**Supporting First-Generation Students on Campus**

In recent years, the number of first-generation college students (FGCS) has risen significantly, comprising about a quarter of incoming students as of 2020. Current data estimates that anywhere between 30 to up to 60 percent of students are first-generation; approximate figures being hard to calculate as over nine in 10 students admit that they do not disclose their first-gen status with their institutions, while less than a third of institutions even collect data on this student demographic.

According to both students and institutions alike, these deficient reports are largely due to the lack of clarity surrounding what it means to be a "first-generation" student. Furthermore, such poor attention paid to tracking and supporting first-gen students on campus means that these students are at higher risk of attrition, despite increases in enrollment. According to a new report released by the Education Data Initiative, first-gen students have a whopping 92 percent higher dropout rate than their continuing-generation peers—a dropout rate nearly 24 percent higher than average—as less than a quarter go on to earn their degrees.

While any number of factors can play into these disparities, mental health concerns are the most common reason first-generation students cite for leaving early; specifically, those derived from challenges related to academic functioning, adjustment to student life, financial stability, and social connectedness. Unlike their peers, FGCS have lower access to social capital in terms of information, emotional support, and referrals from those in their network—which can significantly reduce their sense of belonging on campus and lead to further mental health issues, as new survey findings reveal that more than four in 10 first-generation students experience symptoms of major depression disorder, while even more (45 percent) exhibit symptoms of generalized anxiety disorder—figures that are both significantly higher than national averages.

In order to improve mental health, academic, and post-graduate outcomes among this student demographic, institutions will have to pay closer attention to first-gen students' unique needs and work harder to eliminate some of the additional barriers that stand in their way of enjoying their time on campus, taking advantage of available opportunities and resources, and cultivating and maintaining career success after graduation. And that starts with helping qualifying students to disclose their status and locate the resources and services on campus that are tailored to meet their specific needs.

**Defining What It Means to Be "First-Generation"**

According to Sarah E. Whitley, Vice President of the Center for First-Generation Students, a common barrier first-generation students face that prevents them from accessing the care

they need is the lack of clear first-generation [eligibility policies](#) on campus. Without a good understanding of what criteria they need to meet in order to qualify as first-gen, many students incorrectly assume that they are not eligible to use the available services or programs on campus that are geared towards that demographic. And as such qualifications continue to be [hotly](#) [contested](#) debate, it's no wonder that students may be afraid to claim a title they're not sure whether they're worthy of.

In order to encourage students to embrace this identity and effectively target support to them, institutions should first consider updating their current eligibility policies to ensure that they provide a clear and straightforward description of what it means to be first-generation.

While institutions may currently have different perspectives on this answer, ultimately, the Center for First Generation Student Success defines 'first-generation students' as:

"*Students whose parents did not complete a 4-year college or university degree.*"

Whether students have other family members, such as grandparents, aunts and uncles, or siblings, who earned a degree, they can still qualify as first-generation so long as a parent or caregiver did not earn a degree. Even students whose parents took a few classes or completed a community college degree still qualify as first-gen.

**Challenges and Risk Factors Affecting First-Gen Students**

So why is the 'first-generation' label so important?

FGCS are significantly disadvantaged when it comes to earning a degree in higher education compared to their peers. Not only does this have a negative impact on their academic performance, but on their mental wellbeing as well, as such disadvantages stem primarily from a lack of social support—whether from families and one's community at home, or from peers, faculty, and staff on campus. Without this key psychosocial need, FGCS are more likely to report symptoms of psychological distress and substance misuse as they struggle to cope with unique academic, financial, and social challenges including[1]:

- **Poor preparation for higher education.** One of the most common challenges that virtually all FGCS experience is a difficulty with navigating the landscape of higher education. "It's reasonable to expect [that] first-generation students will come to campus unfamiliar with how it all works, uncertain about how to lean on academic support systems, and with unique and challenging experiences compared to their legacy peers," Whitley argues.

This lack of incoming knowledge can in large part be chalked up to the fact that first-gen students lack mentors or graduates within their networks who can offer guidance on what

to expect once they arrive on campus—including the implicit behaviors and norms that will be expected of them, otherwise known as the "hidden curriculum" that unfairly privileges continuing-gen students who possess the cultural capital needed to learn and understand such rules ahead of time (i.e., college-educated family members, mentors, and more rigorous academic backgrounds).

Without a solid understanding of these unspoken rules—which include rules for obtaining accommodations, requesting an excused absence, and dropping or adding courses, as well as norms related to visiting professors during their office hours or using standardized English in class—first-gen students are more likely to face the consequences of breaking them, such as public humiliation or admonition, which can greatly reduce their confidence in their abilities as well as their sense of belonging on campus. Having to learn these lessons and build their social networks from scratch on top of managing their academic coursework only leads to even more distress and further diminishes their sense of competence.

- **Financial concerns and poor financial literacy.** Another essential piece of knowledge that first-gen students often lack on account of inadequate guidance is how to navigate the financial aid process. According to the National Center for Education Statistics (NCES), first-gen secondary students in the US are considerably less likely than their peers to complete a FAFSA application, despite borrowing more than their peers. In its 2018 report, *Decoding the Cost of College: The Case for Transparent Financial Aid Award Letters*, New America also found that a majority of institutions often use inconsistent and confusing jargon to describe financial aid offers, often failing to provide information about how to accept or decline awards, calculate what students will need to pay, or explain the differences between grants, scholarships, loans, and work-study.

This can contribute to significant stress among first-gen students, who often need to take on additional jobs in order to keep up with both the costs of living and their education, as findings from the Center for First-Generation Student Success reveal that nearly two-thirds of first-gen students work while in school while most are enrolled only part-time in order to juggle both school and work demands.

Furthermore, just as first-gen students grapple with more financial strain than their continuous-gen peers, many also bear the responsibility of financially supporting their parents, siblings, or even their own children—as research estimates that more than a third of first-gen students have dependents while in school.

- **Feelings of guilt, shame, and unworthiness.** In addition to facing financial pressure from parents, guardians, and children, many first-gen students also face

familial pressures to succeed in school, given what a privilege and cost it is for them to pursue a degree in higher education in the first place. Whether these pressures are real or perceived, first-gen students are often acutely aware of how lucky they are to have an opportunity that others in their family did not; however, this appreciation can often lead to feelings of guilt, shame, and internalized self-doubt, as many first-gen students report feeling like a fraud or failure and often place undue pressures on themselves to succeed—both telltale signs of imposter syndrome.

- **Social isolation; discrimination.** Oftentimes for first-gen students, the culmination of each of these challenges—and the feelings of fear and insecurity they evoke—lead to greater social isolation from their peers. Not only are students dissuaded from engaging with their peers in class on account of not understanding unspoken academic and social rules, but fewer financial resources also limit students' ability to participate in social events like spring break. As a result, many first-gen students struggle with feelings of otherness and feeling as though they don't belong on campus. According to a recent Student Voice survey, one in three first-gen students admit that they only feel a sense of belonging in certain spaces, while four in 10 feel that they don't belong at all.

In addition to isolation, many first-gen students also face prejudice and discrimination from peers, staff, and faculty on campus due to their minority or socioeconomic status, as racial and ethnic minority groups make up more than a third of first-gen students, while about half of all first-gen students come from low-income families. This can further reduce students' sense of belonging on campus, as they face further alienation, marginalization, harassment, and loneliness.

- **Poor preparation for post-graduate careers.** According to findings from RiseFirst, an online resource center built for and by first-generation and/or low-income (FGLI) students committed to helping them succeed in both their studies and their careers, FGLI students express three key concerns when they talk about entering the workforce; namely, imposter syndrome and feeling unprepared, managing finances, and networking. Without social capital, first-gen students not only face academic disparities, but employment disparities as well, as new research reveals that:

  - Fewer than half of first-gen graduates have a job that requires a bachelor's degree one year after completing their studies.

- First-gen graduates have [substantially lower incomes]($99,600) compared to continuing-gen graduates ($135,800), and accumulate less wealth over time ($152,000 vs. $244,500, respectively).

- More than a third of first-gen bachelor's degree recipients struggle with paying off their [student loans], and request deferments or forbearances more often than continuing-gen graduates.

As students concurrently stress about their studies and what's to come post-graduation, they may quickly lose their ability to cope and manage their responsibilities, which in turn will only exacerbate these already pervasive challenges.

**Gaps & Barriers to Receiving Care on Campus**

In addition to an excess of social, academic, and financial challenges, a lack of social support has also been widely linked to first-gen students' scant use of campus services. Findings from NASPA reveal that first-generation freshmen are [less than half as likely] to use student health services compared to their continuing-generation peers (14 vs. 29 percent, respectively), and access academic advising or support services at a much lower rate than their peers as well. Key ramifications of poor social support that have been found to contribute to this disparity include:

- **Lack of awareness of services.** Because first-gen students lack a close social network with experience in higher education to notify them about available resources and services on campus, many do not access student mental health services simply because they do not know that they exist. Furthermore, [less-publicized resources] such as financial wellness coaching, or school-sponsored grants and scholarships are even less known among first-gen students, despite the fact that they need them the most. The principle under which many institutions operate, that students on campus need to learn how to be self-sufficient and independent, only perpetuates students' ignorance, as institutions fail to make the appropriate effort to [steer students toward] the resources needed in order for them to thrive on campus and work toward becoming self-sufficient, as they equate doing so with "hand-holding."

- **Stigma; lack of mentors to follow.** Despite the fact that they both need and benefit from student support services the most, research suggests that first-gen students are more prone to stigma perceptions compared to their peers. Stigma around mental health has always been a known deterrent to help-seeking among postsecondary students, and studies indicate that first-year students may especially be discouraged from seeking professional support for any reason—

including academic or social concerns—due to both real and perceived pressures to be independent. This may especially be the case for first-gen students, who perceive that they are at a disadvantage compared to their continuous-gen peers and may feel more acute pressures to perform well and thrive independently in order to avoid discrimination or judgment from peers and faculty, as well as disappointment or resentment from their families.

Additionally, the lack of family or other connections who completed their degree or who at least spent some time on campus may also inadvertently dissuade first-gen students from seeking support, as the topic of higher education or their role as student may be seldom discussed within their social networks, causing them to receive less informal support and mistakenly perceive those in their network to believe that higher-ed prep or training is not a necessity, consequently making them less likely to disclose any challenges they might be experiencing on campus.[2]

Additional barriers include:

- **Lack of time.** As previously mentioned, at least a third of all first-gen students are enrolled part-time in order to attend to employment commitments. New research from the National Student Employment Association reveals that close to two-thirds of first-gen students are employed in a part time job, internship, or work-study position while on campus, working nearly twice as many hours per week than their continuing-gen peers. Consequently, these students may have limited availability to access student support services.

- **A lack of understanding among professionals.** While currently little to no research exists that examines the connection between first-gen students' underutilization of campus mental health services and the extent to which staff and clinicians understand this demographics' unique needs, experiences, and symptomology, plenty of studies do however reveal large gaps in staff and clinicians' knowledge about how first-gen students compare to their continuous-gen peers, with regard to how they present at intake, if they benefit from traditional therapy, and how they present following treatment.[1] Without this key understanding—and without the commitment to designing services that directly and accurately address their mental health-related needs—institutions may inadvertently dissuade first-gen students from accessing services, due to the assumption that such services will not benefit them.

**How Institutions Can Help**

Despite gaps in this demographic's utilization of campus services, studies do suggest that institutional support can greatly improve first-gen students' attitudes regarding help-seeking—more so than informal or emotional support.[1] In the latest [Student Voice survey](#) from *Inside Higher Ed* and College Pulse, over 1,000 first-gen students weighed in on their collegiate experience and how they believed their institutions could better support them on campus. According to the survey, the top three things that first-gen students desire from their institutions are:

1.  First-gen-specific financial aid assistance (31 percent).

2.  First-gen orientation programs (20 percent).

3.  A resource center specifically for first-gen students (19 percent).

Additionally, students also expressed the desire for events for first-gen students to meet each other, as well as first-gen faculty and staff, the use of mobile apps to connect students, and mentorship programs. However, nearly a quarter of students claimed that their institutions did not have any of the supports noted in the survey.

In order to improve and expand on current services, this survey addresses the need for institutions to ramp up support for three key aspects of first-gen students' life on campus: namely, their financial, social, and academic wellbeing.

*Improving Financial Wellbeing*

Researchers suggest that higher education financing and students' financial wellness are particularly important for institutions to pay attention to when it comes to improving students' overall mental health and wellbeing given the high-stakes nature of financial decision-making. Especially for first-generation students, who lack experience with and understanding of the financial aid system and the costs of higher education and may be particularly prey to scammers, managing finances can be a significant source of stress, making stronger financial literacy a principal need among this population.

Some key ways that institutions can improve their financial support offerings for first-gen students include:

*   **Shifting to adjustable financial coaching or counseling models.** Data continuously shows that one-size-fits-all approaches to financial education result in limited success in improving financial literacy, management, and wellness among students. Rather than providing standardized education, evidence supports the use of financial coaching to improve first-gen students' financial wellbeing, given its dual ability to foster relationships and provide actionable, tailored information

needed to navigate higher ed financial systems—both key needs among this student group.[3]

One area of higher education financing that first-gen students particularly struggle with is understanding student loans.   In one [study](#) conducted among first-gen students at UNC-Chapel Hill, participants often reported difficulties with determining loan amounts, understanding loan terms and interest rates, and conceptualizing the repayment process. By working with students collaboratively to help them navigate the loan application, disbursement, and repayment processes—including helping them to understand key terms such as subsidized and unsubsidized, estimated family contribution (EFC), deferment, forbearance, income-based repayment (IBR), and income-contingent repayment (ICR)—institutions can considerably reduce some of their financial stress, allowing them to regain some sense of control, sense of confidence in their finances, and sense of freedom to participate in more enjoyable activities and social events on campus.

- **Hosting informational workshops.** Given that some first-gen students may not be able to access more individualized, long-term financial assistance due to their busy work schedules, hosting informational workshops about different aspects of the financial aid can also be an effective way of helping to answer some of the questions that first-gen students have about the higher education financing process.

Potential topics that institutions could prioritize include going over costs specific to their institution, where students can find and apply for various scholarships and grants, and how to be a smart borrower, including going over the different types of loans and repayment plans.

Institutions can also consider inviting first-gen alumni, advocates, or speakers to visit campus and give speeches or presentations on various topics related to student financing. For example, the [First to Fly](#) student-led organization at Monmouth University recently hosted its Learning to Fly Series, which offers personal development workshops and talks from guest speakers specifically catered to first-gen students, as well as anyone interested in learning more about the first-gen student experience.

- **Providing scholarship opportunities, cutting costs, and offering free resources.** Another method of providing robust financial support to first-gen students is by offering first-gen-specific scholarships and work-study opportunities. For instance, each year, the [Grissom Scholars Program](#) at Centre College in Kentucky selects 10 first-generation students from the incoming first-year class to receive a four-year, full-tuition scholarship with an estimated value of more than $150,000, as well as an additional $5,000 in enrichment funds in order to pursue

"special opportunities" such as study abroad, independent research, and academic internships. At Spelman College in Atlanta, GA, junior first-gen students have the opportunity to receive a $10,000 scholarship for serving as a peer mentor for first-gen freshmen as part of the [Ford First Gen @ Spelman College](#) program launched in collaboration with the Ford Motor Company Fund.

Institutions can also help students to save by lowering the costs of materials and establishing funds or banks for first-gen students to access, such as food pantries, [career clothing banks for interviews](#), credit accounts for the campus bookstore, free toiletries, and second-hand or low-cost textbooks as well as free digital copies of materials.

*Fostering Social Wellness*

Evidence suggests that when institutions work to increase first-gen students' access to social capital in the form of interpersonal and professional relationships, students begin to exhibit improved attitudes toward accessing support and demonstrate positive help-seeking behaviors, form closer bonds with their peers and professors, and perform better academically.

Currently, however, many first-gen students don't attain meaningful connections with others on campus. Findings from brightspot's [Student Experience Snapshot](#) reveal that first-gen students rate their experience on campus less positively than their continuing-gen peers when it comes to "belonging to a group I identity with," and "having a place that feels my own."

In order to improve students' social wellbeing on campus, institutions can:

- **Establish peer support or "affinity" groups on campus.** Across institutions, the use of peer support groups and student-led clubs and organizations have been received positively by first-gen students and have become a commonly requested method of support, allowing students to gain new skills, learn more about various aspects of campus life, and foster a sense of connectedness on campus. Strong peer support is particularly important for first-gen students, who rely on their peers perhaps more so than other student groups due to their lack of social capital, guidance, and professional support.

Common peer support systems accessed by first-gen students include study, therapy, and homework groups, student-led organizations or associations, and living-learning communities; the latter example in particular being most effective for first-gen students, who most often arrive to campus feeling like outsiders, and benefit the most from connecting with people they share a commonality with.[4] The [Flying First](#) program at Rowan University, for example, offers a living-learning community for first-year, first-gen students,

creating opportunities for students to form bonds not only with their peers but other professional staff members within the program. At East Carolina University, first-gen students established a club on campus called I'm the First, to offer peer support to first-gen students struggling to transition into higher education by hosting monthly meetings, informational workshops, and various social events on campus.

- **Implement a peer mentorship program.** One of the most effective ways of improving not just first-gen students' social wellness, but also their overall wellbeing, is by pairing students with peer mentors, as evidence suggests that peer mentorship not only increases college retention rates, but provides much needed social and emotional support as well—especially when students are matched with first-gen mentors. This is in line with the theory of social learning, which posits that individuals' self-efficacy can be strengthened by learning vicariously through peers.

For instance, after one-first gen participant from a 2018 UA study found himself in danger of not being able to complete his first year of school due to financial issues, he decided to confide in his peer mentor, whereupon he learned that she had faced the same problem her freshman year and knew how to get out of it. After confiding in his mentor, the mentee reported that his sense of self-efficacy was restored as he was able to follow in his mentor's footsteps.

- **Host various events both on- and off-campus for first-gen students to participate in.** As findings from the latest Student Voice survey reveal, first-gen students would strongly like for their institutions to host events on campus that allow them to meet and connect each other. Such events would be particularly beneficial to host toward the start of the academic year, in order to support students who are making the transition to higher education for the first time, or for others who may be struggling to readjust or adjust to new responsibilities.

One week in particular that institutions should pay attention to is the second week of November, as November 8th has been designated as the annual date as the First-Generation College Celebration as founded by the Council for Opportunity in Education (COE) and the Center for First Generation Student Success. On this date, institutions are encouraged to #CelebrateFirstGen, honoring the success of their first-gen students, faculty, staff, and alumni, "in any and every way possible." Some ideas that the two organizations recommend include: (1) coordinating a positive language campaign to combat the use of discriminatory language toward first-gen students; (2) hosting a breakfast; and (3) hosting a first-gen alumni networking event.

The Center for First-Generation Student Success also suggests that institutions can #AdvocateFirstGen by promoting civic engagement opportunities for first-gen students to get involved in both on- and off-campus, as research suggests that involvement in such activities can boost first-gen students' sense of connectedness with their peers and larger communities.[5]

*Promoting Academic Success*

Another key way to improve students' wellbeing on campus is by ensuring their success in the classroom. There are two resources in particular that first-gen students express a keen desire for; namely, faculty support and accessible curricula. Currently, findings from Student Voice show that about a quarter of students never reveal their first-gen status to their classmates and professors, while nearly half admit to only doing so when needed—indicative of students' uncertainty or doubts that they will be accepted and affirmed in the classroom, which can have a detrimental impact on their performance.

In order to improve students' confidence and comfort within the classroom environment, institutions can seek to:

- **Help faculty help their students.** The most effective way to improve students' access to faculty support is by properly training faculty and staff on how to address, instruct, and assist first-gen students. This includes educating staff about the unique needs, experiences, challenges, and social backgrounds common to first-gen students, and going over recommendations for practice; the most common being to revise syllabi. As Student Voice's blueprint for supporting first-gen students suggests, while some faculty may prefer a less-is-more approach when creating their syllabi, first-gen students would benefit more from more expounded and perhaps even over-explained rules and expectations. This includes covering anticipated questions within the syllabus, omitting technical and abstract jargon, and writing in a way that's more concrete and student-friendly.

For ideas on how to train and mobilize faculty, campus leaders can turn to institutions like Kent State University, who recently invited faculty to attend a virtual workshop in which they would learn how to craft a syllabus that promotes first-generation student success (aptly hosted during First Generation Celebration Week). At California State University, Fullerton—another institution to follow—faculty were encouraged to complete a 90-minute Equitable Pedagogy Module offering specific teaching techniques on how to enable the growth and development of all students, which more than half of them did.

**More Ways to Help**

- **Equalizing access to support.** Given first-gen students' typical part-time student, full-time employment status, standard office hours and in-person appointments, activities, and services may not always be the most accessible for this demographic. This has led to many institutions taking advantage of emerging telehealth treatment options in order to support first-gen students within virtual spaces. For example, the [MGH Youth Scholars](#) hosted a virtual Identity and Student Wellbeing workshop series in order to provide culturally-informed, 1:1 academic, social, and emotional support to first-gen students.

Another common way to equalize support is through hosting pre-orientation programs designed specifically for underserved students—namely, first-generation, low-income, and minority students. In [one study](#) conducted by the University Michigan-Ann Arbor, the authors noted that while less than a quarter of participants had attended pre-orientation programs, virtually all of them had emphasized the benefit they had on their understanding, knowledge, and comfort with campus resources. Given that first-gen students typically arrive to campus less prepared than their continuing-gen peers, and may have less time to spare to acclimate themselves with student life due to work or family demands, investing in pre-orientation programs may be a good way to level the playing field between incoming first-gen and continuing-gen students.

- **Informalizing advising support.** Within their study, researchers from the University of Michigan also noted that first-gen participants identified three main qualities and behaviors that they believe makes an advisor or advising office trustworthy. The three qualities identified were:

1. **Knowledgeable.** Being able to provide accurate and nuanced information about various institutional systems, policies, and services.

2. **Holistic.** Demonstrating a willingness to support students throughout their entire time on campus in any way.

3. **Relational.** Exhibiting care and compassion for students, and a commitment to building informal bonds with students.

The three behaviors identified were:

4. **Informing.** Willing to help students solve any type of problem they might face.

5. **Advocating.** Willing to help students solve problems by using their own social capital for support.

6. **Inviting.** Proactively communicating with students and demonstrating a continuous interest in their wellbeing and success.

Ultimately, first-gen students want advisors to view them as whole, complex people with potential, rather than mere problems to be solved. They want to form close, lasting relationships with their advisors—which is especially important to them as these are often the first connections they make as they begin to grow their professional networks while on campus.

- **Prioritizing career advancement**. Since first-gen students often come to campus without having any sort of professional network established, it is important that institutions also ensure that students are prepared to face what comes after graduation: the working world. First-gen students are considerably less prepared compared to their continuing-gen when it comes to career basics including networking, building resumes and portfolios, finding and securing jobs, and navigating workplace culture.

That said, institutions should consider hosting first-gen-specific workshops and webinars for students to access in order to learn more about:

- Building and managing online profiles on LinkedIn, Handshake, and other platforms.

- Maintaining a "professional" online presence—and what that means.

- How to cold network and set up informational interviews.

- How to locate internship opportunities and job openings online.

- How to secure financial assistance for unpaid internships.

- How to write about academic, work, and volunteer experiences for resumes and cover letters.

- How to negotiate salaries, calculate cost-of-living estimates, and understand their student loan repayment plan.

- **Compiling further resources.** Given the vast scale of support that first-gen students need both on- and off-campus, it is understandable that institutions may not be able to provide students with all of the support that they require. That said, institutions can still, however, direct students to additional services that they can access for further assistance. Some helpful resources that institutions can make note of within communications with first-gen students include:

1. NACE Journal; Braven; COOP; CareerLaunch; and CareerSpring: Services dedicated to helping students secure career advancement opportunities by helping with networking, resume and cover letter writing, preparing for job interviews, dressing for success, understanding unspoken workplace rules and norms, and more.

2.  [College Advising Corps](#); [Center for First Generation Student Success](#); [I'm First](#); and [Rise First](#): Services dedicated to helping students navigate the admissions, financial aid, and enrollment processes, and beyond.

3.  [The First Generation Civil Rights Fellowship Program](#): A paid summer program for first-gen students pursuing careers in social justice.

4.  [Finding Your "First"](#); [What I Have Learned as a First-Generation College Student](#): TEDx Talks presented by first-gen students, for first-gen students, in which they talk about their own experiences on campus.

5.  [First-Generation College Student Tips](#); [First-Generation College Students, You Got This!](#); and [What It's Like to Be a First-Generation College Student](#); YouTube videos created by former first-gen students hoping to offer advice to current or incoming students on how to navigate the higher education landscape.

6.  [A Guide to Finding Financial Aid for First-Generation College Students](#); [529 Plans for College Savings](#): Guides to locating and securing financial assistance in the form of loans, grants, and scholarships.