Seven risk factors have been found to be negatively correlated with retention and degree attainment (Horn & Premo, 1995). These factors are: (1) enrolled part-time; (2) have children or dependents; (3) work full-time while enrolled; (4) are single parents; (5) are financially independent; (6) delayed postsecondary enrollment by one or more years; and (7) have a GED or high school dropout. Students with three or more of these risk factors have been found to graduate at substantially lower rates than other students (Berkner, Cuccaro-Alamin, & McCormick, 1996). A follow-up study by Horn, Peter, and Rooney (2002) they reported that three quarters of students had at least one of these seven risk factors, while the average number was 2.2.

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