Dual Credit Financing: Friend or Foe?

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Abstract: *This study sought to uncover insight into dual enrollment funding policies and procedures for institutions and their school district partners. Through a social constructivist lens, this phenomenological research study investigated the experiences of first-year, full-time students that had participated in a regional comprehensive university in the west, as seven students participated in semi-structured interviews. Qualitative results yielded implications for practice to improve orientation, staff training, transparency in funding processes, better advising, and funding improvements for school district agreements. The analysis also yields avenues for future research to further delve into dual credit funding policies and ameliorate the limitations in the current study.*

Key Words: dual enrollment, concurrent enrollment, funding, financing, phenomenology

Since its inception in Minnesota in 1985, decades of research on dual enrollment (DE) programming signifies the importance of these programs on the development of high school students across the country (Martinez & Bray, 2002). The literature demonstrates the different components of DE programs, the benefits of those programs, the role they play in college readiness, and the importance of finding adequate and equitable funding models for students and school districts (An. 2013a; Allen, Robbins, Casillas, & Oh, 2008; Hoffman, 2012; Eimers & Mullen, 2003; Foster, 2010; Klopfenstein & Lively, 2012). Despite the breadth of research on the various benefits and facets of dual credit programming, there exists a need to further explore the funding mechanisms of these programs, as funding is one of the most important components (Hunt, 2007; Lichtenberger, Witt, Blankenberger, & Franklin, 2014). Because of the importance of cost-savings considerations for families, this study sought to understand those experiences, as families, school districts, and universities help students become college-ready (Barnett & Stamm, 2010). Funding models are an important yet less investigated component of DE programming.

Often, different school districts seek an articulation agreement to help either subsidize or completely pay for students to take DE classes at a community college or university (Hunt & Carroll, 2006). As each school district maintains its own articulation agreement, there exists different funding models for dual credit coursework, an inconsistency among school districts nation-wide that encourages the need for investigation into various funding models and student experiences (Howley, Howley, Howley & Duncan, 2013; Hunt & Carol, 2006; Pretlow & Patteson, 2015; Struhl, 2013). Further research programs across the country to ensure students are college-ready, particularly in terms of financing those credits, which is important for all stakeholders:

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students, parents, school district employees, university administrators, and advisors. As a result, the following research questions guided this study:

1. How do students who take DE courses perceive their experiences in funding that education?
2. Based on this research, what are some recommendations for administrators with DE programs to ensure student success?

LITERATURE REVIEW

The following literature review serves to define DE, outline the characteristics and benefits of DE programs, and trace the complexities of DE funding policies. This discussion helps to demonstrate why this study helps to bolster the literature, providing insight as to how school districts and universities can approach their DE funding policies in the future.

WHAT IS DUAL ENROLLMENT?

The DE landscape affords students the chance to take college classes while in high school (Barnett & Stamm, 2010; Bragg, Kim, & Barnett, 2006; Hoffman, 2012; Kleiner & Lewis, 2005). Dual credit coursework ensures that students are taking a class that counts for college credit by a community college or university and are earning credit both at the college and at their high school, and those classes can be offered either at the high school or the college to foster access to college credits for students (Barnett & Stamm, 2010; Bragg, Kim, & Barnett, 2006; Lichtenberger et al., 2014). This type of programming is an important notion for access to postsecondary education for students, which yields many benefits and disadvantages.

ADVANTAGES OF DUAL ENROLLMENT PROGRAMMING

Research has found a plethora of benefits for students taking DE courses. Not only do these programs tend to attract motivated students (Burns & Lewis, 2000), DE programs tend to bolster motivation further into a student's educational career, even when controlling for pre-college motivation (An, 2015). DE can also help students think about education in new ways, making it more interesting and relevant, thus preparing students for their career (Barnett & Stamm, 2010) with a newfound sense of independence (Burns & Lewis, 2000). Often, DE courses are rigorous and help to advance students' skills (An, 2013b; Barnett & Stamm, 2010; Jones, 2014). Research also shows high success rates for dual credit earners, as 96.2% of students passed those classes (Dodge, 2012), earned better grades in math after high school graduation than expected (Hébert, 2001), and improved their academic performance in both high school and college, while reducing the achievement gap (Latino et al., 2018). College readiness is another advantage, which is becoming more prominent in the national discussion for high schoolers (Kim & Bragg, 2008). Not only does DE coursework make students more prepared for rigorous coursework (Jones, 2014), they are also more likely to go to college than their non-dual enrollment counterparts (Cowan & Goldhaber, 2014; Kim & Bragg, 2008; Klopfenstein & Lively, 2012; Speroni, 2011). Students are more likely to persist in college (An, 2013b), leading to higher levels of retention (Kleiner & Lewis, 2005). Students in DE programs also have higher GPAs than many of their non-dual credit earning counterparts (Allen et. al, 2008; Eimers & Mullen, 2003; Foster, 2010), with faster graduation timelines (Hughes, Rodriguez, Edwards, & Belfield, 2012), as they are more likely to earn their degree (An, 2013a; Cowan & Goldhaber, 2014). Despite the benefits of DE programming for students, there are also disadvantages.

Disadvantages of DE Programming

Enrollment choices can affect whether students are prepared for their desired academic program, which could result in students taking classes that do not fit prerequisites for their program or taking classes that will not transfer, which is a difficult financial reality for many students (Pretlow & Patteson, 2015). Some transfer polices will also go a step further, discriminating against accepting transfer dual credit courses based on whether they were conducted at the high school or the college (Hébert, 2001).

Financing Dual Credit

The financing polices surrounding dual credit vary widely. Types of funding or subsidies can vary from state to state, between high school districts, and even among postsecondary institutions (Barnett & Stamm, 2010). Cost models vary despite lawmakers' attempts to standardize DE (Hunt, 2017), making cost models a major drawback to the system (Burns & Lewis, 2000). Some researchers argue that DE should be meaningful, foster access (Karp, 2013), and serve under-represented groups (Howley, Howley, Howley, & Duncan, 2013; Klopfenstein & Lively, 2012). Because costs vary so widely, it is important for students to understand how funding models work. Deciding to invest in the program is an important topic of conversation for both students and their families (Barnett & Stamm, 2010; Dodge, 2012; Kleiner & Lewis, 2005), as saving money is a key reason to participate (Allen et al., 2018). Financing concerns are widespread (Hoffman & Robbins, 2005), and statewide financing is an important conversation to investigate.

State Dual Enrollment Policies

A comprehensive review of state polices and regulations for dual enrollment helps to understand the complexities of DE programs. Clear state leadership is crucial for quality and consistency (Karp, 2013), which is often a prerequisite to effective cooperation between stakeholders (Pretlow & Patteson, 2015). States often use articulation agreements and memorandums of understanding to encourage partnerships between colleges and school districts (Hunt & Carol, 2006) to align with other state initiatives and policies (Karp, 2013; Karp, Bailey, Hughes, & Fermin, 2005). Because some programming is mandated, it is important to study state-level dual enrollment programs to investigate the problem of practice, as put forth in this study. Ultimately, this study demonstrates how policy research can inform important stakeholders at the research site, as well as the school districts with which the campus partners to better its DE program.

Theoretical Framework

A theoretical framework serves as a guide to understand the context in which a methodology develops, and in the analysis that follows, I employed social constructivism to uncover how DE students make meaning of their experiences in financing their coursework. Social constructivism orients the user to the production of recreated understandings of the world, which can lead to more valid inquiry (Creswell & Poth, 2018; Denzin & Lincoln, 2017). Both participants and I made meaning together, though conducted separately, unveiling the phenomenon as the study progressed (Guba & Lincoln, 1994). The discussions with participants allowed me to fully comprehend how their experiences, reasons for participating, and general feelings about the program shaped their own interpretation of their participation in DE coursework (Creswell & Poth, 2018). As a theory, social constructivism serves as a more interpretive, subjective approach to the methods utilized in the study.

Methods

This study sought to unveil the experiences of students in a DE program at a regional comprehensive university. To understand how I accomplished that goal, this section outlines the methodology, research site, and participants in the study for the analysis that follows.

Phenomenology

I conducted this study through a phenomenological lens, which allowed me to understand the lived experiences of several individuals to comprehend a common phenomenon or concept among them (Creswell & Poth, 2018). Phenomenology is also informed by social constructivism to understand how participants interpret their own experiences. Moustakas (1994) argues setting aside one's experiences and biases is crucial to investigate the phenomenon, as well as notions of intentionality, as researchers must be self-aware to make meaning. As prior research has also used phenomenology to evaluate DE programs (Thoma, 2013), a phenomenological lens also seemed appropriate to investigate the research questions posed in this study. Although I bracketed out my own biases and relationship to the study as the research transpired (Moustakas, 1994), social constructivism still served as a useful theoretical framework for effective, phenomenological, qualitative research to help explain the phenomena that arose in this study (Scotland, 2012).

Research Setting

The research setting was a regional comprehensive university in the West with a DE program, offering classes at both local and regional high schools and on the university's campus. In seeking to understand the students' feelings toward financing of dual credit coursework, utilizing a singular location increased the depth of access of relatable experiences, which is useful for phenomenological research (Creswell & Poth, 2018; Moustakas, 1994).

Participants: Semi-Structured Interviews

I used purposeful sampling to obtain participants at the regional comprehensive university, which fit the research design of this study (Creswell & Poth, 2018; Hatch, 2002; Jones, Torres, & Armino, 2006) once I obtained IRB approval. A call for participants was sent to the first year advising office and the advisor for the university's high school programs to seek students that took part in the DE program at the research setting. It was my goal to have a sample of students that had taken courses both on the university campus and at the high school so students had both perspectives. Participants were full-time, first-year students attending the university who had participated in the DE program. All participants took part in semi-structured interviews during the spring and summer 2019 semesters (Fontana & Frey, 2000). Seven participants were willing to participate in this study, which was enough for data saturation (Duke, 1984). Three different high schools, two different high school districts, and one charter school were represented among the interviewees. All but one student had participated in DE courses hosted at their high school, three students participated in concurrent enrollment courses hosted at the university, and three other students had taken concurrent enrollment courses at a different institution. Four students identified as female, three as male, and two students were first generation college students. All participants received pseudonyms after interviews were transcribed. Participants are listed in Table 1.

Table 1
Interview Participants

Participant	Gender	First Generation	School District
Andy	Male	Yes	A
Ashley	Female	Yes	A
Helen	Female	No	B
Jonah	Male	No	A
Lacey	Female	No	B
Paul	Male	No	A
Penelope	Female	No	A

I created an interview protocol that included questions about the students' experiences in the program as a whole, their experiences paying for their DE courses, and questions about differences in classes hosted at the high school versus those hosted at the university. Questions were guided by current DE literature as well to ensure participants could give rich, thick description of their experiences. Most interviews were conducted face to face while one was conducted over the phone. Interviews were recorded with participant consent before being transcribed and anonymized for the data analysis process.

Data Analysis

Qualitative Data Analysis

Because this study used a phenomenological framework to collect and analyze the experiences of students in DE programs at this regional comprehensive university, it was important to provide a clear analysis strategy that follows the tenets of phenomenology. Coding in phenomenology is a systematic process that begins with horizonalizing the data (Moustakas, 1994), which requires that I looked at all statements from every perspective and assumed all have equal value. To that end, I first read though all data before beginning a first cycle of coding (Strauss, 1987), which started as codes that were then clustered into categories or themes (Moustakas, 1994). Initially I used inductive coding to allow the data to start speaking for itself. This cycle yielded descriptive coding, labeling data in summaries of single words or phrases, and In Vivo Coding in the second cycle, to extrapolate unique phrases or words explicitly noted by the participants (Miles, Huberman, & Saldaña, 2020), which then led to textural and structural descriptions of the data. In phenomenology, data should be treated equally in its possible importance, so I remained open throughout the process to new codes, ideas, and themes. Lastly, those structural descriptions were transformed into meanings and essences ready for presentation (Moustakas, 1994). Memoing through each step of the process can help address and preempt trustworthiness concerns that may arise (Creswell & Poth, 2018; Strauss, 1987), so I continued to memo throughout each step of the coding process.

The data analysis strategy I employed exemplifies the theoretical framework and methodology at the core of this study. By following the method outlined by Moustakas (1994), I worked to mitigate my biases, judgement, and preconceived notions to truly uncover the phenomenon implicit in the data by bracketing my experiences, reexamining the data with my biases in mind throughout the process. As with any type of data analysis strategy, it was also important to consider notions of my positionality, as I currently work with a DE program in my profession, have recently conducted DE research, and am a higher education professional who aims to foster access in education. Throughout my career and own experiences, I have had a rather positive view of DE programming; I knew I had to work to put aside these perceptions to analyze the data effectively, so it did not interfere with the development of the themes. This meant I had to work to bracket out my experience and perceived bias in order to effectively analyze the data through a social constructivist lens (Creswell & Poth, 2018). Trustworthiness and associated risks were mitigated through transparency at each step of the research process and peer debriefing (Creswell & Poth, 2018), which ameliorated risks in the analysis process.

FINDINGS

Data analysis yielded fascinating insights that will enlighten important stakeholders about difficulties and shortcomings in students' college preparedness. Ultimately, three themes concerning DE financing emerged: financial literacy and students' positive experiences, the trials and tribulations associated with a lack of knowledge about DE program financing, and students' perspectives of the connection of DE financing and college readiness.

DE FINANCIAL LITERACY: STUDENTS' POSITIVE EXPERIENCES AND KNOWLEDGE

All students discussed how their experience in all formats of DE prepared them for college, whether it was with the workload or being able to better navigate the campus. As Penelope noted, "it prepared me for like what to expect and the amount of workload, how to study, how to prep, what type of peers to expect." Ashley pointed out that the program, "really gives independence to people to go 'here you go, do it on your own. Explore these ideas and go out in the world and just get knowledge.'" For Ashley, it has allowed her to explore her opinions and witness both herself and others mature "a lot faster" as a result of being in a college environment.

Throughout the interviews, students talked about their varying experiences in paying for dual credit. According to Penelope, a student who participated in DE courses hosted a both her high school and the university, "the prices weren't bad; it was a bit more affordable." Fees and credit hours did vary between school districts, as some would pay and others would not, based on each district's agreement with the university. In responding to research question one, there are interesting variations in their experiences. Those variations demonstrate the financing of other components of the dual credit experience: students' financial incentives to do well and paying for various college-related expenses.

What students often did know is that their participation had financial consequences. Andy, a student that participated in courses hosted both at the high school and the university, noted, "I think if you did fail those classes, they would make you pay for it. But I didn't ever fail classes. So, there's a financial incentive to do well." Although he was somewhat unsure, this notion was confirmed by other students like Helen who said, "I knew that if I got a bad grade, then I'd have to pay back the district. So, it definitely influenced my grades. So, there's a consequence there." None of the interviewees mentioned having to experience this consequence. Students who tend to participate in dual credit classes are typically high achieving, so it seems typical that these students would have passed all their classes and not faced the consequences of paying back the school district.

Students also knew that they were responsible either for fees or fees and some tuition. Penelope noted, "what I liked about it is that since the school paid for it… you won't pay as much; you wouldn't pay the whole tuition. You would just pay the mandatory fees." Student fees were often the only bill that students encountered, and because of the arrangements between the school districts and the university, students discussed the different components of their involvement with the university for which they had to pay.

Parents, Participation, and Payments

For the participants in this study, parental support was an important component in their participation in the program, especially when paying for those credits. Many parents found it beneficial for their students to get ahead, particularly for cost-savings later. Helen mentioned, "Well, they all said that it was a really good idea that it's like really awesome. Any credits that I can get for college." Some parents were incredibly supportive, wanting their students to have any benefit that was possible as their students continued on in their college journey. For Ashley's father:

> He just really knew that school is a really great aspect to, to grow. And to have those opportunities. Like I, he didn't really go to school himself too much. He, I think he dropped out in like Middle School, like really, really early. So, but he just knows, like, they really knew that it was really important.

With her parents not having had college experience themselves, her first-generation status makes the concept of getting ahead and having a financial investment a little more worthwhile for the advantages that the program brings. Paul's parents were also pleased about the idea of him earning credits while in high school, but they were convinced due to the financial incentive. He recounted, "of course, they love that. So just kind of tell them that we had to pay a little bit extra in order to save money later. And they just supported me, and I was pretty happy about that." The financial incentive to save costs was quite useful for students to help convince their parents that the program was worthwhile. Paul also mentioned that the cost of college and taking advantage of such a program was something that caught the eye of his parents, leading him to take part in the program for two full years. Almost all the students discussed the benefits they garnered from their participation and their positive experiences with DE programming, but often, those conversations stopped short of discussing finances.

Trials and Tribulations of DE Financing for Students

Throughout the interviews, students had a lack of an experience paying for their tuition bill. So, although college readiness programs are meant to help students with the transition to college, there was a disconnect between the skills learned in their DE classes and being completely prepared for matriculation. When discussing their own experience with college readiness, none of the students mentioned paying for college as a component of their readiness, which lends credence to the argument that they were not as prepared as was possible.

Inherent in all seven interviews was a lack of understanding regarding their school's arrangement with the university to subsidize the cost of their DE tuition. Many of the students mentioned not having a bill for tuition, only for their fees and textbooks, but when asked about how their tuition was paid, they had no idea about how the costs were covered. Paul said he paid for, "only fees," but did not know why. Lacey only knew that the school was "covering the tuition." So, when paying for her bill or other books, she was aware that they "wouldn't pay for books." Andy mentioned, "I assumed it's some sort of like grant or something." So not only did students not know how it worked, there was misinformation, like believing a grant paid for the classes, rather than understanding their school's payment arrangement with the university.

Some students noted they wanted to know how the process worked, Jonah declared that "I would have [asked] but the way that they had explained it is that they had it all taken care of." Ashley also inquired about how the process worked, but the district gave few specifics. Other students, like Penelope, noted, "I was told it was mostly like the districts give a small amount of finding to a limited amount of students who were able to, you know, go to the class at the university." It just happened; students were unclear how it worked, which can be a problem when students are attempting to understand the complexities associated with being a full-time college student, particularly in the realm of financing.

Textbook Tribulations and Parking Passes

Whether a student is in high school or is a full-time student enrolled on campus, there are always various costs in addition to tuition and fees. One of the school districts gave students a textbook stipend, which was often not enough. When school districts were unable to help, students were unsure how to pay for the textbooks themselves. Lacey mentioned, "so we had a financial issue at home because we only have one working parent. And my mom doesn't have, her job isn't so great. And she only gets paid like a little above minimum wage." When putting her family's struggle in context of purchasing her textbooks, Lacey continued, noting:

> well, a lot of the classes did require a book. But it's like, the books were so expensive. I only bought one book out of five of my classes, which probably isn't so great. Because it really did hold me back from learning the… material.

When she was unable to purchase all her books, Lacey mentioned it hampered her ability to learn and be effective in her coursework. Textbooks were just one component of the financial burden associated with taking college classes.

Students also found it difficult to acquire a parking pass. Although only concurrent enrollment students would need a parking pass, all of them mentioned it was hard to acquire it. Jonah revealed that his parking pass debacle was the first major issue that he had when taking part in the concurrent enrollment program. He recounted, "it took us like two weeks to get a parking pass because nobody knew how to deal with us, because no one knew how the process worked for us." As a high school student, Jonah found that most of campus did not know how to work with students that were part of the concurrent enrollment program, as parking passes were also supposed to be paid for as part of their fees.

Advisory Inadequacies: Witnessing Mis-advisement

Another issue reported by two students was an experience of being misadvised. Scheduling classes for dual credit students can be complicated; advisors need to balance students' schedules both at the high school and the college, while ensuring courses taken will count towards graduation. For Paul, his journey taking general education courses demonstrates being misadvised. He noted:

> I took two history [classes], but I only needed one here as a general [education class] … I didn't think about it – what general education [classes] I need that way I could have taken those in high school instead of taking those two because only one of them counts.

In his comments, he said he could have "looked it up," but as a young student, he should have been better advised. This meant that he wasted tuition dollars to pay for a class he did not need. Although it is good to have a sense of accountability regarding one's educational experience, it is also the responsibility of the student's advisor. This experience is indicative of a problem that many students face; they are taking classes they will not need once they matriculate as full-time students, under the guise of taking those classes to get ahead.

Student Perspectives of Tuition Rates and College Readiness

When asked whether students would pay for the classes while in high school if those classes were the full sticker price per credit hour, there were varying results, which also demonstrates a lack of college readiness. Some students mentioned they would have taken fewer classes, like Andy who said, “I don’t think so, or at least not as much,” regarding the number of classes in which he would have enrolled. Jonah discussed a difference in self-pay as compared to his district subsidizing his bill. “I mean, I would suppose so as long as it was still the high school paying for them. I mean, if it was out of my pocket, I probably wouldn't have taken as many courses as I did.” Eventually, students will have to pay full price for college, as the interviewees were doing at the time of the interviews, so it was intriguing to hear that students would not still try to get ahead and pay full price, despite their adamant desire to do so throughout their high school careers. One of the most interesting answers came from Ashley who said “yes, because college is so expensive.” In this scenario, the cost of the credits would be the same price as a high school or college student. This response is evidence of a lack of financial college readiness for these students since some clearly did not grasp the true meaning and the financial implications of paying for college. The students seem unable to understand the full implications of the financial impact of paying for college. If it was going to be full price throughout their college experience regardless, then the nuances in the differences between paying in high school versus while in college should not exist.

Ultimately, college readiness should encompass all components of the college experience. As is evident, students lacked understanding about how the process worked to pay for their credit hours they took as part of the DE programs. When discussing the possible full price for their DE tuition, students’ responses demonstrated a lack of college readiness, which is representative of a failure on the part of both the school district and the university.

These examples demonstrate that a student’s experiences in paying for dual credit coursework is a multifaceted, complicated endeavor for many. When paying their bills, students knew that fees needed to be paid, which gave them some experience in college billing, but when it came to other components like parking passes or textbooks, students found much difficulty, realizing that the process was far more complicated and challenging than they had originally assumed.

Discussion

This investigation into dual credit funding models generated much insight into the ways funding policies impact student experiences. The reason a student chooses to participate in dual credit is an important question throughout the literature (Allen et al., 2018; Barnett & Stamm, 2010; Dodge, 2012), and consistent with such, several participants mentioned an incentive to take DE courses because of the financial benefit associated with that choice. Much of the research surrounding dual credit discuss positive student outcomes and the need for more insight into the funding policies and grades (Hoffman & Robbins, 2005), which this investigation furthers.

While these findings are consistent with the literature, students also revealed how their participation in DE programs helped them prepare for college by feeling more comfortable on campus and taking more rigorous coursework. Many found DE programming worth the investment to prepare for college. Several students discussed their knowledge of the process, explaining the repercussions for failing grades and the increased role their parents played as parents were often the source of course payments. On the other hand, students also lacked knowledge or had troubling experiences concerning the financing of their DE programming. They failed to understand state and municipal policies regarding the costs and pricing model for their dual credit courses. This lack of understanding could make first-time students less prepared for the financial implications of their new college tuition bills. In line with this lack of knowledge were the implications students experienced as a result. Some took unnecessary classes because of mis-advisement, which led to taking more classes than expected when enrolled as a first-time student. Others were uninformed about campus parking pass policies or textbook stipends, both of which became a financial strain for students and their families.

Phenomenology ensured the data informed the research questions, unveiling the experiences of students paying for their DE courses. Bracketing my positionality was both a hindrance, in that it was difficult to completely remove my bias, but also useful in that I was able to understand that lack of experience was also an experience, enabling me to uncover this notion of college readiness and paying for college. This phenomenon becomes apparent due to both the methodology and the theoretical framework through which this study was conducted, helping to make meaning of students' experiences.

Implications for Practice

Because students lacked knowledge about the DE funding process, universities and school districts alike need to strive for further transparency and explanation, which helps to answer research question two. Students should learn about the arrangement between districts and colleges, understand the consequences of failing classes, and grasp how to fix their bill if there is an issue. The process should be more apparent, so students will be better prepared when they matriculate full-time on a college campus and be more holistically ready for the college experience, particularly in the realm of financial literacy. Interestingly, students did not realize that they were not as prepared as they should be, so school districts and the university should be transparent about their processes so students can be better informed.

Other implications for practice concern university policies and practices. Orientation needs to thoroughly cover how students can access various resources, timelines for completing certain tasks like obtaining their parking permit, and ways to best orient themselves to be successful on the college campus, which must be accompanied by enhanced staff training to better serve this student population across multiple campus departments. The university can also focus on advising, so students have a more effective degree plan, ensuring they take courses that are likely to transfer and understand fully the financial investment they are making. This also helps students be deliberate in their course planning, avoiding taking classes they do not need, which also can be costly.

Limitations

One of the issues that came across in the scope of the research project was attempting to get in contact with the target population. The recruitment window began in April, which is when students are preparing for final exams. As soon as that period concluded, it was quite difficult to get participants, as most students fail to check their email in the summer. Recruiting earlier in the semester by visiting classrooms and holding information sessions could be better ways to recruit this population. Some researchers list six participants as a baseline for phenomenological research (Morse, 1994), which could allow for or to facilitate over-arching themes rather than more contextual, specific themes or ideas, for which 12 interviews or more may be necessary (Guest, Bunce, & Johnston, 2006). Further interview participants could yield more contextual or specific themes, which could potentially yield better data, which is both a limitation and a possible avenue for further research. More strategies for strengthening the analysis like independent coding with multiple researchers or member checking could have provided further trustworthiness for the data, so further iterations of this analysis should include more rigorous trustworthiness standards. Lastly, the participants self-selected to participate in the study, making it only representative of those who wanted to participate. It is possible other participants could have differing views from the findings in this report.

Directions for Future Research

There are several avenues for future research. First, case study methodology could be used to analyze other individuals' perceptions of funding policies, like from administrators at the high school or the college and parents. It also seems necessary to conduct further research with more stakeholders into whether little funding for more students or full funding for fewer students is most effective; ultimately, it is a goal of all stakeholders to find the best model for student outcomes in their DE programs with multiple stakeholders (Stone, 2002). Next, expanding this study longitudinally could uncover how perceptions of a student's participation in a DE program changes over time. Lastly, research should analyze data based on school districts and the relationship of their funding model to students' outcomes.

Conclusion

This study sought to develop insight into DE funding policies and practices for institutions that offer this programming to high school students. The methodological choices provided an in-depth investigation of dual credit funding policies at one regional comprehensive university in the West (Boswell, 2001). Analysis demonstrated that not only are students lacking support, many have not attained college readiness in the realm of financial literacy, which is important for institutions to consider as they continue to develop their DE policies and practices. Although limitations exist in any study, those presented here also serve as avenues for further inquiry, which could include new methodological choices that can foster further understanding of students' experiences in paying for DE. The investigation of DE will continue as more states adopt, refine, and reevaluate their own policies aimed at fostering college readiness for high school students. As seen here, perhaps not all policies yield all components of the readiness equation, which demonstrates the need for further examination to understand the best policies and practices to help students on their college journeys.

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