial enrollment and operates as an integrated, recursive process through which students continually evaluate whether higher education remains a viable pathway toward their goals. Rather than conceptualizing college choice, persistence, transfer, stop out, and reenrollment as separate educational phenomena, this

research positions them as interconnected experiences within a broader process of educational decision making. As higher education continues to navigate demographic change, financial pressures, and increasingly complex student pathways, it is my hope that this dissertation provides a foundation for future research and informs institutional practices that better support students throughout their educational journeys.

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Appendix A - Recruitment Email

Hello,

My name is Lydia Barnhart, and I am a doctoral student at Kansas State University. My dissertation research aims to better understand how community college students make decisions on where to transfer to. I'm contacting you to request your assistance with my research project.

Eligible student for this study includes students who graduated from a high school within the United States, are in their last year at their community college, and are considering transferring to a four-year institution in Fall 2025 or Spring 2026.

Participants will be asked to participate in a brief, 5-question online survey, two rounds of hour-long interviews using Zoom technology, and one focus group using Zoom technology. Participants will receive a \$25 Amazon gift card for participation in the first two rounds of interviews totaling \$50 for participation.

Confidentiality will be carefully used to protect research participants. Pseudonyms will be used to protect participants' identities. There are no risks or discomforts anticipated for participants. If you are interested in participating in this study, please complete the survey below.

[\[Insert Survey Link Here\]](#)

Please do not hesitate to reach out if you have any questions about participation!

Thank you,
Lydia Barnhart

Appendix B - Recruitment Screening Survey

Appendix Figure B.1. Recruitment Screening Survey

Barnhart Participant Recruitment Survey

When you submit this form, it will not automatically collect your details like name and email address unless you provide it yourself.

1. What is your first and last name? 

Enter your answer

2. What is your email address? 

Enter your answer

3. Did you graduate from a high school within the United States? 

☐ Yes

☐ No

4. Are you in your final semester at your community college? 

☐ Yes

☐ No

5. Are you considering transferring to a four-year institution next semester? 

☐ Yes

☐ No

Submit

Appendix C - Informed Consent

Appendix Figure C.1. Example of Informed Consent



University Research
Compliance Office

Institutional Review Board (IRB) Informed Consent Form

If any of the following content sections do not apply to your research, feel free to delete from the consent form.

PROJECT TITLE:

Where Do They Go: A Grounded Theory Study Exploring the Decision-Making Process of Community College Transfer Students

**PROJECT APPROVAL
DATE:**

10/29/24

**PROJECT EXPIRATION
DATE:**

5/15/2026

**LENGTH OF
STUDY:**

6 mo.

PRINCIPAL INVESTIGATOR:

Craig M. McGill, Associate Professor, cmcgill@ksu.edu

CONTACT DETAILS FOR PROBLEMS/QUESTIONS:

Lydia Barnhart, lydia16@ksu.edu

IRB CHAIR CONTACT INFORMATION:

Lisa Rubin, Associate Professor, Special Education, Counseling, and Student Affairs, 785-532-5583, rubin@k-state.edu

Brad Woods, Associate Vice President for Research Compliance, University Research Compliance Office, 785-532-2318, brwoods@kstate.edu

PROJECT SPONSOR:

Kansas State University

PURPOSE OF THE RESEARCH:

The purpose of this grounded theory study (Charmaz, 2014) is to understand the process of decision-making that community college students go through while they are considering their transition to a four-year public institution. Three primary research questions will guide this study: How do community college students transferring to a four-year institution make decisions about that transition? What are internal motives that affect the decision-making process that community college students undergo as they transition to a four-year institution? What are the external motives that affect the decision-making process that community college students undergo as they transition to a four-year institution?

PROCEDURES OR METHODS TO BE USED:

Participants will be asked to participate in an online survey, two rounds of hour-long interviews using Zoom technology, and one focus group using zoom technology.

--

RISKS OR DISCOMFORTS ANTICIPATED:

There are no risks or discomforts anticipated, but participants may withdraw from the study at anytime.

BENEFITS ANTICIPATED:

Findings from this paper will help colleges and universities better understand the process that transfer students go through when making their decision to transfer. By understanding this more, schools can better support students when they transfer, provide any support services needed to assist these students after transfer, and help them persist to graduation. By providing colleges and universities with this information, students of the study will assist in making colleges and universities a more transfer friendly place. This study can make a societal difference by leading to the ability to graduate more students from college. Someone with a college degree is more likely to own a home, vote, and live longer.

Participants of the study will also receive a \$50 Amazon gift card for compensation.

EXTENT OF CONFIDENTIALITY:

Confidentiality will be carefully used to protect research participants. Pseudonyms will be used to protect participants' identities. Data will be kept in a locked office on a password protected computer and will be deleted after three years.

The information or biospecimens that will be collected as part of this research could be used for future research studies or distributed to other investigators for future research studies without additional informed consent.

IS COMPENSATION OR MEDICAL TREATMENT AVAILABLE IF INJURY OCCURS? ☐ Yes ☒ No

Terms of participation: I understand this project is research, and that my participation is voluntary. I also understand that if I decide to participate in this study, I may withdraw my consent at any time, and stop participating at any time without explanation, penalty, or loss of benefits, or academic standing to which I may otherwise be entitled.

I verify that my signature below indicates that I have read and understand this consent form, and willingly agree to participate in this study under the terms described, and that my signature acknowledges that I have received a signed and dated copy of this consent form.

(Remember that it is a requirement for the P.I. to maintain a signed and dated copy of the same consent form signed and kept by the participant).

PARTICIPANT NAME:

--

PARTICIPANT SIGNATURE:		DATE:
WITNESS TO SIGNATURE: (PROJECT STAFF)		DATE:

Appendix D - Interview Guide

Interview Guide

Name: _____

Location: _____

Date: _____

Note: Below are the interview processes and questions intended for two rounds of interviews and one focus group with participants throughout this study. Also listed are the anticipated interview questions for rounds 1 and 2 of the interview process and the focus group. Due to the nature of qualitative research, interviews in round 2 and the focus group will be adapted based on responses offered in the first round of interviews allowing new and unforeseen topics to be explored in the research process. What is listed below are the anticipated questions and intended lines of inquiry established at the research process' beginning.

Questions and Interview Process:

Round 1 – Individual Interview

Part 1: Introductions

1. Confirmation of Informed Consent signature, and receipt of the project summary handout allowing for questions and clarifications.
2. Remind participants steps taken to ensure confidentiality, and their participation is voluntary, allowing them to withdraw at any time without penalty.

Part 2: Questions

1. Tell me about why you began college at [Institution A].
2. Tell me about what your future plans were when you began college at [Institution A].
3. What are your plans after you graduate from [Institution A]?
4. When did you start thinking of your plans after graduation from [Institution A]?
5. If you plan to transfer, do you know where you want to transfer to?
6. When did you decide to transfer to [Institution B]?

7. Can you describe how financial support has influenced your decision to transfer to [Institution B]?
8. How important is financial support in your decision to transfer?
9. Tell me about your parents' involvement in your decision to begin at [Institution A].
10. Can you describe your parents' involvement in your decision to transfer to [Institution B]?
11. How did that compare or contrast to your decision to begin at [Institution A]?
12. Can you describe interactions you had with employees of [Institution B]?

Round 2 – Individual Interview

Part 1: Introductions

1. Reminder of informed consent signed in first interview.
2. Remind participants steps taken to ensure confidentiality, and their participation is voluntary, allowing them to withdraw at any time without penalty.

Part 2: Questions

1. In the last interview you shared that you were planning to transfer to [Institution B]. Would you please elaborate on how you made that decision?
2. Tell me about what motivated you to consider [Institution B]?
3. Why were those important to you?
4. How did the location of [Institution B] play a part in your decision to transfer to that institution?
5. Did you consider other four-year institutions to transfer to? If so, please elaborate which ones, and why they were eliminated from your search.
6. How did the process of transferring differ from your search when you chose [Institution A]?
7. Here are some of the primary things I'm hearing from youis this accurate?
8. In your last interview you said Could you tell me more about...
9. What was your experience like with the admissions process at [Institution B]?
10. Has the admissions process or interactions made any impact on your decision to transfer to [Institution B]?
11. Is there anything more about your decision to transfer to [Institution B]?

Part 3: Debriefing statement to be read aloud at the conclusion of the interviews.

Thank you for agreeing to be interviewed and to be part of this study. As the project moves forward, I may periodically be contacting you regarding questions or clarifications related to some of the information you shared with me throughout this project. Overall, I am hoping to represent your words as accurately as possible. I also intend to keep your contributions anonymous and use a pseudonym to protect your identity in any publications that come from this research. Please know that you may withdraw from the study at any time, without penalty, and

you are welcome to contact myself or the individuals listed on your consent form at any time if you have questions or concerns. Thank you for your contributions to this research.

Round 3 – Focus Group

Part 1: Introductions

1. Confirmation of Informed Consent signature, and receipt of the project summary handout allowing for questions and clarifications.
2. Remind participants steps taken to ensure confidentiality, and their participation is voluntary, allowing them to withdraw at any time without penalty.

Part 2: Questions

1. Introduce yourself by sharing your name, major, and institution you are planning to transfer to.
2. Share the main reason(s) of why you decided to transfer to [Institution B].
3. What are your thoughts on these reasons?
4. Would you say these are the main things transfer students consider when making their decision to transfer to a four-year institution? Please elaborate.

Part 3: Presenting the emerging grounded theory and eliciting feedback on how that captures their experiences or not.

Part 4: Debriefing statement to be read aloud at the conclusion of the interviews.

Thank you for agreeing to be interviewed and to be part of this study. As the project moves forward, I may periodically be contacting you regarding questions or clarifications related to some of the information you shared with me throughout this project. Overall, I am hoping to represent your words as accurately as possible. I also intend to keep your contributions anonymous and use a pseudonym to protect your identity in any publications that come from this research. Please know that you may withdraw from the study at any time, without penalty, and you are welcome to contact myself or the individuals listed on your consent form at any time if you have questions or concerns. Thank you for your contributions to this research.