



Stability and Security:

How Achieve Atlanta Improves Scholars' Financial Well-Being and Academic Performance

Highlights from an Independent Study

OCTOBER 2024

Introduction

Established in 2015, Achieve Atlanta (AATL) helps students in Atlanta Public Schools (APS) access, afford, and earn postsecondary credentials. Its vision is that Atlanta will become a place where race and income no longer predict postsecondary success and upward mobility. Achieve Atlanta catalyzes results-driven, cross-sector collaboration by setting a vision, assembling teams, and creating conditions for success across a range of partners—including APS, 11 colleges and universities, numerous nonprofit and community organizations, and, most importantly, students and families.

Achieve Atlanta partners with postsecondary institutions and college success experts to provide students with direct support, coaching, advising, and other services. It also offers need-based scholarships of \$2,500 per term for students pursuing a bachelor's degree and \$750 per term for those pursuing an associate's or technical degree. In addition, Scholars can receive a one-time "emergency grant" of up to \$500 to help pay for unexpected expenses like car repairs or medical bills, as well as a "completion grant" for those who need financial support in their final year of college but have exhausted their Achieve Atlanta Scholarship eligibility. In its ninth year, Achieve Atlanta has impacted over 20,000 high school and college students and awarded \$57 million in scholarships to nearly 6,000 Scholars across 355 higher education institutions.

A [2022 study](#) found that Achieve Atlanta Scholars were more likely to remain enrolled compared to similar students without the Scholarship and services. **This new 2024 study examines other important student outcomes that impact student persistence and completion. It shows Achieve Atlanta Scholars also take on less student loan debt, earn more credits, and attain a higher GPA than non-Scholars.**

“Achieve Atlanta allowed me not to worry about financial struggles at college, resulting in me working better and focusing more.”

Involving Achieve Atlanta Scholars in Research

One unique aspect of this study is that Achieve Atlanta Scholars Daivon Jarrell and Myla Cash-Williams were part of the research team, participating in the project's design, data collection, and analysis. Alongside Georgia Policy Labs researchers, Daivon and Myla interviewed 19 focus group participants who were current Achieve Atlanta Scholars and alumni. Additionally, they helped develop and analyze open-ended survey responses from nearly all incoming and returning Achieve Atlanta Scholars about their college experiences. Daivon and Myla's meaningful roles and the participatory aspect of this study are grounded in Achieve Atlanta's belief that Scholars are central to investigating the driving forces of their academic and upward mobility success. We are grateful to them and other Achieve Atlanta Scholars who shared their time, stories, and incredible insight with the research team.

Critical Participatory Research is rooted in the belief that the people most affected by social inequalities should take the lead in framing the research and identifying the solutions to effect change. (Torre, 2009; Fine & Torre, 2021)



As the 2021 salutatorian of Carver Early College, Myla Cash-Williams earned a bachelor's degree in political science from Georgia State University in 2024. While at GSU, she served as executive vice president of the Student Government Association and a research assistant for Georgia Policy Labs. She is currently enrolled at the University of Georgia School of Law and hopes to become an attorney and federal judge.



A 2020 graduate of Douglass High School, Daivon Jarrell is a physics major at Georgia State University. He served as a Georgia Policy Labs research assistant and is an active member of the National Society of Black Physicists. Daivon is dedicated to advancing diversity in the sciences and inspiring future generations of scientists.

Key Findings

In their first term, Achieve Atlanta Scholars



Are **less likely to take out student loans** than similar non-Scholars, and when they do, they borrow lower amounts.



Experience improvements in financial and mental health because of reduced borrowing.



Earn more course credit hours and have higher GPAs than similar non-Scholars.

Figure 1. Loan-taking by Achieve Atlanta Scholars vs. Non-Scholars



* All financial outcomes are measured in the first term at the first postsecondary institution in which a student enrolls after high school. Difference is statistically significant at 5% level or lower.

Reduction in Loan-Taking

Achieve Atlanta Scholars are **5 percentage points less likely** to take out student loans than similar non-Scholars in their first term (see Figure 1). Importantly, this reduction is driven by fewer unsubsidized and PLUS loans, which are loans with the least favorable terms.

“Achieve Atlanta has improved my college experience financially and academically. Receiving this opportunity will alleviate the burden of student loan debt, allowing me to focus more on my studies and extracurricular activities.”

Improvements to Overall Financial & Mental Health Well-Being

When Achieve Atlanta Scholars use loans to offset the total cost of college attendance, they borrow less than non-Scholars during their first term (see Figure 2). On average, **they borrow 40% (or \$580) less** than non-Scholars. They are also less inclined to take out large loans, thus avoiding substantial debt burdens.

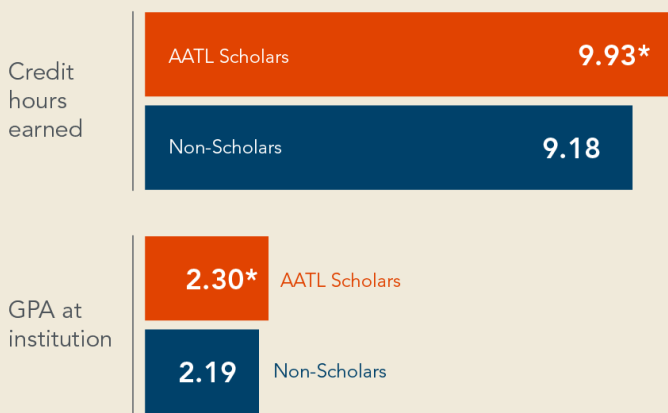
In surveys and focus groups, Scholars spoke directly about the benefits of the Achieve Atlanta Scholarship, offering a deeper understanding of how it makes a difference in their health and well-being. They pointed out that the scholarship **improved their college experience** because they were less stressed about affording basic needs. With the Scholarship, they can work fewer hours or afford a place to live that is more conducive to learning. Scholars also mentioned that feeling less stressed **helped them perform better academically**, which the data confirm.

Figure 2. (Average) Loan Amount by Achieve Atlanta Scholars vs. Non-Scholars



* All financial outcomes are measured in the first term at the first postsecondary institution in which a student enrolls after high school. Difference is statistically significant at 5% level or lower.

Figure 3. Academic Outcomes by Achieve Atlanta Scholars vs. on-Scholars



* All outcomes are measured in the first term at the first postsecondary institution in which a student enrolls after high school. The average difference is statistically significant at the 5% level or lower.

Increase in Credit Hours Earned and GPA

Achieve Atlanta Scholars **earn 0.75 more credit hours** than similar non-Scholars, representing **an 8% increase**. In addition, they do so with a **slightly higher GPA** (see Figure 3). Since courses are worth three credits, the estimated impact is similar to one in four Achieve Atlanta Scholars passing one more course in their first term than non-Scholars.

Hearing directly from Scholars provided insight into these results. **Scholars said removing or reducing financial burdens allowed them to focus their time and energy on their education.** They made strong connections between feelings of reduced financial stress and increased mental capacity, which allowed them to focus on academic pursuits.

“The Achieve Atlanta scholarship allowed me to focus less on work hours and dedicate more time to school.”

Conclusion

The findings have broader implications for the ongoing discussion and examination of the value and cost of college. The increasing costs of college and larger student loan amounts hinder a student’s ability to succeed, and they have a negative impact on their physical and mental well-being. However, through its mission of scholarship, collaboration, and support, Achieve Atlanta Scholars take out fewer student loans, complete more credits, and earn higher GPAs than academically and demographically similar students in their first term. Earning a degree with no loans and lower loan balances gives students more flexibility as they move into their careers, ultimately increasing their chances of upward mobility. **These findings will help Achieve Atlanta continually improve by gaining an understanding, from the students’ perspectives, of the support that helps them complete their higher education journey and attain upward mobility.**

About the Study

This study was conducted by Carycruz Bueno (Wesleyan University), Myla Cash-Williams (Achieve Atlanta Scholar), Daivon Jarrell (Achieve Atlanta Scholar), Za Eng Mawi (Georgia State University), Lindsay Page (Brown University), Jonathan Smith (Georgia State University), and Amy Stich (University of Georgia) in affiliation with Georgia State University’s Georgia Policy Labs. Using a mixed methods approach, they studied the impact of Achieve Atlanta on its Scholars’ academic performance and financial wellness by comparing the outcomes of Achieve Atlanta scholarship recipients to non-recipients in the first term of college. They used data from all Atlanta Public Schools students who graduated high school between 2016 and 2021 and initially enrolled in one of the Georgia public colleges in either the University System of Georgia (USG) or the Technical College System of Georgia (TCSG). To complement the quantitative analysis, they used critical participatory action research and incorporated focus groups and open-ended survey questions to better understand how the Achieve Atlanta Scholarship and services shaped Scholars’ experiences, opportunities, and future outcomes. For a full description of research methods and findings, view the full analysis: [Achieve Atlanta’s Impact on College Students: A Mixed-Methods Approach](#).

Achieve Atlanta created this summary, not the study’s authors. Achieve Atlanta provided Georgia Policy Labs with data, access to Scholars, and feedback on the full report. However, it did not have editorial control of the report’s contents.

