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# Scaling Rural Access: One Foundation's Partnership to Expand FAFSA Completion Across Mississippi

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**Keywords:** *College access, FAFSA, financial aid, financial aid counseling, rural, Mississippi, rural higher education, partnerships, foundations, scaling*

## Introduction

Education foundations often wrestle with where to invest for the most meaningful change while also serving as many students as possible. Since reaching students in areas with a concentrated population is generally more cost-effective, rural students are frequently excluded from scaling strategies for college-access programs. This article outlines the Get2College program, a model by the Woodward Hines Education Foundation, and its efforts in partnership with community colleges to provide financial aid counseling in rural Mississippi high schools with an emphasis in increasing the number of students who complete the Free Application for Federal Student Aid (FAFSA).

When nonprofits consider scaling an initiative, the focus is often on quantitative results. But Coburn (2003) argues that the dimensions of an effective scaling strategy extend beyond numbers, and include:

1. the depth of change, which requires evaluation and reflection to understand,
2. the sustainability of the results,
3. the “spread” from diffusing an innovation to larger numbers of users,
4. ownership by or commitment from others once the change becomes decentralized, and
5. evolution, or the willingness to redesign the approach in response to shifting circumstances.

## Key Points

- This article highlights Get2College, a program by the Woodward Hines Education Foundation that provide financial aid counseling to Mississippi high school students, and outlines a study that assessed efforts to scale the FAFSA completion initiative to increase the number of students statewide who complete the Free Application for Federal Student Aid (FAFSA).
- Get2College's approach to scaling involved a partnership with the state's rurally based community colleges and leveraged their established support networks to expand its outreach to the state's often underserved students and increase FAFSA completion rates among that population.
- In rural states like Mississippi, under-resourced groups are sometimes left behind when quantitative scaling strategies involve a more cost-effective focus on areas with a concentrated population. As foundations seek to support nonprofits with scaling their initiatives, they should consider models appropriate to each context. A key question to consider when choosing an approach should always be: Who might be excluded?

Get2College's initial scaling intent was to increase FAFSA completion numbers across the state. By choosing to scale through partnership, however, the program had to grapple with different dimensions of scaling, especially which student populations might be excluded if the chief focus was on overall completion numbers.

*A new Index of Deep Disadvantage, which goes beyond income-based measures of poverty to include disparities in health, social mobility, and other community factors, identifies the 100 most disadvantaged communities in the U.S. The top 10 of those communities are rural, and five of those 10 are in Mississippi.*

### Rural College Access and Attainment

Gaps in college attainment between rural students and their urban and suburban peers have existed for decades (Byun, Irvin, & Meece, 2012). Despite these disparities, much of the research, policy debates, and programs aimed at college access and success have not considered geography or have excluded rural areas (Prins & Kassab, 2017). Research suggests that colleges are more likely to target recruitment efforts to higher-income regions, thus often neglecting students who live in areas served by rural high schools, where the median income is lower (Bishaw & Posey, 2016; Han, Jaquette, & Salazar, 2019). Other barriers to college attendance for rural students include low-performing secondary schools and traditionally lower rates of college attendance in their communities (Miller, Morris, & Scott, 2016).

Technological barriers are particularly problematic for rural students: The digital divide separating rural and nonrural communities persists (Gallardo, 2016; Saleminck, Strijker, & Bosworth, 2017), and rural adults are less likely to have access to broadband internet and computer or tablet technology (Perrin, 2019). As the role of online information and programming

continues to expand, so do barriers to education for rural schools and households.

A substantial challenge for all high school students is obtaining accurate information on and effective assistance with the financial aid process. While there is relatively little research on rural students and financial aid paperwork, one study by Prins and Kassab (2017) found that rural students were underrepresented in FAFSA completion rates due in part to higher transportation costs and more limited access to postsecondary institutions. Addressing this information gap in college aid for rural students is of principal importance for many states that are primarily rural — including Mississippi.

### *Intersectional Inequities in Mississippi*

A new Index of Deep Disadvantage, which goes beyond income-based measures of poverty to include disparities in health, social mobility, and other community factors, identifies the 100 most disadvantaged communities in the U.S. (Shaefer, Edin, & Nelson, 2020). The top 10 of those communities are rural, and five of those 10 are in Mississippi. The state is one of only three where, as of 2015, more than 30% of the population lacked access to quality broadband internet (Gallardo, 2016). While 47% percent of public school students in the U.S. qualify for free or reduced-price lunch, in Mississippi that figure is 75% — the highest among the states. It also has the largest percentage — 49% — of public school students who identify as Black/African American (Robson, O’Neal Schiess, & Trinidad, 2019).

A recent report by the Rural School and Community Trust and the College Board (Showalter, Hartman, Johnson, & Klein, 2017) ranked Mississippi as a high-priority state for improving rural education, noting that:

- half of its schools are classified as rural;
- about 235,000 students attend those schools;
- nearly 25% of those students live below the poverty line; and

- education outcomes for rural students are the second lowest in the nation, with low high school graduation rates and few options for Advanced Placement (AP) or dual enrollment credits.

Yet, Mississippi education has some positive momentum. The state made significant gains in fourth-grade reading scores on the most recent National Assessment of Education Progress (NAEP) Report Card (2019); it was the only state in the country to do so and, as a result, closed its achievement gap against the national average. Moreover, since 2002 Mississippi realized a net gain of 22 and 35 points in the reading scores among African American students and students eligible for free and reduced-price meals, respectively. Participation and performance in AP studies has nearly doubled since 2013, and the AP pass rate reached an all-time high of 34% in 2019, with the greatest increase among African American and Hispanic students (Mississippi Department of Education, 2020). From 2014 to 2020, graduation rates in Mississippi increased for all sub-groups, and the state has seen improvement in higher education attainment as well: The latest data published by the Lumina Foundation (2020) cite a nearly 1.5% increase in degree attainment among Mississippi adults between 2016 and 2018.

#### *Woodward Hines Education Foundation*

The Woodward Hines Education Foundation (WHEF) was established in 1995 to help more Mississippians obtain the postsecondary degrees, certifications, or credentials that will allow them to improve their quality of life, strengthen their communities, and contribute to a vibrant and prosperous future. It provides grant funding to partner organizations that share its goal of making higher education more accessible to more Mississippians, and operates Get2College, a statewide college access program.

The foundation's funding comes primarily from its parent nonprofit, the Mississippi Higher

Education Assistance Corporation (MHEAC), which was formed in 1980. For 30 years, MHEAC operated a successful program to fund federally guaranteed student loans and provided loan-related benefits to Mississippi students and their parents. Due to changes in federal law in 2010, MHEAC has been unwinding its student loan program, and this has allowed it to contribute significant funding to WHEF. Nearly 40 percent of WHEF's overall budget is devoted to the Get2College program.<sup>1</sup>

#### *Get2College*

Get2College helps students in Mississippi plan and pay for college. The three Get2College centers are based in areas with the largest populations. In addition to offering free one-on-one college counseling for students and families, Get2College provides outreach to high schools and professional development for educators. In 2019, 4,225 students visited the centers; 74% of them self-identified as either low-income first-generation college students or students of color, and 29,410 students and parents were served in statewide outreach.

Get2College staff have long recognized the barriers posed by the complicated financial aid system and the lack of accessible information for Mississippi high school students. Since 2006, Get2College has organized and staffed FAFSA Days, events where students (and ideally parents) come to their high school for assistance in completing the FAFSA and state aid applications. The Get2College model was built on the knowledge gained through center-based counseling of students as Get2College staff became aware that many of them had no previous access to this type of detailed, personalized help.

The Get2College approach gradually took the form of 30-minute, one-on-one scheduled appointments that allow dedicated time for students to learn about financial aid terms and funding options, and to seek individualized information from a knowledgeable counselor.

<sup>1</sup> While WHEF has provided grant money to Mississippi community colleges in other forms, funding for this partnership was not direct funding to the colleges. In addition, funding for WHEF's Get2College Corps program allowed students to work directly in community college financial aid offices.

This statewide effort has resulted in high FAFSA completion rates for Mississippi high school graduates. In 2019, the state ranked third in the nation for completion by August 31 (DeBaun, 2019).

Maintaining these numbers is a heavy lift, considering the rural location of so many of the state's high schools and the fact that Mississippi has the highest percentage of FAFSA completers eligible for need-based Pell Grants (Federal Student Aid, n.d.). FAFSA Days are resource intensive, particularly in terms of staff time, and they vary in scope; larger events can last for as long as nine hours and they often take place simultaneously in different areas of the state. In the 2016–2017 school year, Get2College hosted 262 FAFSA Days — a staggering number given the program's staff size of 15. Other Get2College services, including presentations on college planning, have been downsized to meet FAFSA Day requirements.

### Scaling FAFSA Days

To sustain FAFSA completion rates and maintain Get2College's personalized, one-on-one approach, staff recognized the need to scale the program and created a partnership model built on working with the state's 15 community colleges. Mississippi's community college system grew out of agricultural high schools; a college is assigned to each county and the main campus is in a rural community. By offering an established support network connected to every high school in the state, these colleges were a natural partner for Get2College and its FAFSA Days initiative.

The partnership was phased in over three years, which proved an important factor in its success. In 2016–2017, the first year, five community colleges were onboarded; by 2020, all 15 were involved to some degree. In that first year, Get2College staff managed the time-intensive scheduling and co-staffing of FAFSA Days; by the partnership's third year, each community college managed the FAFSA Day event in its county's high schools.

Get2College's continued partnership with these community colleges features four forms of ongoing support:

1. **Training:** Annual FAFSA update trainings are held at each community college campus. Using a “train the trainer” approach, Get2College staff introduce the FAFSA Days model — a one-on-one appointment as an opportunity not only to complete the FAFSA and state aid applications, but also for conversations about school selection and fit, the application process, affordability options, and the next steps to enrollment.
2. **Toolkit:** Get2College designed the FAFSA Toolkit, a comprehensive packet of digital program materials, as a resource for partners to maintain the model of one-on-one appointments at the high school with students and parents. The toolkit also includes event-planning materials for the high schools, such as appointment scheduling sheets, FAQs about the FAFSA, student reminder cards, and promotional posters.
3. **Data sharing:** Get2College shares FAFSA completion data with community college partners at regular intervals. Even though this information is openly accessible, sharing data that are broken down by high school in each college's district facilitates a clearer understanding of successes and of which schools need additional help.
4. **Capacity building:** The Get2College Corps program was created to build capacity among community colleges for their sponsorship of FAFSA completion efforts. Funded directly by WHEF, the program partnered with the Phi Theta Kappa (PTK) Honor Society for community college students to offer annual internship scholarships of \$5,000 to support FAFSA completion. During the 2018–2019 academic year, WHEF funded 16 PTK interns from 11 community colleges; they contributed over 3,000 hours of completion assistance and participated in 1,200 FAFSA appointments across Mississippi.

### Study Methodology and Findings

This study of the Get2College counseling partnership is based on interviews with community

college leaders and a survey of high school counselors. Nine community college partner leaders, most of whom were financial aid directors (and, in one case, a leader in the recruitment office), were interviewed. The average length of the semi-structured interviews, conducted in Spring 2019 by the lead author, was 45 minutes. Interviews were transcribed verbatim and coded using a content analysis approach (Patton, 2001).

High school counselors have historically been Get2College's main partners for FAFSA Day planning, and their perspectives are key to the ongoing success of the statewide completion initiative. A survey of these counselors was developed to obtain feedback about the quality of FAFSA Days throughout the implementation of the new partnership. With the exception of districts in the three Get2College Center areas, all high school counselors in districts served by Get2College or a community college partner were included in the sampling frame. The survey had a response rate of 35%, with 73 respondents.

#### *A Systematic Approach*

Prior to partnering with Get2College, many community college staff were already helping students to some degree with financial aid counseling and FAFSA completion. Their approaches varied widely, however, from what they described as a "hands off" approach that required students to come to the college's campus, to gathering an entire high school class and leading the assembled students through the application.

Several community college leaders were trying to partner with local high schools, but admitted that their efforts, as one interviewee said, "weren't that organized." Most of the college leaders mentioned that their initial involvement in high school partnering efforts was as part of College Goal Sunday, a nationwide FAFSA completion initiative, and some were still following a similar model. That initiative did not include the type of thorough training offered under the Get2College approach, and often consisted of a one-day event held at the sponsoring community college or another location outside of the high school.

*Get2College's model allowed the community colleges to implement FAFSA Days systematically, using the toolkit materials as a support. One partner said that the FAFSA Days model was better organized than the college's earlier efforts and likely led to an increase in FAFSA completions[.]*

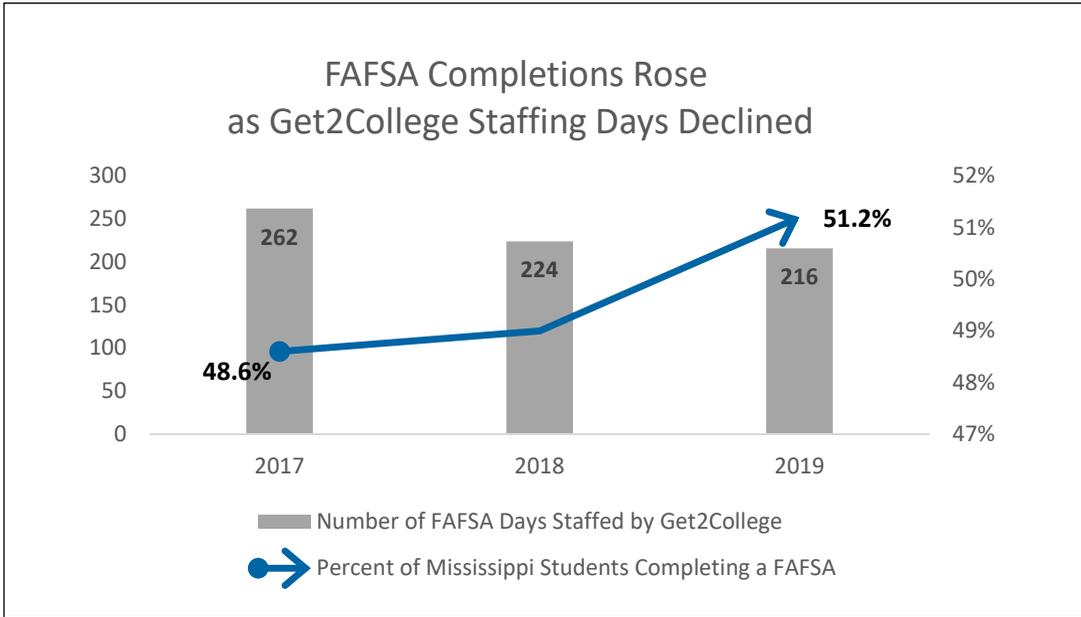
Get2College's model allowed the community colleges to implement FAFSA Days systematically, using the toolkit materials as a support. One partner said that the FAFSA Days model was better organized than the college's earlier efforts and likely led to an increase in FAFSA completions:

We have seen, I think, more results with ... Get2College than we did when we were just doing it on our own. We ... tried having FAFSA workshops here at the [community college]. ... Those never really panned out nearly as well as going to the schools.

Another partner highlighted how the Get2College model helps educators emphasize to students the opportunities offered by the FAFSA and address the application's reputation as an onerous undertaking:

I see the direct impact. Paying for college is an issue. ... The more we talk about it, the more we educate the household, the guardians, the students themselves on the responsible way to pay for college. I just remember when I was coming through as a student, FAFSA was talked about as just this terrible process. ... We talk about it as "Look at the opportunity." ... More than anything, it's about changing the image of what FAFSA is.

**FIGURE 1** Completions Rose as Get2College Staffing Days Declined



### *Sustained High Completion Rates*

A key goal of the partnership was to sustain the relatively high percentage of FAFSA completion among high school students across the state while easing the demands on Get2College staff and resources. This goal was achieved.

The percentage of Mississippi high school graduates who complete the FAFSA by March 31, the deadline for applying for the state’s only need-based grant,<sup>2</sup> has increased each year of the partnership. (See Figure 1.) This increase happened as Get2College staffed fewer FAFSA Days across the state (216 in 2018–2019, down from 262 in 2016–2017).

In addition, 2018–2019 HELP grant applications increased in each of the districts where community colleges partnered with Get2College. This increase is relevant because the Get2College model includes counseling students about state aid opportunities and allows them time to complete the HELP application after they complete the FAFSA. In interviews, nearly all community

college leaders noted that they followed this approach upon joining the partnership.

The partnership also resulted in more high schools hosting additional FAFSA Days, giving many students more than one opportunity to get application help at their school. Among high school counselors who responded to their survey, 31% said that they hosted more FAFSA Days at their high school; 67% said they hosted the same number.

### *Staffing and Data Support*

Counseling staff are the gatekeepers of college financial aid services at the high school level, and their perspectives are key to the ongoing success of the FAFSA completion initiative. This study’s survey of counselors found that insufficient staff time was the number one barrier to hosting a FAFSA Day. Building staff take on the responsibility for organizing a space; getting the word out to teachers, students, and parents; and assisting with the process on the day itself, particularly with directing students to and from classes.

<sup>2</sup>The HELP grant covers full in-state college tuition.

Concerns about maintaining quality is one aspect of scaling for any organization. Get2College staff were initially uncertain about the type of feedback they would receive from the counselors, since for many years the counselors had relied directly on FAFSA Day assistance from Get2College staff. But the majority of counselors — 67% — who had worked with Get2College before and after the community college partnership said FAFSA Days run by college staff were just as effective as the pre-partnership events and 18% said they were more effective; only 16% said the events were less effective. Overall, 90% of the counselors who responded to the survey reported they were satisfied with the FAFSA completion support provided by the community colleges.

The majority of community college partners said they also found ways to utilize the data on FAFSA completion shared by Get2College staff to improve completion efforts. One partner said, “I’m sitting here waiting for April 15 when I hope we get the next round of data to tell us whether or not our FAFSA completions went up. I can’t wait to find out.” Several partners said they share these data with high school counselors in their area, sometimes to spur the scheduling of additional FAFSA Days.

### *The Rural Context*

The interview protocols for this study were designed to assess the Get2College model and partnership broadly, and not as a research study of financial aid counseling in a rural context. Since all participating community colleges are located in rural areas, however, the issues of rural challenges and access organically emerged. Transportation factors were a recurring theme in the interviews. One partner noted that “less than 10% of the senior class has a driver’s license” at one high school that is “an hour and 20 minutes from our location” at the community college:

That is a huge deal. If they do not get a full Pell [Grant] combined with institutional scholarships or state aid, HELP grants, any of that, that really impacts whether they go to college and whether they get training and whether they better themselves or not. They’re literally stuck.

*The interview protocols for this study were designed to assess the Get2College model and partnership broadly, and not as a research study of financial aid counseling in a rural context. Since all participating community colleges are located in rural areas, however, the issues of rural challenges and access organically emerged.*

Several community college staff members described the high levels of poverty in their partner high schools and the need for grant and aid money if many students were to have any chance at a college education. One interviewee noted the importance of a one-on-one approach to counseling students and their parents — “having someone there to help navigate” the complex application paperwork, particularly documentation of household finances.

While the digital divide and its impact on rural communities has been well documented (Perrin, 2019), there is no research into the impact of that issue on FAFSA completion in rural communities. The most recent update to the Federal Student Aid (n.d.) website requires an updated browser and access to quality, consistent internet to load a content-intensive page. The lack of high-speed internet connection across Mississippi is well documented, and the study’s findings suggest this is creating a serious barrier for rural schools. “A lot of times, it’s technical issues that keep us from completing what we’re doing,” one community college partner said. “I’ve pushed up through the chain this idea of having a mobile FAFSA unit that we could send around in our district and park at the high schools ... to take the technology to them.” More research is needed

on the impact of inadequate technology in rural high schools on the college financial aid and admissions processes.

### *Challenges to the Partnership*

The Get2College partnership approach created concerns in two areas: perceived conflicts of interest and sustaining buy-in to the program.

While the community colleges proved to be strong partners because they are embedded in the state's rural communities, that advantage also created the potential for a conflict of interest: Would community college staff represent their institutions instead of providing neutral, third-party financial aid counseling?

Only one high school counselor surveyed wrote in to raise this issue: "My only concern about the community college partnership was that while helping with FAFSA and state aid, [the community college staff] actively tried to recruit students." In other parts of the state, often in areas where students are most likely to enroll in the community college, those staff did not perceive neutrality to be an issue. And several colleges were careful to note that they took steps, such as wearing neutral T-shirts when in the schools, to avoid any appearance of a conflict. "We're there to help you file a FAFSA no matter where you're going," said one community college leader. It was clear that while perceptions may differ according to the local context, this approach to partnership can create the possibility of conflicts of interest.

Any partnership has an ongoing need to invest in partner buy-in, particularly during staff and leadership transitions. With so many competing demands on the time of staff at low-resourced community colleges in Mississippi, another challenge facing the Get2College partnership was sustaining the investment. And the main theme that emerged from the counselor survey responses was the ongoing need to generate buy-in for the effort to educate students, parents, and educators on the financial aid processes.

Counselors noted that as a neutral third party unaffiliated with a university or government

program, Get2College is uniquely positioned to raise awareness of the need for financial aid counseling, particularly in the under-resourced rural communities that make up much of the state. As they manage fewer FAFSA Days, Get2College staff could be in the position to refocus their efforts on other assistance for Mississippi students, such as financial aid presentations aimed at building student, family, and educator buy-in.

### **Discussion**

When the Get2College staff recognized that the demand for their financial counseling services exceeded capacity, the team came together to brainstorm how to scale within the context of the initiative. (See Figure 2.)

Coburn (2003) points out that "spread" — which, in the case of Get2College, would mean focusing on serving more students — is only one dimension of scaling. Serving more students was the original goal to maintain the initiative's high statewide FAFSA completion rate. This focus on completion numbers, however, could have led to discounting the needs of rural students who, in some areas in Mississippi and nationwide, constitute a small number of graduating high school seniors. As a result, the resource-intensive work of counseling those students does not substantially increase overall completion numbers.

In addition to spread, Get2College sought to increase what Coburn (2003) refers to as the ownership dimension of scaling by partnering with community colleges, thereby widening the group of participants in the FAFSA completion effort. Community college staff were already contributing members of rural communities across the state. By enlisting community college staff as partners in the effort to increase FAFSA completion and financial aid knowledge more broadly, Get2College was able to expand the ownership of helping local high school students overcome college access barriers.

With regard to the sustainability dimension of scaling, it became clear that keeping partners engaged is a process. For transformative scale to have impact, attitudes, beliefs, and behaviors

FIGURE 2 Questions to Ask Before Scaling a Program



*As foundations seek to support scaling proven initiatives, program leaders should consider approaches to scaling as appropriate to each context. A key reflection question should always be: Who might be excluded?*

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have to change and become new social norms (Bradach & Grindle, 2014). When Get2College designed the partnership, it was assumed that after three years the community college partners would “own” FAFSA completion in the high schools in their region. In some ways, this sense of ownership has increased across the state. But the need to communicate the importance of this effort is ongoing, especially when leadership at partner institutions changes. While the amount of Get2College staff time spent attending FAFSA Days continues to decrease, sustaining the community college partnerships requires continued communication, training, and sharing of resources and data in order to develop the new social norm.

Through this experience, the Get2College team learned that scaling has impact over time, and it requires a willingness to evolve (Coburn, 2003). The initial approach was to develop a three-year scaling plan based on community colleges that were already engaged in this work and identify the resources necessary to support the capacity of the new workload. An issue that surfaced was the need to adjust course, particularly in the face of statewide policy changes. While this partnership is the right model at this time, Mississippi will soon implement a mandated college and career course at the high school level that will likely change how the state delivers financial aid counseling to seniors. Get2College must be ready to redesign its approach to respond to changes in the landscape.

Get2College developed its financial aid counseling model over many years, hundreds of FAFSA Days, and thousands of individual counseling appointments. Letting go of control over the program was uncomfortable at first, in part an illustration of what Coburn (2003) refers to as “the trap of perfection” in scaling. Get2College staff is deeply embedded in college financial aid issues, including its engagement with the National College Attainment Network (NCAN) and keeping abreast of changes in federal and state financial aid policy. Thus, there was concern that turning over control to partners with many competing responsibilities might result in a decline in quality information for students and families.

Get2College quickly learned that the colleges know their communities and high schools well and are already trusted partners. It also became clear that many of the partners, while knowledgeable about the work in the financial aid space, sometimes lack a clear system for counseling students past barriers. In response, ongoing training continues to be a key aspect of the partnership, and concerns about quality through scaling have lessened over time.

## Conclusion

As foundations seek to support scaling proven initiatives, program leaders should consider approaches to scaling as appropriate to each context. A key reflection question should always be: Who might be excluded? If an organization pays attention only to scaling up quantitatively, it could miss out on dimensions of quality relevant to any model for scaling a program (Coburn, 2003).

In Get2College’s partnership with community colleges, particularly important was the ownership dimension — bringing more professionals across the state into a commitment to FAFSA completion and college counseling. Through ongoing trainings and other resource sharing, Get2College has decentralized this work and allowed for more organizations, primarily community colleges, to become enmeshed in the efforts of counseling students on issues of financial aid.

Mississippi is a rural state with a high poverty rate. The original goal of the Get2College FAFSA initiative was to increase statewide completion. In pursuit of that well-intentioned aim, it became clear that, when scaling, an organization could increase overall numbers by leaving behind rural areas, where more resources are needed to reach fewer students. Indeed, a number of foundations have made the strategic decision to devote their efforts to urban areas, where a concentrated population allows them to increase overall numbers with fewer resources. Yet, neglecting rural areas can in some contexts mean the exclusion of those with the least access to resources, thereby perpetuating systemic inequalities. In Mississippi, excluding students at rural high schools from college access initiatives exacerbates disparities in the availability of information and financial resources for many students with the greatest need.

WHEF has made a commitment to viewing its work through an equity lens to serve students who have historically been underrepresented in college, including students of color and first-generation and low-income students. In Mississippi, that means prioritizing rural communities. Get2College and at Woodward Hines Education Foundation are committed to building and supporting the pipeline to college opportunity for this critically important population.

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