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Achieve Atlanta's Impact on College Students: A Mixed Methods Approach

Carycruz M. Bueno, Myla Cash-Williams, Daivon Jarrell, Za Eng Mawi, Lindsay C. Page, Jonathan Smith, and Amy Stich

Child & Family Policy Lab

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Authors' Note

We last updated this report in March 2025. In the original version, we rounded the percentages in Figure 1 to the nearest whole number. This new version reports the same data to the tenth of a decimal place. We also updated the corresponding finding on page 4 from a four-percentage-point (49%) decrease in federal PLUS loans to a 4.9-percentage-point (47%) decrease.

Motivation and Research Questions

Achieve Atlanta (AATL), a nonprofit organization established in 2015, helps Atlanta Public Schools (APS) students access, afford, and earn postsecondary credentials. Its vision is to help transform Atlanta into "a city where race and income no longer predict postsecondary success and upward mobility." AATL provides students from families experiencing low income with college advising and coaching supports and a need-based scholarship of $5,000 per year for those pursuing a bachelor's degree and $1,500 per year for those pursuing an associate or technical degree. AATL Scholars can also apply for one-time emergency grants of up to $500 to help them remain enrolled during unexpected financial challenges. Since 2015, AATL has awarded $57 million in scholarships to nearly 6,000 Scholars across 355 institutions.

APS students who enroll in postsecondary institutions after graduating from high school and receive AATL's college scholarship and associated services are 14% more likely to persist to the second semester of college and 22% more likely to earn a bachelor's degree within four years compared to similar APS students who did not receive AATL funds and services.[1] However, earlier research did not investigate how AATL's supports contribute to these impacts.

In this report, we quantitatively and qualitatively assess the financial and academic outcomes of AATL Scholars to gain insight into how the scholarship and services help students progress toward a college degree.[2] The results not only have implications for AATL and other college-focused organizations but also highlight the barriers that students from families experiencing low income face on their path through college.

Our results suggest that the AATL Scholarship and supports meaningfully change the way APS students finance their education, and these changes, in turn, help students progress academically. This informs the work of AATL and other scholarship providers and demonstrates that the costs of college do more than deter enrollment; they also hamper the academic and financial success of matriculants.

Methods

Quantitative

We analyze data from APS students who graduated high school between 2016 and 2021 and initially enrolled in one of Georgia's public colleges or universities within the University System of Georgia (USG) or the Technical College System of Georgia (TCSG).[3] We merge background information on APS students (e.g., race, gender, free or reduced-price meals eligibility, high school GPA) with financial and academic outcomes from USG and TCSG data, along with AATL Scholarship data. We focus on students with high school GPAs above 75, which is an eligibility requirement for the AATL Scholarship.[4]

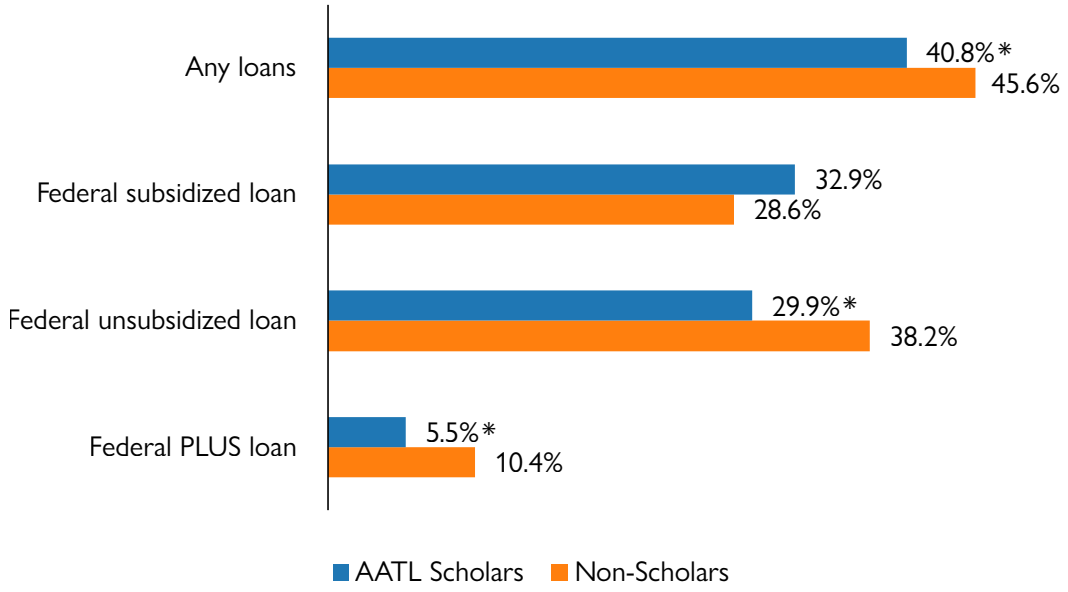
Using regression analyses, we examine our sample of APS graduates who continued to a public college or university in Georgia after high school graduation. We compare the financial and academic outcomes of AATL Scholarship recipients to non-recipients in the first semester of college, following established methods and robustness checks.[5] This approach allows us to compare APS graduates with similar demographics and high school academic profiles who attend the same college or university but differ in AATL Scholarship receipt.

Qualitative

The qualitative phase of the project is informed by Critical Participatory Action Research (CPAR), which seeks to incorporate those most directly impacted by social inequalities into all phases of the research process.[6] In collaboration with the quantitative team, the qualitative research team, which included AATL Scholars as collaborators, designed methods to collect data that would uncover how the AATL Scholarship and services shaped Scholars' experiences, opportunities, and future outcomes. The qualitative team also aimed to identify additional needs or challenges to inform how Achieve Atlanta might strengthen its services and support.

Methods included focus group interviews with current and former AATL Scholars at Georgia State University and open-ended survey questions that were part of three separate surveys administered at different times to all current AATL Scholars. Following standard qualitative research practice, our team used purposeful sampling to recruit potential student focus group participants via text and email campaigns and through an AATL GroupMe account. In total, we interviewed 19 participants across focus groups.

Figure 1. Loan-Taking by Achieve Atlanta Scholarship Receipt



Notes. All financial outcomes are measured in the first term at the first postsecondary institution in which a student enrolls after high school. Federal PLUS loans are applicable only at University System of Georgia institutions, not Technical College System of Georgia institutions.
* Mean difference is statistically significant at the 5% level or lower.

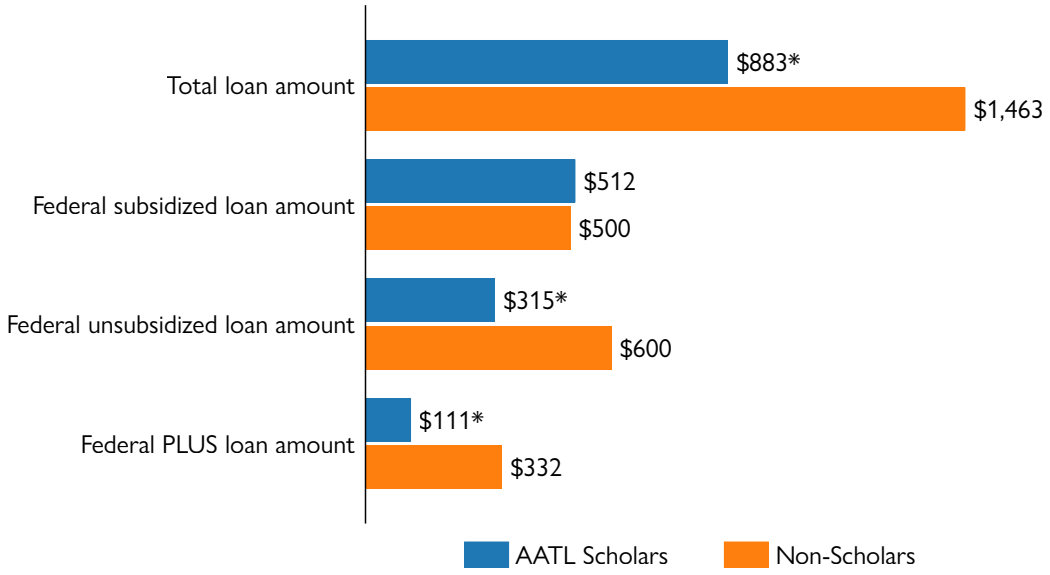
AATL disseminated surveys to all incoming and returning AATL Scholars. The first survey, sent to incoming AATL Scholars, had a 94% completion rate. The second survey, sent to returning AATL Scholars, had an 89% completion rate among those renewing their scholarship. Analysis of survey data was limited to AATL Scholars at Georgia State. The qualitative team also conducted an analysis of all qualitative data that included coding procedures. This allowed researchers to inductively code and condense codes into larger categories and themes to assist in the development of findings.[7]

Finding 1: Reduction in Loan-Taking

AATL Scholars are five percentage points, or 11%, less likely to take out student loans than non-Scholars. This reduction is primarily due to Scholars taking out fewer loans with less-favorable terms.

AATL Scholars are five percentage points, or 11%, less likely to take out student loans than non-Scholars in their first semester at college (see Figure 1). An eight-percentage point (22%) decrease in federal unsubsidized loans and a

Figure 2. Loan Amount by Achieve Atlanta Scholarship Receipt



Notes. We measure all financial outcomes in the first term at the first postsecondary institution in which a student enrolls after high school. Federal PLUS loans are applicable only at University System of Georgia colleges, not Technical College System of Georgia institutions.
* Mean difference is statistically significant at the 5% level or lower.

4.9-percentage-point (47%) decrease in federal PLUS loans, which are attached to the parents, primarily drive this change. These two loans have the least-favorable terms among common federal student loans.

Finding 2: Improvements to Overall Financial Well-Being

The reduction in loan-taking and the amount loaned enhances AATL Scholars' overall financial well-being.

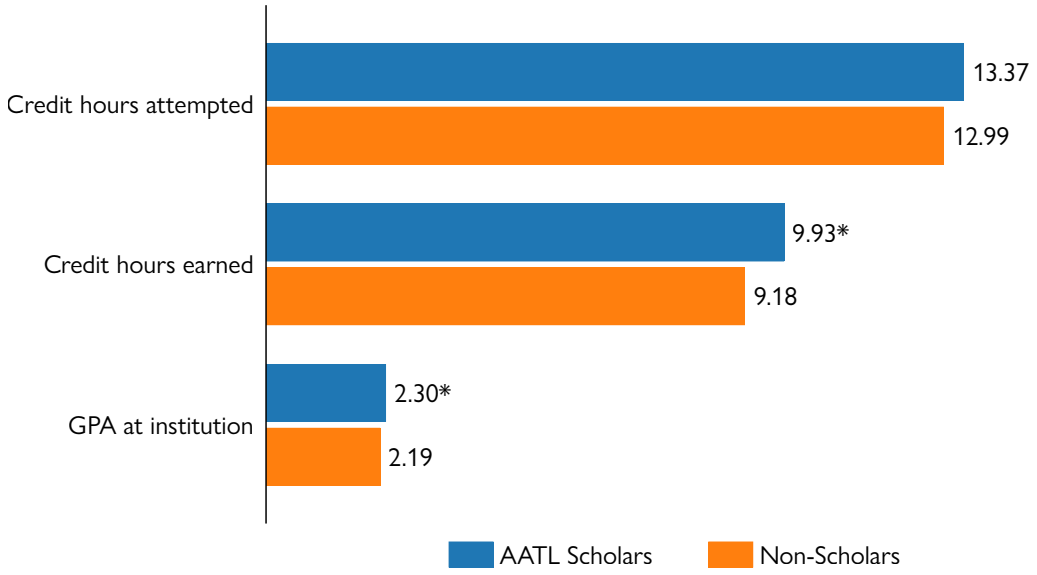
Across all loan types, AATL Scholars borrow less in loans than non-Scholars in their first semester of college (see Figure 2). Specifically, AATL Scholars take out an average of $580, or 40%, less in student loans in their first semester compared to non-Scholars. Differences in federal unsubsidized and PLUS loans averaging $285 and $221, respectively, primarily drive this difference. The $580 difference is less than the full amount of the scholarship available in a semester ($2,500), but students described their ability to use the AATL Scholarship for other purposes. For example, one Scholar's survey response stated, "You guys helped me pay for books and food for college. I really was on my own when it

came to the basic things." Another Scholar noted, "The extra money has helped me be ahead on rent."

In addition to these findings, AATL Scholars, in comparison to non-Scholars, are less likely to take out large amounts of loans in the first semester (e.g., $5,000), thus avoiding the largest debt burdens.[8]

Qualitative findings provide deeper insight into the additional benefits associated with reduced loan burden. Focus group participants and survey respondents indicated that taking out fewer student loans or, in many cases, no loans at all, reduced mental stress, which was associated with improving their college experience. For example, in response to the survey question regarding how, if at all, AATL improves the college experience, one scholar reported, "Achieve Atlanta allowed me not to worry about financial struggles at college, resulting in me working better and focusing more." Similarly, a focus group participant stated, "[The Scholarship] allowed me to have some more financial security and stability that I may not have had otherwise. … It helped me to get through school without having to worry and stress about funding and where I was [going to] get money." These excerpts highlight the psychological implications of lifting financial burdens, which students associated with improvements to their academic performance and overall college experience.

Figure 3. Academic Outcomes by Achieve Atlanta Scholarship Receipt



Notes. We measure all outcomes in the first term at the first postsecondary institution in which a student enrolls after high school.
* Mean difference is statistically significant at the 5% level or lower.

Finding 3: Increase in Credit Hours and Higher GPA

AATL Scholars attempt and earn more credit hours and have higher GPAs in college than non-Scholars.

AATL Scholars earn more credit hours and have higher GPAs in their first semester of college than non-Scholars (see Figure 3). AATL Scholars earn 0.75 more credit hours than non-Scholars in their first semester. They also attempt 0.38 more credit hours, although this difference is not statistically significant. Since the boost is larger for credits earned than attempted, AATL Scholars are attempting and passing more courses. Most courses are 3 credits, so the estimated impact is similar to one in four AATL Scholars passing one more course than non-Scholars. AATL Scholars also have GPAs that are 0.11 points, or 5%, higher than non-Scholars.

Additionally, AATL Scholars are more likely to earn at least two-thirds of attempted credit hours—a requirement to maintain Scholarship eligibility and a common requirement for all students to maintain federal funding and remain on-track to graduate—than non-Scholars.[9] This rules-based influence on credits

is likely one mechanism behind the academic results, although many AATL Scholars earn credits well above the two-thirds requirement.

Qualitative findings provide additional insight into why AATL Scholars academically outperform non-Scholars. For Scholars, removing or reducing financial burden allowed them to focus their time and energy on their education. Students made strong connections between feelings of reduced financial stress and the freeing up of mental capacity, which allowed them to focus on academic pursuits.

One survey respondent wrote, "Achieve Atlanta has allowed me to focus on learning and enjoying college life a lot more as a great financial burden has been lifted from my shoulders." Similarly, a focus group participant shared, "Achieve Atlanta provided me with much-needed scholarship funding that allowed me to focus more of my attention and resources towards excelling academically."

Relatedly, Scholars also noted that the scholarship requirements incentivized them to "keep their grades up." As one survey respondent noted, "Achieve Atlanta has played a major part in my college experience as far as finances go. The Scholarship helps me out a lot; that's why I make sure to do my best by keeping my grades up in school."

Policy Implications and Conclusions

The AATL Scholarship aims to increase college accessibility and success for students from families experiencing low income. AATL Scholars are less likely to take out loans and have lower loan amounts, largely due to the reduction in federal unsubsidized and PLUS loans. The qualitative results suggest that reduced borrowing directly leads to improved academic progress and performance. Collectively, these results help explain the improved persistence and completion results among AATL Scholars documented in our previous research.[10]

These analyses also suggest that AATL Scholars may benefit from the Scholarship and services after college. Earning a degree and having lower loan balances make it more likely that students will pay off their loans, if they have loans at all. Having no loans or lower loan balances allows students to invest elsewhere—whether it be in additional education, housing, or savings. One Georgia State University graduate noted,

> "It was really great having [the AATL Scholarship]. I went to Georgia State my four years … and it was really great being able to receive that support. Graduating that [debt] free is like a blessing. I'm currently in medical school, so I am in a lot of debt right now, but being able to start medical school with no debt is absolutely a blessing. Achieve Atlanta played a role in that, so I'm very grateful for it."

Lastly, the results speak more broadly to the financing of higher education. High tuition and loan balances can impede students' ability to succeed. This has been shown in many contexts,[11] including here. How educators, colleges and universities, states, and others move forward will determine whether students succeed in college and their circumstances after college. AATL also offers supports and services while in college, beyond many traditional scholarship organizations. One Scholar says, "Achieve Atlanta has helped me by providing me with the financial resources I need to be successful in college, as well as academic resources like advisors to make sure I am doing well academically." We cannot decouple the impact of the Scholarship from that of the services, but the impact of the services is an important line of future inquiry and not something educators and institutions should overlook as a way to help students succeed in and after college. Rather, funding and other services provided in concert may be more effective than either type of support provided in isolation.

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The authors also thank former project team members Rachana Bhatt, Tina Fernandez, Monique O'Bryant, Maggie Reeves, and Sally Wallace for their contributions.

Endnotes

1. Bueno, C., Page, L., & Smith, J. (2022). Assessing Atlanta's placed-based college scholarship. edworkingpapers.com/sites/default/files/ai22-670.pdf

2. This report is based on the corresponding academic papers by the same authors, which provide more detail on the context, data, and methods. They also contain many additional findings.

3. The AATL Scholarship can be used at private as well as public institutions. This study focuses on the subset (albeit the majority) of Scholars who attended a USG or TCSG institution.

4. A GPA of 75 is equivalent to around 2.0 on a 4.0 GPA scale.

5. Bueno, C., Page, L., & Smith, J. (2022). Assessing Atlanta's placed-based college scholarship. edworkingpapers.com/sites/default/files/ai22-670.pdf

6. Fine, M. & Torre, M. E. (2021). *Essentials of critical participatory action research*. American Psychological Association.

7. Miles, M. B., Huberman, A. M., & Saldaña, J. (2018). *Qualitative data analysis: A methods sourcebook*. Sage Publishing.

8. Bueno, C., Mawi, Z., Page, L., & Smith, J. (forthcoming). *Assessing how Atlanta's placed-based scholarship improves college outcomes*.

9. Bueno et al. (forthcoming)

10. For relate results, see Bueno et al. (2022).

11. Dynarski, S., Page, L., & Scott-Clayton, J. (2023). College costs, financial aid, and student decisions. In E. A. Hanushek, L. Woessmann, & S. J. Machin (Eds.), *Handbook of the economics of education* (pp. 227–285). Elsevier.

About the Authors

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Carycruz M. Bueno is an assistant professor of economics at Wesleyan University. She is an applied microeconomist who studies how education policy can eradicate education inequality. Her research addresses topics such as virtual schools, school choice, teacher labor markets, and student non-cognitive skills. Her research interest stems from her experience as a special education teacher. She has received funding from the National Science Foundation, ASHE, and National Economics Association. She received a Ph.D. in economics from Georgia State University and a B.A. in economics and mathematics from Mount Holyoke College.

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About the Georgia Policy Labs

The Georgia Policy Labs is an interdisciplinary research center that drives policy and programmatic decisions that lift children, students, and families—especially those experiencing vulnerabilities. We produce evidence and actionable insights to realize the safety, capability, and economic security of *every* child, young adult, and family in Georgia by leveraging the power of data. We work alongside our school district and state agency partners to magnify their research capabilities and focus on their greatest areas of need. Our work reveals how policies and programs can be modified so that every child, student, and family can thrive.

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