

## HIGH ABILITY STUDENTS FROM LOW SOCIO-ECONOMIC BACKGROUNDS: OVERCOMING CHALLENGES IN AN AFFLUENT COLLEGE

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**Abstract:** *High-ability students from low-income and/or minority backgrounds are generally unidentified and underrepresented in gifted programs (Frasier, 1987, as cited in Frasier, 1989). But even when these children are able to access gifted programs, many obstacles stand in the way of achieving their potential (Beck, 2011). In 2014, the poverty incidence in the Philippines was pegged at 25.8 percent. About 10.5 percent of its citizens had incomes below the food threshold during the first quarter of 2014 (Philippine Statistics Authority, 2015). For many years, affluent colleges and universities in the country have been providing high-ability students from low socio-economic backgrounds the opportunity to access quality tertiary education through financial scholarships. A qualitative study was conducted in 2016 involving three (3) full financial scholars to an affluent women's college. Graduates of public high schools, they were recognized by their college for their academic achievements and/or leadership skills. The study examined (a) the challenges they encountered while maintaining financial scholarship, (b) their responses to those challenges, and (c) their support providers. Content analysis of personal interviews revealed that the participants were confronted by various overlapping challenges concerning their home, emotions, maintenance of financial scholarship, and lack of finances. Overcoming these while maintaining high academic performance required motivation, self-management and spirituality. They credited the support of their family and friends, God, the scholarship administrators, and their teachers. Recommendations to help high ability students from low socio-economic backgrounds overcome diverse challenges and maintain high academic performance in an affluent college are provided.*

**Keywords:** *High ability students from low socio-economic standing, Response to challenges, Support*

### INTRODUCTION

The Javits Gifted and Talented Education Program (1988) defines the Gifted as *students, children and youth who give evidence of high achievement*. Similarly, the National Association for Gifted Children (n.d., *Definitions of Giftedness*) giftedness is evidenced by outstanding cognitive ability, as well as performance and accomplishment in at least the top 10% in intellectual, creative, artistic, or leadership capacity, as well as in specific academic fields. To fully develop their potential, gifted students need services and activities not generally provided by regular schools. This is echoed by Gagné (2008), who wrote that children's inherent outstanding abilities must be progressively transformed into knowledge and competencies in at least one field of human activity, such that they are placed among the top 10% of individuals who are dynamic or were dynamic in those fields. It is

important, therefore, that gifted children be identified and given access to programs that aim to systematically develop excellence of knowledge and skill in their chosen field.

However, high-achieving students from low-income and/or minority backgrounds are generally unidentified and underrepresented in gifted programs (Frasier, 1989). More often than not, they do not make the cut-off score in IQ tests that would qualify them for gifted programs. Also, their low socio-economic environments often do not stimulate nor provide the social capital for the development of higher intellectual facility. Finally, the mindset that gifted children cannot be found in the low socio-economic stratum prevails (Frasier, 1987, cited in Frasier, 1989).

But even when these children are able to access gifted programs, many obstacles stand in their way to achieving their potential. According to

Beck (2011), they may be hindered from maximizing their abilities by limited life experiences, lack of books and insufficient exposure to books, scarcity of both accessible libraries and stimulating summer experiences, family instability, incarceration, threats of violence, the lure of the streets, less academically rich conversation and vocabulary at home, and lack of consistency in language and behavior between school and home. They are less likely to maintain high achievement throughout high school and to graduate from college than similarly talented peers from prosperous families.

Students from socio-economically disadvantaged backgrounds require support to achieve. For Burney and Beilke (2008), Olszewski-Kubilius (2003), and Van Tassel-Baska (1998), such assistance includes (a) the development of resilience to overcome despite the inadequacies of their conditions; (b) parents and family who are involved in the educational model, value scholastic achievement, and provide strong support; (c) mentors and role models coming from similar circumstances who provide encouragement, guidance and tacit knowledge regarding careers, tertiary education, and the chosen field; (d) adults who recognize outstanding potential, and can access and use educational and psychological resources towards talent development; (e) institutions and organizations that offer supplemental services; (f) school cultures that are conducive to learning; (g) community involvement, and (h) counseling efforts that incorporate cultural values and facilitate talent development.

Researches in the Philippines involving gifted and/or fast learners have dealt with their traits, academic performance, motivation, perfectionism, challenges and coping, and learning strategies. These studies, however, concerned gifted students in elementary and secondary levels. There is a dearth of studies on high-achieving students from low-income families and their inclusion in educational settings quite distant from their backgrounds.

In a country where the poverty incidence was pegged at 25.8% and where 10.5% of its citizens have incomes below the food threshold during the first quarter of 2014 (Philippine Statistics Authority, 2015). For many years, higher education institutions in the Philippine have been concerned about gifted learners of low socio-economic standing. Affluent colleges and universities have opened their doors to *poor but deserving students* through financial and merit scholarships.

One such learning institution is a women's college in Metro Manila, referred to in this paper as *The College*, which provides financial scholarship to deserving socio-economically marginalized high school graduates. Interested parties should pass the admission test with an average of at least 3.50 (5.0 being the highest), which then qualifies them to

apply for financial scholarship. With the application form, they are also required to submit their parents' income tax returns, utility bills, and/or a certification from the *barangay* or village hall that the family belongs to the indigent sector of society, and a map to their home, if necessary. This is followed by a surprise home visit and interview of the applicant and her family. The results of the evaluation of the documents, home visit and interview become the basis of the approval and awarding of 25%, 50%, or 100% tuition fee scholarship. Students who receive 25% or 50% scholarship can be upgraded to 100%

Full financial scholars are still required to pay miscellaneous fees and serve a total of 70 hours in select offices in The College. Financial scholarship applications must be done for every academic year. Thus, a semestral and cumulative average of 3.50 or higher, without failing or incomplete marks, should be maintained. Should full financial scholars fail to maintain a 3.50 average, they are put on probation while still receiving their original scholarship, and are given the opportunity to improve their academic performance. If the semestral and cumulative average do not improve, they are downgraded to 50% scholarship. On the other hand, scholars who acquire a cumulative average of at least 4.30 are enrolled in the Dean's List and are awarded with a 50% decrease in service hours.

With the recent implementation of the K-to-12 education system and the subsequent decrease in college entrants, funds are not enough to provide scholars more than two (2) meal tickets a month. An organization of and for financial scholars was created to enable them to socio-emotionally support one another. Freshman scholars are assigned fellow scholars in the higher years as buddies for mentoring and support. Regular parents' meetings are held in order for them to understand their children and provide the necessary support at home.

The study examined the lived experiences of full financial scholars studying at The College. Specifically, this paper focuses on the following questions:

1. What challenges do socio-economically marginalized students encounter while maintaining financial scholarship?
2. How do they respond to those challenges?
3. Who are the members of their support system and what support do they provide?

## METHODS

### Locale and Sample

Three (3) full scholars of The College participated in a case study conducted in 2016. They were selected with the help of the Admissions Office, which provided a short list of students who met a set of criteria. First, they should have graduated from a public high school. And second, they should have continued their high performance in college, having maintained a Cumulative Quality Point Average

(CQPA) well above the required 3.50 for financial scholars (5.0 being the highest). The scholars were given the freedom to decide on a pseudonym to protect their identity. In this paper, they are identified as *Sapphire*, *Cath* and *Queenie*.

Sapphire was a 19-year old sophomore studying Psychology. She was the youngest of the participants. She graduated from a science high school near The College and desired to be a lawyer. She was recognized the previous academic year as one of the Top 10 Outstanding Scholars of The College. Sapphire grew up with her loving father and did not know her mother until she was about 7 years old. Although she knew she had older half-siblings, she did not have a close relationship with them until her father passed away when she was in high school. Her mother came home from Japan where she lived with her Japanese family, and took Sapphire to live in a distant town in Rizal, away from her friends and school but close to her mother's sister. Sapphire received a monthly financial support of Nine Thousand Pesos (PHP 9,000 or approximately USD 188.00 according to 2016 exchange rate of USD 1: PHP 48) from her half-siblings. Her mother, who returned to Japan and left her to live alone in an apartment, did not financially provide for her. Her aunt had a humble resort nearby where Sapphire helped out during vacations.

Cath, on the other hand, was a 20-year old junior studying Communication Arts. She desired to be a broadcast journalist someday. She was awarded 50% financial scholarship for her first year in college; however, she was able to upgrade it to full scholarship the following academic year. She had been a Dean's Lister thrice and was also recognized for her outstanding leadership ability. She lived with her mother and sister in Rizal. Cath's parents separated when she was in elementary school and she received no financial and moral support from her father. She transferred from a private elementary school to a pilot high school for the Arts so that she could continue her education. Her supportive mother was an employee of a local government in Rizal.

Lastly, Queenie was a 20-year old junior taking International Studies. She hoped to become a lawyer in the future. She used to study in a private elementary school but had to transfer to a public school when her mother became ill and medical bills began to accumulate. Her mother passed away when she was in high school. She lived with her father, a call center agent, and her siblings in Rizal. During school days, however, she lived with extended family in Quezon City. She received financial and moral support from her father and his relatives.

#### **Data Collection Instruments**

The researcher used a demographic information sheet and a semi-structured interview schedule to gather data. The demographic information sheet was a one-page form that elicited personal, family and

scholastic information regarding the participants. Meanwhile, the semi-structured interview schedule aimed to elicit information regarding, among other things, their experiences while studying with full financial scholarship in The College, their responses to the challenges they encountered, and the people who supported them through their journey. It had a short introduction in which the participants were informed that they could answer in either English or Filipino. They were also asked to relate the family circumstances that led to their application for financial scholarship.

#### **Procedure**

The researcher collaborated with the Admissions Office of *The College*, which prepared a short list of possible participants who met the criteria. Two days were set during which the researcher met the participants individually, explained to them the objectives and procedure of the study, asked for their informed consent to participate, and set an appointment for the interview.

Individual interviews were held in restaurants near the college at a time most convenient for the participants. Restaurants that were relatively quiet and had a few patrons at the time of the interview were chosen. The researcher and the participant had snacks or lunch prior to the interview to get acquainted with each other and establish rapport. Each interview was recorded and saved using an application in the researcher's mobile phone. At the end of each interview, the researcher summarized the data and clarified vague answers. The participants were free to correct any misunderstanding of their account. Finally, the participants were thanked and given simple tokens of appreciation for their participation in the study. All interviews lasted approximately 1.5 hours.

On a separate day, the Head of the Admissions Office and an Assistant Admissions Officer were also interviewed regarding the financial scholarship program. All recordings were transcribed and checked for accuracy.

#### **Data Analysis**

The transcriptions of the three interviews were content analyzed. Data from the interviews of the scholars and administrators were also verified through triangulation. The researcher used Microsoft Excel in the process. The responses to each question underwent coding, and the codes were categorized into themes by the researcher. The frequency of responses per code in each theme was determined, and the percentage of the responses per theme was computed and reported. Finally, the themes were examined for relationships or patterns. Certain codes were reclassified as the analysis progressed before finally settling for the themes presented in this paper.

**Challenges Encountered by Financial Scholars**

The challenges that the full scholars encountered are categorized as home related, academic, socio-emotional, and financial.

**Home-Related Challenges**

The most serious challenge faced by the scholars pertains to the home (See Table 1). The three

participants came from single-parent homes, two of them from broken homes. As a result, the scholars *lacked financial and moral support from their estranged parent*. Although they had accepted the fact that their distant parent could or would not provide monetary help, it was more hurtful for Sapphire and Cath that they did not offer any support of emotional or psychological worth.

Table 1 – Family-Related Challenges Faced by Full Financial Scholars

FAMILY-RELATED CHALLENGES (13 or 32.50%)
<ul style="list-style-type: none"> <li>• Absence of moral and financial support from estranged parent</li> <li>• Parent's lack of understanding of scholar's needs and responsibilities</li> <li>• Distance between home and college</li> <li>• Family needs and problems in single-parent homes</li> </ul>

Second, parents' *lack of understanding of the scholars' needs and responsibilities* was a source of tension. For instance, Sapphire and her mother (who did not graduate from high school) often argued because the elder could not understand the importance of a new laptop for her coursework. The misunderstanding may be attributed to their difference in educational attainment and academic experiences, as well as her mother's limited financial capability. Meanwhile, Queenie's father could not comprehend why she was required to attend certain activities that took her away from home and limited her interactions with the family. The Admissions Office explained these and other responsibilities of scholars during regular parents' meetings; however, her father did not attend them because he could not afford to miss work.

Third, *living far from The College* entailed long, tiring trips to and from school. In towns where transport problems existed, getting to school on time was a problem, too. The great distance between home and The College also dampened the desire to attend after-class programs that ended around 9:00 PM because the travel home around was no longer safe.

Travelling to and from school was also costly for scholars living afar. Sometimes, they could not do anything but miss classes when no money could be

raised or borrowed. When the available money was limited, scholars still chose to go to school; but that meant they had very little left to spend for food. To aggravate matters, the food in the cafeteria was not affordable to them no matter how inexpensive it seemed to their well-off peers.

Finally, aside from attending to their academic responsibilities, the scholars also gave time for *family needs and problems in single-parent homes*. These included helping younger siblings with their studies and homework, lending a listening ear to their single parent's problems, and worrying and feeling helpless about them.

**Socio-Emotional Challenges**

This is the second most serious theme of identified challenges (See Table 2). First of these challenges was feeling a *sense of isolation and loneliness*. Sapphire admitted that she really wanted to study in a large university in the City of Manila but was forced to enroll at The College, which gave her full financial scholarship. Her lack of enthusiasm about studying at The College and her desire to study with her friends in another university could have hindered her from establishing closer relationships with her peers. Her financial situation constrained her from attending parties and activities, and further contributed to the sense of separation.

Table 2 – Socio-Emotional Challenges Faced by Full Scholars

SOCIO-EMOTIONAL CHALLENGES (11 or 26.19%)
<ul style="list-style-type: none"> <li>• Sense of isolation and loneliness</li> <li>• Low self-esteem and self-pity</li> <li>• Perfectionism</li> </ul>

The sense of isolation was palpable when rich classmates looked down on and were irked at scholars who could not keep up with the expenses

class projects involved. Others seemed to scoff at their efforts to do well in class discussions and recitation. Lack of understanding of the scholars'

circumstances and unwelcoming behavior from peers made them feel different and unwelcome, and contributed to the next issue: self-pity and low self-esteem.

Full financial scholars made do without fine clothes, expensive bags, and make-up because their meager funds were budgeted for their transportation and academic needs. This did not matter because everyone wore the school uniform. The scholars had friends who were concerned whenever they missed classes when money was low. The socio-economic gap became quite obvious, however, on days when they had to attend activities in civilian clothes. When everyone else wore stylish clothes and make-up, or when well-meaning friends offered monetary help, the third challenge was encountered: *low self-esteem and self-pity*.

Finally, the scholars experienced self-oriented *perfectionism* as they felt pressured to (a) maintain their high academic performance to keep or upgrade their scholarship, or (b) make it to the Dean's List. The scholars understood that losing their scholarship was detrimental to their dreams as well as the future of their families. For Cath who started out with 50% scholarship, being upgraded to full scholarship was a means to help her mother get out of debt. Getting into the Dean's List meant less service hours and more time to rest and focus on their studies and course requirements. Friends and teachers noticed that the full scholars pressured themselves too much,

which squeezed the fun out of learning and life in general.

### Academic Challenges

First of their academic challenges is *the difficulty of balancing their studies and the required 70 hours of work service* in selected offices at The College (See Table 3). The difficulty is attributed to several reasons which negatively affect their ability to meet the scholarship requirement: (a) conflict between class schedules and office hours; (b) course work that requires a lot of time and effort to accomplish; and (c) great distance between home and The College. Full scholars understood that they needed to give back to The College. Despite their desire to serve, balancing it with their studies and course work was stressful.

Various *threats to maintaining scholarship* are a second challenge full financial scholars face. The pressure and anxiety they experienced pivoted on the need to maintain financial scholarship so that they can continue enjoying quality tertiary education. Threats to this goal included: (a) unfair grades, or those perceived as non-commensurate to the quality of performance and effort rendered; (b) professor's error in the computation of the final grade, which remained uncorrected; and (c) wrongful accusations of scholastic dishonesty.

Table 3 – Academic Challenges Faced by Full Financial Scholars

ACADEMIC CHALLENGES (10 or 23.81%)
<ul style="list-style-type: none"> <li>• Difficulty of balancing academics and 70 hours work service</li> <li>• Threats to maintaining financial scholarship</li> <li>• Freeloading by classmates</li> </ul>

Finally, full financial scholars were irritated at classmates who did not give their fair share in completing collaborative course projects. For the participants, a satisfactory mark given to a less than perfect project produced by the whole group was more acceptable than a high mark given to an output that they produced on their own, and shared with "freeloaders."

### Financial Challenges

The three full tuition scholars faced similar financial challenges brought about by the general lack of funds due to their economic status (See Table 4). In

the context of The College, 100% financial scholarship means that full scholars do not pay tuition fee. However, the scholars still paid *high miscellaneous fees* that totaled between Eleven Thousand and Fifteen Thousand Pesos (PHP 11,000–15,000 or approximately USD 230.00–313.00 according to 2016 exchange rate of 1 USD : 48 PHP). This was shocking and formidable to them who studied for free in public high school, and to their parents who had to raise the amount before each new semester.

Table 4 – Financial Challenges Faced by Full Financial Scholars

FINANCIAL CHALLENGES (8 or 19.05%)	
•	High miscellaneous feed and required activities
•	Unnecessary expenses
•	High cost of cafeteria food

The scholars and their families were also challenged to pay for various extra-curricular activities such as fieldtrips, team-building seminars, and student organization fees. Although the scholars recognized their importance to learning, these could eat into the meager family and personal budgets.

The scholars also found some expenses unnecessary. For instance, batch shirts were considered pointless because they already had school uniforms. They also did not see the need to buy a new lanyard for their ID cards when the old one still served its purpose. Parties of student organizations were also costly and one scholar chose not to attend them because they ended late and she lived far away. However, she still had to pay an alternative fee. Money was difficult to come by for the scholars and their families; thus, they would rather spend the hard-earned money on more

important things like school projects and seminars instead.

Finally, the scholars thought that the food in the college cafeteria was generally too expensive for their budget. Financial scholars were given two (2) meal stubs every month. They availed of the free meals when they really had no money left; thus, it was important to use the tickets wisely. They agreed that 2 meal stubs a month were not enough, but they understood that the funds for financial scholars was at a low for the moment due to lowered enrollment with the implementation of the K to 12 system.

#### Responses to Challenges

Full financial scholars face the aforementioned challenges through self-management (11 or 52.38%), resource management (9 or 42.86%), or acceptance (1 or 4.76%). Table 5 provides more details of these responses.

Table 5 – Full Financial Scholars' Responses to Challenges

RESPONSE THEMES	FREQUENCY (f)	PERCENTAGE (%)
Self-management	11	52.38
• Discussing/Sharing challenges		
• Studying/Working hard		
• Selecting groupmates wisely		
Resource management	9	42.86
• Time		
• Talent		
• Treasure		
Acceptance	1	4.76
Response Total	21	100.00

#### Self-Management

The scholars shared their challenges with personnel of the Admissions Office, their teachers and friends. It helped that there were people with whom they could open up and who were willing to lend a listening ear or give sound advice. For instance, taking the time to explain their circumstances to affluent classmates resulted in them understanding their situation and becoming more considerate and encouraging afterwards.

Knowing fully well that continuing their education at The College involved maintaining high academic performance, the full financial scholars

were serious with their studies and work service. Thus, despite the different challenges they encountered, they were recognized for their scholastic achievements, maintained and even upgraded their financial scholarship.

Self-management includes choosing groupmates for projects wisely. Having learned from their experiences with freeloading classmates, Queenie made up her mind to select workmates who were willing to work hard. Ultimately, she was satisfied with the output because it was a product of collaborative effort. Furthermore, the members of the group learned from one another.

### Resource Management

The scholars knew how to wisely manage whatever meager resources they possessed. It was essential to bring food from home, be economical in buying food at the cafeteria, and save the meal tickets until they were most needed. They also had to be selective of the activities they participated in and to manage their time well.

It was important that they capitalized on the knowledge and skills they acquired in high school. These were commodities they traded with when they did not have the money to contribute for projects. Cath explained:

*I make up for it through my performance (effort). If I could not give financial support, I work hard so that our output would be of very good quality. Like I said, they think our project would be good if we would pour money into it. In fact, what is important is talent. Since I graduated from an art*

*school where my artistry was developed, I used my talent.*

*Acceptance*

However, there were situations that they felt they had no control over, and simply accepted their circumstances. They resigned themselves to the fact that their estranged parents may never provide for them financially nor offer emotional support. Moreover, Sapphire also conceded that despite her efforts to clarify with a professor an error in grading, the grade may remain unchanged and hinder her from being in the Dean's List.

### Full Financial Scholar's Support Providers

The scholars credited the support of a network of individuals who helped them overcome the challenges they encountered. The network included their family, friends, God, the Admissions Office personnel, and a teacher (See Table 6).

Table 6 – Full Financial Scholars Support Providers

SUPPORT PROVIDER	FREQUENCY (f)	PERCENTAGE (%)
Family	6	42.86
Friends	4	28.57
God	2	14.29
Admissions Office Assistant	1	7.14
Teacher	1	7.14
Total	14	100.00

### Family

The scholars were thankful for the steady support of their loving parents, siblings and half-siblings, grandmothers, uncles and aunts who provided assistance in different ways: (a) providing a monthly allowance, (b) taking loans to pay for miscellaneous fees, (c) encouraging them when the coursework and projects were heavy and difficult, (d) urging them to take calculated risks, (e) trusting them, (f) being proud of them and their accomplishments, (g) allowing them to participate in extra-curricular activities, (h) offering a room in their home which was closer to The College, (i) lending money when the allowance had run out, (j) giving opportunities to earn extra money, and (k) listening to and understanding their struggles. Below are quotes of Cath and Queenie on their parents' support:

*My mother emailed me and I read it during the retreat. She said that even if she could not give the things I wanted and the things she wanted me to enjoy, she will make sure that she will support my education.* – Cath

*Daddy greatly trusts me. When I conversed with my friend [at the College], I realized that their parents did not trust them. But my Dad, ... he trusts me and I*

*am thankful for that ... I always make sure that I do not lose his trust in me. That keeps me on track. He works very hard everyday just so my siblings and I could go to school. That's my source of strength. My dream is also for him, that one day he would not have to work so hard, that I would be able to help my family.* – Queenie

### Friends

The students' groups of high school and college friends were important pillars for them. These friends showed their support in different ways: (a) attending parent and guardians' meetings with the scholar, (b) expressing their belief in the scholars' ability to weather the difficulties, (c) giving their best in collaborative work, and (d) lending transportation money to enable them to go to school the next day.

*My friends are always there for me ... Their trust in me helps me believe that I can accomplish my plans. And then we help each other with our projects. Our academic performance improved. We motivate each other and say, yes, we can do it!* – Cath

### God

Two scholars referred to God as one of their supports. For Queenie, it was God who gave her the scholarship and helped her during examinations. For Sapphire, God heard her heartfelt prayers, helped her understand life, and strengthened her.

*God gave me my scholarship. Sometimes I say, "I hope my professor calls me to recite because I am ready," and then I am called! Or when I am not sure of my answers during exams and then my exam paper is returned with a good mark. "Aw, thank you, Lord!" He never lets me down. And when I am troubled, I take a deep breath and exhale. Sometimes I know God has His reasons for them and after a few days the reasons are revealed. I realize what they are. – Queenie*

### Admissions Office Assistant

The Admissions Office of The College was a safe haven for the scholars. When troubled, they poured out their problems to and received guidance from the Admissions Assistant who was once a financial scholar like them.

*I really open up to them saying, "Miss, I am under pressure. This and that are happening." And then they guide me. That is what's good about scholarship at The College. They do not just give you scholarship, but they also guide you. Their assistance is really holistic. And they are always available when there are problems. – Cath*

### Teacher

Finally, Cath remembered a professor who listened to and understood her problems, and hired her as her assistant to check test papers. She also helped her understand lessons that were complicated.

### CONCLUSION

The three high ability students from low socio-economic backgrounds who received full financial scholarship to an affluent college face different challenges that are home-related, socio-emotional, academic, and financial. These challenges overlap and are daunting for them; yet, they manage to succeed in academics and extra-curricular activities and maintain their scholarship.

They respond to those concerns through self-management, including talking about or sharing their challenges, studying and working hard, and selecting their groupmates wisely. They also manage their time, talents and treasure well. But for things they seem powerless to change, they simply concede.

A network of people surrounding them is crucial. They credit their family and friends, God, the personnel of the Admissions Office of The College, and understanding teachers. These

individuals provide the academic, financial, material and socio-emotional support they need.

### Recommendations

The following recommendations are given. First, a college culture that is inclusive to learners from low socio-economic backgrounds should be fostered and/or strengthened. Activities that encourage understanding, acceptance and appreciation of differences and abilities among students, particularly of differences in socio-economic standing, should be promoted college-wide. Such activities will help all students gain meaningful friendships and provide support in the midst of the various challenges.

Second, there is a need to re-examine the policy on service hours. Although service enables the scholars to gain work experience, it is a source of stress, especially when service hours conflict with the scholars' study hours or force them to stay longer in school. One might wonder if full financial scholarship can still be called such when the scholars have to "pay" for it through service.

Third, there is a need to tap new sources of funds to allow a truly 100% financial scholarship – free tuition and zero or minimal miscellaneous fees – and an increase in the number of meal tickets. For starters, private corporations and successful alumnae who advocate for the marginalized can be approached with a presentation for a revitalized financial scholarship program.

Fourth, a small dormitory exclusively for full scholars whose homes are very far from The College may be set up in the campus. Scholars' savings on transportation costs may be used to fund their projects or buy more nutritious meals. Living in campus would also allow them to attend extra-curricular activities held after classes without worrying about their safety.

Fifth, student organizations need to rethink their fund-raising activities and make sure that they are not burdensome or frivolous. They should find resources outside of The College and not from the students themselves so as not to burden those who are already experiencing financial problems.

Sixth, programs that strongly support scholars in difficult or problematic home situations need to be in place. The programs should not only target the financial scholars but also their families. Ties between the home, the parents' organization and The College need to be strengthened so that such programs can be supported.

Seventh, a mentoring program that matches the scholars with female achievers from similar backgrounds is needed. Mentors could be models of success even in difficult times. Similarly, to this, accomplished men and women in their fields who can inspire and

challenge outstanding students to learn and contribute to their chosen fields should be part of the Faculty.

Ninth, a teaching effectiveness course on gifted learners, especially those from low socio-economic backgrounds, can be offered to faculty. This will help them understand their characteristics and needs, and know how to help them succeed.

Tenth, it would be beneficial to have a committee that could address students' academic concerns and issues that have not been acted upon by faculty. If that committee already exists, then the students need to be informed that their appeals could be heard without fear.

Finally, spiritual activities such as recollections or retreats may be used to develop resilience among financial scholars. Regular brown bag meetings among scholars and guidance counselors and/or psychologists can address their psychosocial needs.

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