



UNIDOS US
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Following Their Dreams in an Inequitable System:

Latino Students Share Their
College Experience



UnidosUS, previously known as NCLR (National Council of La Raza), is the nation's largest Hispanic civil rights and advocacy organization. Through its unique combination of expert research, advocacy, programs, and an [Affiliate Network](#) of nearly 300 community-based organizations across the United States and Puerto Rico, UnidosUS simultaneously challenges the social, economic, and political barriers that affect Latinos at the national and local levels.

For more than 50 years, UnidosUS has united communities and different groups seeking common ground through collaboration, and that share a desire to make our country stronger.

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Latino Students Share Their College Experience



CLARK HALL

ARTS AND SCIENCES

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FOREWORD

In this report, we spotlight a traditional path to overcoming inequality and move up the economic ladder in our country: higher education. I have experienced this firsthand as neither of my smart and hard-working parents had a high school degree but six of their children went to college thanks to the support of scholarships, work-study and financial aid opportunities. And the six of us eventually earned postsecondary education degrees. I was fortunate that college was a pathway for social mobility and economic security for me and my family.

The American ideal is to have a college system that is accessible to all who desire a postsecondary degree. The Higher Education Act of 1965 (HEA) established a federal role in extending opportunities for a broader swath of students and in the decades that followed the enactment of HEA, college enrollment surged. In the nearly three decades between 1990 and 2016, Latino enrollment in college quadrupled (a 337% increase from 782,400 to 3.4 million students).¹ The Latino drive to attend college has remained strong over time. By 2026, Latino students are projected to comprise 26 percent (4.1 million) of total undergraduate enrollment.² My hope has been that higher education could be the same force for good for all Latino children as it was for me and my siblings.

However, we find that the U.S. higher education system today is both more accessible than ever but also more treacherous to navigate for many Latino college students. The federal role in ensuring equal access and opportunity to a quality college education has waned, and an increasingly complex system of schools produces uneven outcomes, especially for communities of color. The college system still provides the greatest gains and benefits to students from wealthy and privileged families over those students from underprivileged, poor, and minority

communities. Even more troubling, students from disadvantaged backgrounds face the most severe financial risks and penalties from college attendance; particularly those students who fail to complete a degree on time and enroll in a non-four-year institution. Latino completion of higher education programs has not only stalled but has *fallen even further behind* that of White students. Further, the college experience is failing to live up to the highest hopes of students, parents, and those who believe in the importance of social and economic mobility for minority students as a means of strengthening and unifying our society.

The good news is that the public is starting to recognize and accept how racial bias and institutionalized racism explains the disparate outcomes in our public systems. Moreover, a reauthorization of the Higher Education Act in Congress is likely to be on the agenda next year. Lastly, we can take solace that we currently have more college educated Latinos in the U.S. than ever before, and many are ready to become changemakers in higher education.

With this report, UnidosUS hopes to spotlight the experience of Latino students in college and highlight some troubling trends we see. The words of the students and parents are compelling and help to make visible to school leaders and policymakers some of the critical changes that are needed to improve the Higher Education Act. These changes, if adopted by lawmakers and school leaders, can ensure that law will better address the systemic biases that are leading to such vastly different and racialized outcomes among our students.



Janet Murguía
President and CEO
UnidosUS

EXECUTIVE SUMMARY

Today there are 3.4 million Latinos enrolled in colleges and universities nationwide. By 2026 1 million additional Latino students are estimated to enter the postsecondary system, changing the complexion of freshman classes throughout the nation.

The Latino experience with college is complex, nuanced, and unique. While there is not a single path that students follow in their higher education journey, certain factors overwhelmingly characterize the Latino college experience today—being first in the family to go to college and being born to parents with mixed immigration and citizenship status, growing up in poverty or with low-income status, and facing the legacy of systemic discrimination filtering through their neighborhoods and schools. These factors are colliding with trends and forces within the U.S. higher education system, reflected in rising college costs, variable institutional quality, and decreased investment in public colleges and universities. As a result, the nation's higher education system is providing substantially greater benefits to students from privileged and wealthy backgrounds, contributing to an ever-widening education gap. The system leaves students from impoverished backgrounds better off than their parents but unable to catch up or cut the distance between themselves and those who start life closer to the top of the economic pyramid.

This report, informed by the Latino community, seeks to contribute to the discussion regarding how to improve the nation's higher education system. It highlights where the Latino experience diverges from the conventional student experience by elevating the powerful words and stories of Latino students and their parents. The report provides policymakers with intimate and contextualized insight into the complex factors shaping Latino students' experience in college today and highlights the issues and themes affecting their decisions about college and those that determine their college success—and ultimately their future success in the workforce. It also offers stakeholders an understanding of the challenges that Latino students face today so that they can develop more culturally relevant and targeted solutions and better address the systemic and institutionalized barriers to college success that are limiting the higher education system's ability to advance broader equality.

To learn more about the higher education experience from the perspective of Latino students and their parents, UnidosUS conducted eight listening sessions in collaboration with several of its community-based Affiliate organizations in California, Florida, Minnesota, Tennessee, and Washington, DC. A total of 78 individuals participated in these sessions, and UnidosUS conducted 15 in-depth individual interviews with those at various points in their educational journey. While this sample is not representative of every U.S. Latino experience, it does include a diverse set of circumstances and backgrounds.

Our study surfaced several key themes:

First-Generation Status Shapes the College Experience for Many Latino Students. Most Latino students do not have the advantage of familial knowledge about higher education: 7 out of every 10 Latino students enrolling in college today are the first in their family to attend college—that is, “first-generation.” Further, many Latino students have parents who are either foreign-born or have mixed immigration, and face language barriers and challenges associated with living in the U.S. as an immigrant or noncitizen. These factors become obstacles as Latino students engage with the financial aid process. Completing the FAFSA requires parental tax information, and many find the FAFSA’s more than 100 questions confusing. A lack of familial experience in—or an understanding of—the confusing FAFSA process can result in an insufficient financial aid package. Many of the students we spoke with shared stories and experiences consistent with journeying into the unknown without adequate guidance and support to navigate on their own.

Persistent Financial Insecurity Affects Latino Students’ Decisions at Every Step of Higher Education. Latino college students typically live in a constant state of financial insecurity, in large part attributed to the high cost of college, their need to work to make ends meet, and the wealth and income status of their parents. For example, Latino families have one of the highest workforce participation rates, but they are more likely to live in poverty, have lower median incomes, and have lower wealth compared to their White peers, making it difficult for Latino parents to level the playing field for their college-going children. They often contribute their own earnings to help pay for college expenses, and students are often faced with the difficult decision of whether or not to take on student loan debt. Altogether, these factors pit college expenses against living expenses in a zero-sum scenario that links the college experience with the often fluctuating income of students and their families. The students we spoke with shared how financial instability and economic stress for them or their parents were paramount to informing decisions they made that shaped their college experience, including whether or not to stop their studies and enter the workforce before degree completion.

Overall, Latinos Are Driven to Complete College. The impressive Latino enrollment gains over the past decade is a testament to the continued value that these students place on the benefits of a postsecondary degree. However, the wage premium provided by a degree is only guaranteed upon completion: today, Latinos are the least likely to graduate across all institutions. Most students in this study, however, completed or were determined to complete college, citing their own drive and the power of targeted supports and resources that helped them finish their programs. Among the students we talked with whose circumstances made it difficult to stay in school, those who left did so with the goal of returning.

Latino Students Thrive when Targeted Institutional Supports Are Accessible.

While more Latino students are enrolling in college, they are enrolling disproportionately in institutions that are less selective, have less resources available per student, and where students are less likely to complete a degree, compared to other schools. Yet, these nonselective schools are a major factor in increasing access to college for Latino students. Many students in this study relayed their difficulty in navigating the complexities of the college experience, speaking to the importance of culturally relevant intervention programs like some administered by UnidosUS Affiliates. In this study, there was a marked difference in the experience of students who had access to targeted support programs in high school and/or in college. Several students also pointed to the important role of federally funded programs like TRIO and the College Assistance Migrant Program (CAMP) for helping them prepare for and enroll in their first year of undergraduate studies. Furthermore, many students noted that one person who looked like them or just took the time to understand their situation and offer support made a tremendous difference in their outlook, ability to navigate college, and eventually complete a degree program.

To improve the system, policymakers should consider the following:

Get an accurate picture of the systemic equity problems that college students face. The U.S. Department of Education should make available postsecondary outcomes data available by race, ethnicity, income, and student enrollment status (first-time, full-time and, part-time) is a crucial first step that would expose the disparities present across and within institutions, providing evidence-based research to inform targeted policy interventions to improve outcomes.

Make it simple and easy for underprivileged and economically disadvantaged students to access financial aid. Streamlining and simplifying FAFSA's lengthy and complicated application and verification process would help students—especially those who are first-generation—complete the form, understand all of their options for resources to meet their needs, and receive aid decisions in a timely manner. Latino students would also benefit from standardized financial aid award letters containing clear and consistent information. Finally, as student borrowing continues to grow, the U.S. Department of Education and institutions of higher learning must improve student understanding of loan types and related costs at origination as well as the repayment process. This information should be culturally and linguistically appropriate so that students and their families are equipped with the information they need to navigate unfamiliar territory, easing a prospective student's onramp to education.



Make access to high-quality colleges/universities more affordable for high-need students. A Pell Grant is the primary mechanism for easing the way for low-income students to enter the college arena and pay for some of their expenses. To more accurately calculate and target students' financial aid needs, the Expected Family Contribution—the formula determining grant size—should be altered to demonstrate a negative need. Today, students with family income of \$26,000 or less automatically receive a zero EFC. Those who receive an automatic zero have tiered family income levels and should qualify for more aid. In addition, actions to bolster the value of the Pell Grant, including mandated appropriations spending and restoring the practice of inflation indexing, will improve its efficacy as a tool to increase affordability for low-income students attending college. In addition, federal financial aid should not exclude students from accessing grants or loans due to immigration status. Many noncitizen students without lawful status have lived in the U.S. since childhood and are likely to live, work, contribute to, and pay taxes in the U.S. for years to come.

Strengthen relevant and customized support for Latino and other first-generation students. College preparation programs are vital in providing support and a pathway to college for first-generation and low-income students. The federal government should increase investments in existing programs such as TRIO, GEAR UP, HEP (High School Equivalency Program), and CAMP. Policymakers should also establish new grant programs to provide resources for postsecondary institutions to implement support services for first-generation, low-income, Latino, Deferred Action for Childhood Arrivals (DACA), TPS (Temporary Protected Status), and noncitizen students without lawful status. Services must be targeted and culturally competent and address both academic and nonacademic challenges, including mental health. Supports should also include small-dollar financial aid, as small-dollar needs have a profound effect on a student's ability to stay in and complete college.

Invest in institutions that serve a significant share of Latino students and provide targeted support. Hispanic-Serving Institutions (HSIs) are a meaningful component in college access for Latino students, and any effort to improve college outcomes for Latinos nationwide ought to involve HSIs. These schools vary in size, type, and quality, and many need to build greater institutional capacity to further support Latino student success as well as improve the quality of the education they provide. Excelencia in Education's Seal framework is a model worthy of consideration. Going a step further to significantly increase and target funding for HSIs and other minority-serving institutions will better position them to provide adequate student services to underrepresented students.

Most students in our study were experiencing or had experienced success in college; several students that stopped soon returned to college and many had at least one degree. The high rate of success among the students was likely due to culturally relevant interventions such as those offered by several UnidosUS Affiliates. Their stories help to illustrate what can be; the establishment of a comprehensive system of supports that offers young people a culturally relevant and strong support network capable of mitigating socio-economic and educational disadvantages and face the challenges to college completion many Latino students face.

Looking ahead, policymakers seeking systemic change in higher education have to acknowledge the growing advantage that parental and family wealth is affording students while increasing the penalties for students from underprivileged, poor, and disadvantaged backgrounds. The higher education system, particularly the public system, has a duty to help level the playing field for students from economically and socially diverse backgrounds and can do more help to narrow the racial wealth gap over generations. The stories and lived experience of Latino students today can shed important light on how the postsecondary system ought to adapt to keep the nation competitive globally while narrowing inequality in educational and economic outcomes for workers in the U.S.



INTRODUCTION

Today's students and their families are contending with the highest cost of college* in history. Decreasing state investment in higher education,³ rising cost of living,⁴ stagnant wages,⁵ and a shift to a predominantly debt-based financial system in the U.S.⁶ has placed extraordinary financial pressure and risk on college students and their families. Furthermore, students of color must also grapple with the effects of deeply rooted inequities fueled by decades of systemic racism, discrimination, and one-size-fits-all policy approaches. Specifically, Latino[†] students experience inequities in the education system from early childhood to high school: Latino children have the lowest enrollment in preschool and are more likely than their White peers to attend elementary and secondary schools in neighborhoods with higher concentrations of poverty and with fewer Advanced Placement courses.⁷ Uneven educational circumstances make it difficult for a growing number of students to get into a selective postsecondary institution, complete their program, and realize a return on their investment in a college education.

The nation's 3.4 million Latino students enrolled in postsecondary programs—an all-time high—are at the epicenter of competing forces.⁸ As this study finds, while Latino students and parents know that higher education is fraught with challenges and risks, most are all too familiar with hardship. The unique lived experience of numerous Latino students has afforded them resilience, perspective, and passion—all motivating factors in their pursuit of a college education. They do not question the inherent opportunity and value of being the first in their families[‡] to take on the challenge of college, no matter how hard or great the sacrifice.⁹ But getting into college is just the first of many hurdles for these young people. More Latinos than ever before are entering college, yet performance and outcome data point to challenges for them once they get to college—as illustrated by a growing college completion gap between Whites and Latinos.¹⁰

There is consensus that today's higher education system does not adequately serve nontraditional students of color. However, most policy discussions tend to rely upon an oversimplified and outdated view about college-going and college students. With Latinos accounting for one out of every five students enrolled in

* The terms college, postsecondary, and higher education are used interchangeably. They include a range of institution types, including two-year colleges that lead to a certificate or an associate degree (community colleges, vocational-technical colleges, and career colleges) and four-year programs that lead to a bachelor's degree.

† The terms "Hispanic" and "Latino" are used interchangeably by the U.S. Census Bureau and throughout this document to refer to persons of Mexican, Puerto Rican, Cuban, Central and South American, Dominican, Spanish, and other Hispanic descent; they may be of any race. This document may also refer to this population as "Latinx" to represent the diversity of gender identities and expressions that are present in the community.

‡ Also known as "first-generation" students and defined in this report as students whose parents have not obtained, at minimum, a bachelor's degree.

college, the traditional portrait of a student in higher education (18-22-year-old, single, White, middle- or upper-class, attending full-time, living on or near campus) is incomplete.¹¹

Higher education, particularly public postsecondary education, is a system that aims to provide opportunity for intellectual growth and economic mobility for all students regardless of their background. Systemic reform efforts that fail to keep that goal in the foreground and take into account the Latino experience in college will fail to address racial/ethnic gaps in higher education outcomes and will further reinforce racial and ethnic stratification in our society.¹²

This report, informed by the Latino community, seeks to contribute to the discussion regarding how to improve the nation's higher education system. It highlights where the Latino experience diverges from the conventional student experience by elevating the powerful words and stories of Latino students and their parents. The report provides policymakers with intimate and contextualized insight into the complex factors shaping Latino students' experience in college today and highlights the issues and themes affecting their decisions about college and those that determine their college success—and ultimately their future success in the workforce. It also offers stakeholders an understanding of the challenges that Latino students face today so that they can develop more culturally relevant and targeted solutions and better address the systemic and institutionalized barriers to college success that are limiting the higher education system's ability to advance broader equality.

BACKGROUND

Snapshot of Latino College Students



The average Latino student is 25 years old.¹



Seven out of every 10 Latino students are the first in their family to go to college (first-generation) compared to 48% of Whites.²



About two out of every five Latino students attend school exclusively part-time compared to three out of every 10 White students.³



About half of all Latino undergraduates are independent students, meaning they are older than 24, are married, have dependent children, or are a veteran.⁴



Thirty-two percent of Latino students work 40 hours or more a week.⁵

Sources

1. UnidosUS calculation using U.S. Department of Education, National Center for Education Statistics, "National Postsecondary Student Aid Study, NPSAS:16." Washington, DC, 2017.
2. Ibid.
3. UnidosUS, "Latinos in Higher Education: Enrollment and Completion," March 2019.
4. UnidosUS calculation using U.S. Department of Education, National Center for Education Statistics, "National Postsecondary Student Aid Study, NPSAS:16." Washington, DC, 2017.
5. Ibid.

Latino Access to College Enrollment

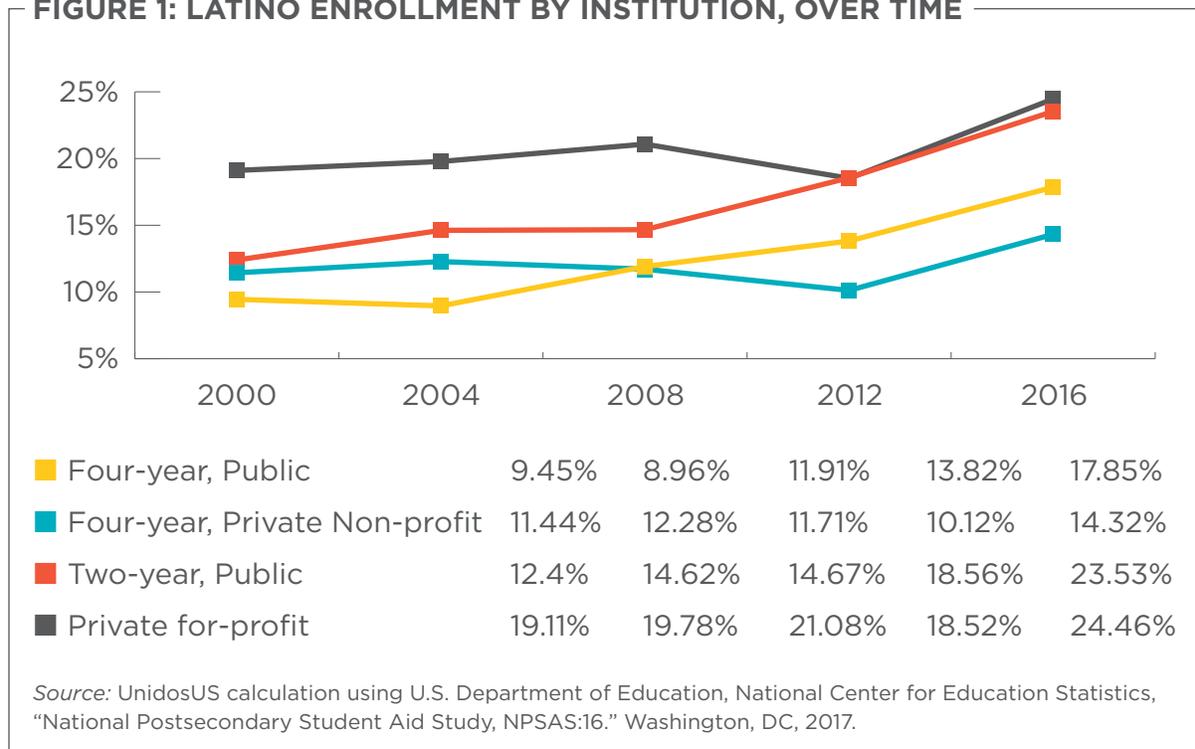
Enrolling in college is the first step in a student's journey through a complex system of higher education. While this process alone is fraught with uncertainty for Latino students—most of whom are first-generation college students—the community has reached an important milestone: Latino high school graduates have the highest postsecondary enrollment rate (72%) of any other group, even surpassing enrollment of White high school graduates (70%).¹³ This trend reflects the hard work of students, parents, and school leaders paired with federal and state efforts to lift academic standards and improve proficiency in math and reading. Congressional efforts to improve academic outcomes for the nation's children in K-12 education is grounded in the landmark Elementary and Secondary Education Act of 1965 (ESEA), which was last revised by Congress in 2015 with the enactment of Every Student Succeeds Act (ESSA).^{*} ESSA is rooted in the civil rights principle of equal opportunity in education and received overwhelming bipartisan support in Congress. An important contribution of the law is requiring

^{*} This legislation took important steps, including challenging academic standards, requiring specific measurement of academic progress of subgroups of students, and additional funding for enrichment and parent engagement—helping the 13.5 million Latino K-12 students and five million English learner (EL) students become college- and career-ready.

states and districts to report and disaggregate student demographic data by subgroups, allowing school leaders to focus on the greatest disparities within their schools and develop new pedagogy to assist the most disadvantaged students, including Latinos.¹⁴

Although access to higher education has improved, barriers to success in college persist for Latinos, which stem from the underlying systemic and institutionalized inequality that the Higher Education Act of 1965 aimed to address.

FIGURE 1: LATINO ENROLLMENT BY INSTITUTION, OVER TIME



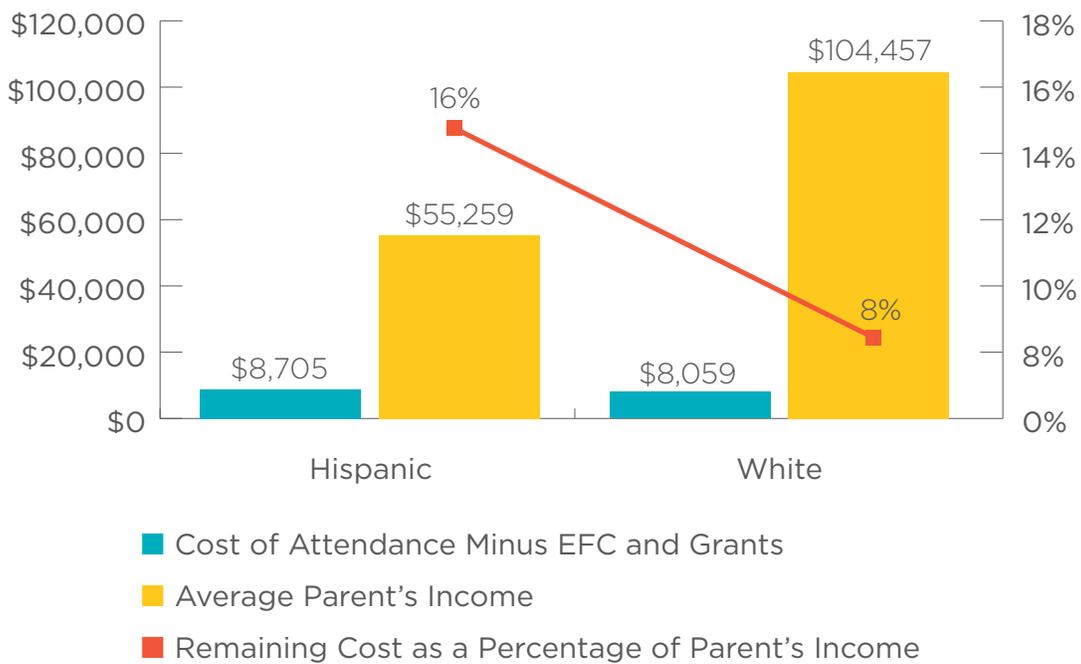
Financing College and College Affordability

The high cost associated with college attendance shapes the college experience for Latino students and their families who have low incomes or other financial challenges. Latino households have lower wealth than they did in 2007 and earn lower wages than their peers,¹⁵ yet, parental and family wealth and income is an essential factor in accessing higher education. Students often rely upon their family’s resources to ease the financial burden of college attendance. Greater access to wealth opens up more choices for students about which schools to attend and often makes it easier for students to stay in school, participate full-time, and live on campus. Moreover, when resources are available to cover school and living expenses, many college graduates are able to start saving and building wealth sooner than their peers who cannot rely on family for financial support.¹⁶

At the same time, college-related expenses (tuition, fees, room and board) are rising rapidly—by 31% over the past 10 years at public institutions and by 24% at private nonprofit institutions. As college costs rise, the role of family wealth in shaping a student’s college experience increases, and the disadvantage for students from low-income and underprivileged backgrounds grows.¹⁷

In 2016, the average cost of college for Latinos—after factoring in aid—was slightly higher than the average cost for White students (\$8,700 vs. \$8,060, respectively). The difference represents twice the amount of Latino dependent students’ parental income compared to Whites (16% of the average income of Latino parents of dependent students, compared to 8% of the average income of White parents).¹⁸ A majority of Latino students who are eligible and receive federal financial aid are among those with the greatest need. In 2016, 48% of Latino students had a zero Expected Family Contribution (EFC)—the measure of a family’s financial strength—compared to 30% of White students. Students who automatically receive an EFC of zero are estimated to have family income levels of \$26,000 or less.¹⁹

FIGURE 2: AVERAGE COST OF COLLEGE, AVERAGE PARENT INCOME, AVERAGE COST AS PERCENTAGE OF INCOME



Note: Parent income here is different from income on Table 1 due to differences in sources. Income in Table 1 is based on Census bureau data from the American Community Survey.

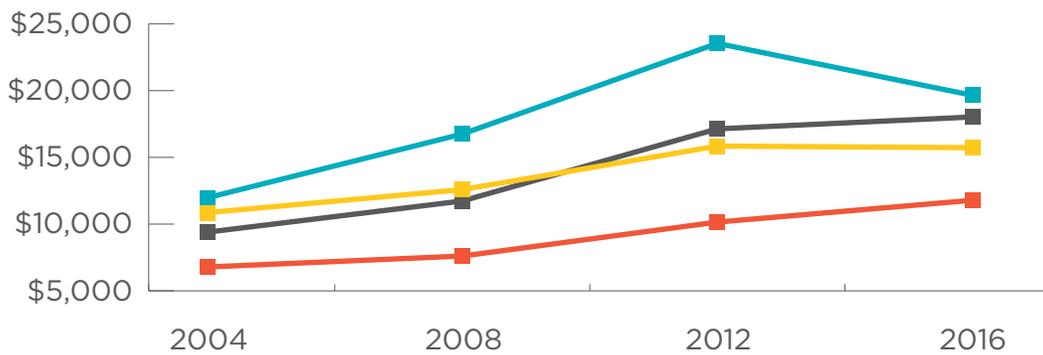
Source: UnidosUS calculation using U.S. Department of Education, National Center for Education Statistics, “National Postsecondary Student Aid Study, NPSAS:16.” Washington, DC, 2017.

Rising Student Loan Debt and Low Completion Rates for Latinos

Decreased investment in today’s students and an increasingly debt-financed structure for higher education puts Latino students in the position of needing to take out loans while being more likely to default.²⁰ In most instances, a college education is an investment, and financing an investment through loans is common and reasonable. However, research shows that debt paired with low wealth and low-income status before, during, and after college leaves Latinos more susceptible to defaulting on their student loans and facing continued financial insecurity and difficulty saving and building wealth on par with their peers.²¹

Latino households are borrowing at higher rates, in tandem with incurring greater college debt.²² Among major debt categories, Latino families witnessed the largest increases in educational debt between 2007 and 2016, with 14% holding educational debt in 2007 and nearly 20% by 2016.²³ Furthermore, in 2016, the overall average student loan burden for Latinos was \$15,797, a 60% increase from 2004 (see Figure 3). Rising student loan debt is worrisome considering the types of schools that Latino students tend to enroll in and that college completion rates remain low among Latino students.

FIGURE 3: CUMULATIVE LOAN DEBT FOR LATINOS BY INSTITUTION TYPE



All	\$9,883	\$11,811	\$15,572	\$15,797
■ Four-year, Public	\$10,857	\$12,585	\$15,847	\$15,727
■ Four-year, Private Non-profit	\$11,971	\$16,752	\$23,540	\$19,652
■ Two-year, Public	\$6,786	\$7,608	\$10,151	\$11,786
■ Private for-profit	\$9,396	\$11,733	\$17,137	\$18,028

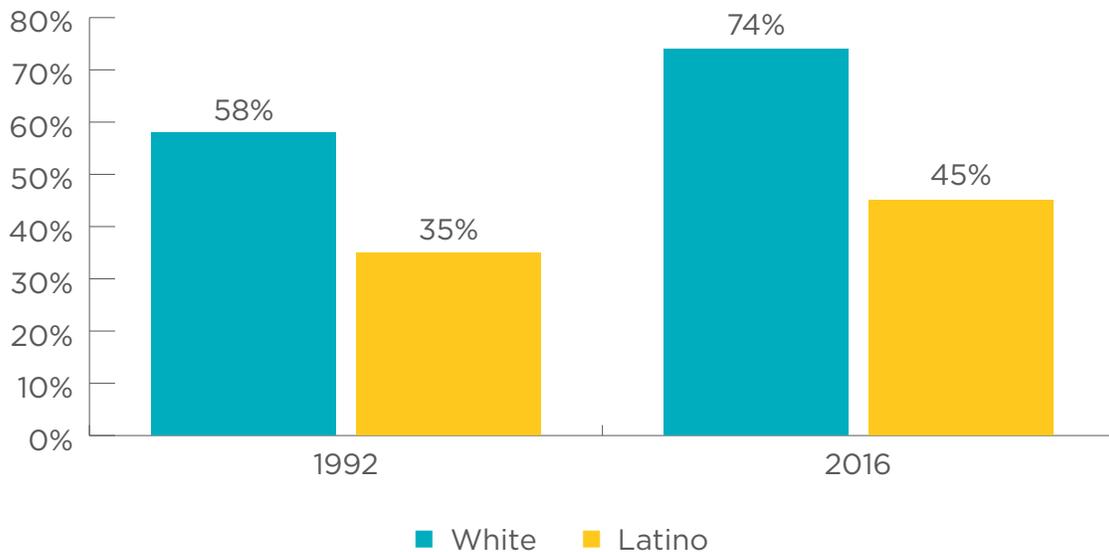
Source: UnidosUS calculation using U.S. Department of Education, National Center for Education Statistics, “National Postsecondary Student Aid Study, NPSAS:04/08/12/16.” Washington, DC, 2017.

The Future of the U.S. Labor Force

Research shows that while Latino students are enrolling in higher education programs at rates similar to White students, *where* they are enrolling matters. The data show that public community colleges—where most Latinos enroll—are often crowded and have the lowest per-student funding and the lowest completion rates.²⁴ Only 36% of Latinos who attend open-access colleges graduate.²⁵ Additionally, transfer mobility continues to be a challenge: only 37.2% of Hispanic students who start at a two-year college transfer to a four-year college, compared to 50.4% of White students.²⁶ On the other hand, when Latino students attend more selective public four-year institutions, they graduate at higher rates that are more comparable to their White counterparts: about 68% of Latinos who attend such colleges complete their program compared to 78% of Whites.²⁷ However, Latinos remain underrepresented (15%) at these types of institutions.²⁸

Consequently, Latino students are losing ground on closing the overall higher education attainment gap. In 1992, Latinos were 23 percentage points behind Whites in terms of the share of the population with a degree; in 2016, they were 29 percentage points behind White students²⁹ (see Figure 4). The educational attainment gap reinforces workforce disparities, occupational segregation, and economic inequality. Lagging attainment poses a threat to the future workforce: Latinos are the fastest-growing share of the labor force, projected to increase from 18% to 30% by 2050.³⁰ A growing number of jobs in the future will require some form of postsecondary education, but low college completion rates for Latinos could lead to critical skills shortages in the future workforce.

FIGURE 4. GROWING GAP IN THE SHARE OF COLLEGE EDUCATED LATINOS AND WHITES, BY PERCENT AND YEAR



Source: Georgetown University Center on Education and the Workforce analysis of data from the US Census Bureau, Current Population Survey, 1992 and 2016.

OBJECTIVES, SCOPE, AND METHODOLOGY

To learn more about the higher education experience from the perspective of Latino students and their parents, UnidosUS conducted eight listening sessions in California, Florida, Minnesota, Tennessee, and Washington, DC.* UnidosUS chose these areas based on various criteria including the presence of UnidosUS community-based Affiliate organizations,[†] the presence of other targeted educational support programs, the size of the Latino population in the state, rural and urban locations, and geographic variation. A total of 78 individuals participated in these sessions. Additionally, UnidosUS selected students from each of the five locations and conducted 15 in-depth individual interviews with those at various points in their educational journey, including recent college graduates.

Most participants are U.S. citizens or legal permanent residents, though several hold Deferred Action for Childhood Arrivals (DACA) status or are undocumented. While this sample is not representative of every U.S. Latino experience, it does include a diverse set of circumstances and backgrounds. It is important to note that this group has likely fared better in the higher education system than many of their peers because most have benefited from programmatic or institutional supports from UnidosUS Affiliates. (See Appendices 1 and 2 for more information on selected demographic characteristics, as reported by students and parents.)

THE LATINO COLLEGE EXPERIENCE: KEY THEMES

First-Generation Status Shapes the College Experience for Many Latino Students

Many prospective college students in the U.S. have some familiarity with college or have access to family members who have firsthand experience with the higher education system. The share of students nationwide whose parents have not attended college has declined in recent years.³¹ However, most Latino students do not have the advantage of familial knowledge: 7 out of every 10 Latinos enrolling in higher education are first-generation college students.

While research and programmatic responses geared toward first-generation college students are rising, there is less of a national focus on how first-generation students of color are performing in college. Despite being academically prepared

* Listening sessions and interviews were structured with a consistent set of questions, but each participant was afforded the latitude to explore responses further and/or expand on relevant topics. Interview participants were recruited with assistance from UnidosUS Affiliates in each interview location. To protect respondents' privacy, the specific Affiliates they were a part of are not matched to their story.

[†] UnidosUS has a network of nearly 300 Affiliates—local, community-based organizations in 35 states, the District of Columbia, and Puerto Rico—that provide various services, including educational supports, to millions of individuals in the United States annually.

for college, they experience other challenges as trailblazers for their families, and the data show that they are more likely than their peers to attend two-year and for-profit schools and are more likely to drop out of college.³²

Lack of Parental and Family Experience with College and Language Barriers Place Students at a Disadvantage

Similar to family wealth noted earlier, there are significant advantages for students who can rely on the life experience of parents and other relatives who have successfully interacted with the higher education system. For Latino students, the absence of familial guidance is compounded by other factors—including being low-income and/or noncitizen—making the Latino experience more difficult than that of their peers. The high value placed on education, coupled with the lack of familial knowledge, often puts Latino students in unfamiliar situations in college without the benefit of culturally relevant resources and support—which can produce anxiety and stress.

“There is not a lot of information out there. In high school I heard, ‘Apply to college, you’ll figure it out.’ No one [was] there telling me what scholarships were available, about the FAFSA process, or school financial aid. My mom didn’t know anything. My siblings were doing their own thing. My mom [has] limited English. Even when I found information, what am I supposed to know as a 17-year-old kid?” **–Student in Washington, DC**

“Me being the first one in my family, there was not a lot of guidance. I had to figure out everything and try to translate that for my parents. It was complicated, choosing a university. I wish I had help to ...really think through it.” **–Student in Minnesota**

“It is hard for parents who didn’t have access to education. There are so many details going through the process the first time with our student... More information would be helpful for both of us.” **–Parent in California**

“My mom went to a small school in Mississippi....She didn’t have a lot of knowledge about other types of schools, but she was able to help ask questions to get me to think about things like the ACT and financial aid. I definitely think that was...a huge privilege that my mom went to college and was able to...talk to me about certain things. Some of my friends were asking me what my mom said because they didn’t have parents who went to college.” **–Student in Tennessee**





The decision to go to college is the first step cloaked in uncertainty for many first-generation students and their parents. While Latino parents who lack firsthand knowledge of the college experience can instill the drive for education and provide emotional support to their trailblazing children, they struggle to help them in concrete ways. One student who worked in her school's financial aid office recalled the disadvantages of being a first-generation student.

“When I applied [for financial aid], I went alone. I had to figure things out by myself. I had [my parents’] support in ‘Yay, go to college!’ but all the decisions fell on me. When I worked in the financial aid office, I saw when parents had knowledge and went to college; it was easier. Those parents could guide their [children] because they knew about college and had information. When I saw minorities like me...the children translated, and parents still had no clue. I would explain concepts to my parents in Spanish and they still would say ‘I don’t understand what you’re trying to say.’ If we both don’t know, we can’t help each other.” **–Student in Washington, DC**



Language barriers for parents exacerbate the difficulty for first-generation college students. The majority of parents in this sample were most comfortable speaking and reading Spanish. Both parents and students sought out information in Spanish but often could not find the resources they needed. In the rare cases where Spanish-speaking parents found information on college-specific topics in Spanish, the concepts were still out of reach and not presented in a way that was easy to understand. Parents who identified as English speakers noted that their proficiency was not high enough for the complexities of unfamiliar college information, having not gone to college themselves. Further, in many cases, the burden of translating fell on the student and caused additional stress for all involved.

“I think for my parents it was overwhelming...especially with the language barrier. Although we did speak English at home, we spoke more Spanglish. If I didn’t know a word, my parents would have no idea what I was talking about. I would just not talk to them about my decisions. Our parents are there to support us and they really want to. But then...you’re talking to them and...they don’t understand anything you’re talking about. So why do you tell them in the first place?” **-Student in Florida**

“No [we did not have the information we needed]...The Hispanic community is growing, and we have children that are going to go to college. As parents, since we don’t understand the language, we often get blocked and can’t find information....We have to find a way around it and ask for help...language is very important.” **-Parent in Minnesota**

“It can become lonely...I would try to explain to my parents something and they’re just not getting it. So, I just get frustrated...There’s this barrier and I can’t really talk to them or anybody.” **-Student in Florida**



First-generation students in our study continued to confront challenges once in college due to unfamiliar concepts and lack of relationships with people who have a shared experience. Several parents and students noted that status as a first-generation student influenced the entire spectrum of their college experience and often created a lonely and stressful environment.

“I felt very alone sometimes....I wish there were a go-to guide about it all....” **-Student in Washington, DC**

“For someone who did it alone, I remember sitting at a table one day at the university. I felt lonely and felt like a super foreigner, a stranger to the system. I was very confused. I did not know what I was doing. I remember that I spent about three hours doing [the FAFSA]...with a headache, wondering why I was doing it. What is this even for?” **-Student in Tennessee**



A Complex Financial Aid Process Has Consequences for Students and Families without Experience or Support

Many Latino students are eligible for and depend on financial aid due to the low economic status of their families. A fundamental step in securing financial aid is completing the Free Application for Federal Student Aid (FAFSA). The stakes are exceptionally high for Latinos: the process is not always clear or accessible, especially for first-generation students, limited-English-proficient individuals, or those who may be afraid of sharing sensitive information that

could put their parents at risk of deportation. A lack of familial experience in—or an understanding of—the confusing FAFSA process can result in an insufficient financial aid package. Moreover, not filling out FAFSA or incorrectly answering questions can mean losing out on grants, scholarships, and loans that can help pay for college and living expenses. Financial aid left on the table affects access and can mean the difference between being able to attend college or not.

Parents and students in our study unanimously said that FAFSA was the single most difficult and confusing process in their journey so far.³³ Additionally, many students pointed to the fact that the FAFSA does not account for the complexities of their family or their parents' variable income stream.

“I think that schools or universities need to have more people who speak Spanish who can help families apply with FAFSA....That helped us a lot, having someone at school who spoke Spanish or who was Hispanic and could help us. Because there are a lot of schools who don't have that support, and it's harder.” **-Parent in Minnesota**

“I went to a workshop and was still confused. They go over the basics but don't get into specifics....They don't tailor it to our situation. They assume your parents have a Social [Security Number] and assets. What if they don't have it? What do we do next? I kept getting errors and red boxes and didn't know what to do.” **-Student in Florida**

“FAFSA is hard. There is no way to explain your current situation. My mom lost her job this year but had income last year, so her taxes look like she still has money—but we don't. There is nowhere to explain that this year's financial reality is different.” **-Student in Washington, DC**



For first-generation and low-income students, the confusion of the financial aid process continues when they receive their financial aid package. A recent analysis of thousands of financial aid award letters sheds light on the confusion and inconsistency of letters sent to students.³⁴ For example, among the financial aid letters examined, there were hundreds of unique and vague terms for loans.³⁵ Most letters failed to differentiate components of aid and how those options differed; they did not always include total costs and had no standard way of calculating costs.³⁶ A severe gap in information leaves students—especially first-generation students—and families struggling to make an informed decision about which college to attend.³⁷ Students in our study reported having trouble understanding vague letters, were surprised by additional costs, and in the end did not receive sufficient aid to cover their needs.

“They...present your [financial aid] package in a kind of lump sum. They calculate what they expect you to spend on books, housing, and stuff like that. I remember reading it and taking it for face value, that it covered me 100%. But it didn’t. I think the most difficult part was advocating for myself. Going into the financial aid office and asking for more. It was difficult for me because I was never taught to ask for more, but other students told me I should.” **-Student in Tennessee**

“Even though you have full scholarships you have to put down payments for the dorm and...you have to pay for the meal plan. All before financial aid kicked in. I didn’t have that. Nobody ever mentioned that. I had to come up with that money.” **-Student in California**

“I’m the oldest and I was on my own when I went to college—I had to take a couple of loans for food, rent, and books. Health care was unexpected. I wish I had known that Federally Qualified Health Centers could help you out. But I was on my own and our university made us purchase their insurance.” **-Student in California**





Completing the FAFSA: A Potential Barrier to Accessing Federal Financial Aid

For students to receive a Pell Grant or a federal student loan—and even some institutional grants—they must first file the Free Application for Federal Student Aid (FAFSA). Completing the FAFSA requires parental tax information, and many students—particularly those with first-generation status—find the FAFSA’s more than 100 questions confusing.* Studies have shown that many do not believe they are eligible for financial aid, so they do not complete the FAFSA, missing out on Pell Grants and other aid opportunities; 17% of Latino undergraduates who were eligible for a Pell Grant did not submit their FAFSA in the 2011–2012 academic year.†

First-generation and low-income students may face additional hurdles filling out the FAFSA because of the arduous process of verification used by the U.S. Department of Education to purportedly curb fraud. If selected for verification, a student must show any number of documents that may be hard to produce, including W-2 forms from past employers for students and parents, past year tax forms, birth certificates from the U.S. and/or other countries, and so on. Currently, there is no public information about how students are selected for verification. However, a recent report from the National College Access Network suggests that as a student’s income decreases, the chance of being selected for verification increases. In the 2016–2017 school year, more than 5.4 million Pell-eligible students were selected for verification, which amounts to 51% of the total 10.6 million eligible applicants.‡ Despite it not being shown to reduce fraud, verification can take a long time and jeopardizes the timing and award to students who need it most.

* National Council of La Raza, “Getting In, Staying In,” July 11, 2015.

† Young Invincibles, “Race & Ethnicity as a Barrier to Opportunity: A Blueprint for Higher Education Equity (Washington, DC: Young Invincibles, February 2017), <http://younginvincibles.org/wp-content/uploads/2017/05/HigherEducation-Equity.pdf>.

‡ Carrie Warick, “FAFSA Verification: Good Government or Red Tape?” (Washington, DC: National College Access Network and National Association of Student Financial Aid Administrators, November 2019), <https://cdn.ymaws.com/www.ncan.org/resource/resmgr/publications/verificationwp2018.pdf>.

Sara's Story: "If I could go back, I would do it so differently."

Sara—a U.S. citizen and first-generation college student—moved out of state to attend college. She had some support when making college decisions but feels that it was inadequate for her first-generation status. Her path to a bachelor's degree was challenging; she left college twice before transferring to a new school and completing her degree.

Sara's mother, who had not attended college and immigrated to the U.S. from El Salvador when Sara was nine years old, placed a high value on her daughter's well-being and education.

"From the beginning, my mom reinforced education a lot. She managed to put me in a charter school. In 6th grade I got a scholarship to a private school, and then I was able to get into one of the best schools in [Washington] DC."

However, she noted that her high school seemed to assume that the students—who were generally from wealthier families, had parents who had gone to college, and were White—were getting college information from home. While Sara's mother is fluent in English, she could not help her decipher college information. Sara's application process was complicated by the fact that she was also applying for U.S. citizenship, noting that it was easier than the college application and financial aid process.

Sara was accepted to all of the schools she applied to—including highly selective private four-year universities. Like most in this sample, though, cost was the driving factor in her decision.

"I had no idea what I was getting myself into. Most of my friends at school were going out of state. So, when an out-of-state [public four-year] school offered me a full scholarship, I didn't realize it was just tuition...[that] tuition didn't include housing or food. It hit me hard when I got there, and I still owed \$12,000. I had to take out loans."

Despite asking for more information, Sara did not fully understand her financial aid package, and the unexpected costs put extreme pressure on Sara and her family. She pieced together resources to fill the gaps, including a Pell Grant, subsidized and unsubsidized loans, and working 20 hours a week in the school cafeteria. Her mother contributed from her own salary and took out a Parent PLUS loan.*

* The U.S. Department of Education makes available direct Parent PLUS loans to parents or legal guardians of dependent students interested in financing their postsecondary education.

"I never figured out [my financial aid]....When I got to school, I spent a lot of time in the financial aid office....They'd throw words out to me....I didn't know what a subgrant was or any of those things."

Sara noted that school administrators had difficulty helping her—not understanding her background or that her family could not help her maneuver the process.

"I honestly felt there should be an administrative office just for first-gen students. We were thrown with everyone else and were not like everyone else. Not only Latinos but African American families. No one knows how to manage that."

Through tears, Sara recounted the first time that she discontinued her studies.

"I owed \$8,000...from the previous year and the increased tuition for the coming year. I tried applying for more loans and nothing was working out. I was so naïve. I showed up with...the loan applications to show them I was trying, but they told me, 'Well, clearly it isn't working.'...They told me I had to go home. I had a 3.6 GPA."

She returned home and worked for a semester. Her mother withdrew from her retirement account to help Sara get back into school. However, by her junior year, the cost of attendance had increased. Her mother's salary also increased, so Sara lost some financial aid and didn't have enough resources to continue. She stopped attending for the second time.

"I went to the hospital with an ulcer. I was at the financial aid office every day. When they told me I had to go home, I felt the biggest wave of relief because the whole situation had been so stressful. I thought I'd finally be at peace at home."

While Sara worked for a year, she connected with a Latina family friend who had graduated from college. The friend provided her with the guidance she needed to transfer to another four-year school near home, find scholarships, and receive a better financial aid package. She noted that the Washington, DC area offered a different experience, with diverse university officials who recognize the challenges of first-generation students and are willing to go out of their way to help.

Sara graduated with her bachelor's degree and now has a full-time job; she supports herself and is paying down her student loans and saving for graduate school.

"I didn't know what anxiety was until I got to college. I would do it all differently if I could. I would have gone to a community college close to home and transferred later to save money and not have loans. But I didn't know that then. I'm working to help other students like me through that."



Persistent Financial Insecurity Affects Latino Students' Decisions at Every Step of Higher Education

Latino college students often live in a constant state of financial insecurity, in large part attributable to the wealth and income status of their parents. For example, Latino families have one of the highest workforce participation rates, but they are more likely to live in poverty, have lower median incomes, and have lower wealth compared to their White peers.³⁸ While Latino families continue to work and contribute to our nation's economic strength, their hard work alone cannot level the playing field for their college-going children.³⁹ Because of low income, low savings, and low wealth, Latino families often have to use more of their own earnings and wages to pay for college expenses.⁴⁰ The reality of financial instability or volatility was front and center for the students in this study, noting that their family's financial situation affected every decision they made throughout their college life.

"I look back at my experience and...it was stressful. I hated that time in my life. I've lived in El Salvador and we were really poor, and I never felt so financially restrained and poor as I did in college."

-Student in Washington, DC



The Cost of College Is a Primary Concern, Causing Anxiety and Fear

Latino students identify cost as a major, if not the most relevant, factor in their decision of where to attend college.⁴¹ Most students in this study said that the combination of family financial circumstances and a college's cost were the main factors in their decision. Location was an additional determinant; a sense of responsibility to the family was paramount, and living at home could help keep expenses down.

“It was 100% the money...I did get into my dream school, but I’m considered an international student [because of my immigration status]. They didn’t give me any money and that broke my heart. I worked so hard. I could take out private loans, but I don’t know how long I’m even going to be able to stay in the country.” **-Student in Minnesota**

“My mom is a single mom. There are three of us in college and one younger one at home. On paper, her income looks good. But scholarships have a lot of competition, especially for Latinos. It was difficult to find scholarships that applied to me, and finances for college weren’t looking good. Scholarships weren’t enough to cover four years.” **-Student in Washington, DC**

“I was scared of costs because I didn’t want to take out student loans. I knew a two-year college was less expensive than going directly to a four-year. I also stayed closer to home. I guess you can say I settled, but I would make the same decision. I am the oldest and I live to please my parents. I want them to be proud of me [and we didn’t want loans].” **-Student in Florida**



Students in this study were aware of other factors affecting the higher education experience and reported exploring school size, diversity of student body and professors, majors available, and graduation outcomes. However, with the cost of college and student debt on the rise, overwhelmingly they said that their finances took precedent over any other factor in their decision-making.

“I did look at completion, transfer, and acceptance rates, but it didn’t really matter....It was just money.” **-Student in Minnesota**

“In the beginning, I thought about location, weather, population, and the campus, but towards the end I had to only base my choice on money.” **-Student in Washington, DC**

“For me and my friends, even our major was influenced by money. We couldn’t imagine going to art school like some of our wealthier classmates. We knew we had to be able to get a job that would keep us stable after. We don’t have the luxury of being artists or poets because we can’t live from that! It was a survival instinct—I have to survive on what I study.” **-Student in Washington, DC**

“I looked at things like graduation rates, majors, and other things, but none of that mattered but the money. I work hard so I’ll get through no matter where I go.” **-Student in Florida**





The Latino Experience Is Marked by Constant Competition between Living and School Expenses

Working Latino families often have trouble covering basic household needs and handling unexpected bills,⁴² and their children must make difficult decisions about housing, food consumption, and personal health care. Most students in this study reported their financial conflict in balancing human needs with school expenses necessary to complete their degree.

“I think [my parents and teachers] gave me the best information that they had. But we obviously could have had a lot more information. What would have been helpful for me would have been about tradeoffs. You know, balancing the program of study, the costs, location, and just what those would mean and considering those tradeoffs. But at the time I was making the choice of where to go to college; I didn’t even understand what a tradeoff was.” **-Student in California**



The tradeoff most mentioned was working more hours to finance college—either because a family did not want to take out loans or loans simply were not available due to immigration status. For many students, working more made scheduling classes difficult, took time away from studying or engaging in campus activities, and added to existing stress related to financial and academic success. While work can sometimes be an important résumé-builder, the jobs that students in this sample held—part-time retail, landscaping, food service, or child care—do not relate to their relevant field of study. Additionally, working these jobs can help students pay the bills, but in the long run it may do more harm than good—especially for low-income students.⁴³

"I had to pay more after freshman year, and it all went to me. I remember I had three jobs one semester. I could not afford college without working that much....I had to drop college activities and my grades went down."

-Student in Washington, DC

"In my case there were no savings, my children had to work more night hours....I was already working 12 hours five days a week, and sometimes even on weekends I looked for nanny jobs. But my son had to work harder and said, 'When will I study?' It is more difficult, because he had to work and sometimes he did not have time to study. It was very frustrating."

-Parent in Tennessee

"In high school, I was very active...I brought that with me [to college and joined] TRIO, debate club, Student Government Association, and Phi Beta Kappa honor society. But after my first year I had to start working [off campus to make more money] and had to not participate [anymore]. When I had the job on campus, they were flexible with me so I could participate as long as I made up my hours." **-Student in Florida**

"My parents are always scared of "How are you going to pay [a loan] back?" They always tell me. They don't like owing anyone money, so that's what I did. Taking a loan would have been a lot easier, but I didn't want to do that. I'd rather work harder now and not have to pay it back later. I got that from my parents because they were adamant. They were right. I'm graduating with my bachelor's debt-free. It's a great feeling." **-Student in Florida**





Many in the study noted that while living at home could help save money, it also brought challenges not always apparent when they were first making that decision. For example, living at home can add transportation time and cost. Living off campus can also impede students from forming relationships on campus, adding to feelings of isolation.

“Trying to get around from campus to campus is really hard. I started out taking the bus....Sometimes the bus takes more than an hour to show up. So that does affect you, it really does minimize time you have to work. I had to beg my parents for their car...but both my parents need their cars for work. Transportation is a big issue.” **-Student in Florida**

“[I live at home.] My school shut down one parking lot so the price for parking permits went up from \$200 to \$220 per semester. Maintaining my car is expensive. My radiator blew out and cost \$250. After that I had to ration the rest of my \$500 from loans that semester—I worried about going hungry.” **-Student in California**

“That goes back to financial aid....When I was having these conversations with the financial aid office, I said, ‘My parents live close. It’s going to be cheaper if I live at home.’ But they wanted everyone to be on campus to create a sense of community. That was their thing. So, they gave me more financial aid to live on campus so that I could be a full part of the community.” **-Student in California**



Handling unexpected college-related expenses was the greatest challenge to staying in college. Many students noted living in a state of financial insecurity with job volatility, variable income, an unexpected tuition increase or loss of scholarship, and small-dollar financial needs (e.g., the car that they drove to college broke down or unexpected lab/test fees surfaced). This can easily stretch the budget and derail their efforts to stay in college.

“My aid went down and my tuition went up by \$3000. They took away scholarships from me this year and I don’t know why. They expect me to pay \$13,000 out of pocket. I can’t go to the financial aid office because they close at 5:00 p.m. and I work until 5:30p.m.” **-Student in Minnesota**

“It was super expensive [student health insurance] and didn’t cover dental. I had a dental problem and I had to pay out of pocket on top of everything else.” **-Student in California**

“I wanted to take the GRE but didn’t have the money....My school had a small-dollar loan program. That was really helpful for me and a lot of students where these emergency situations come up.” **-Student in Tennessee**



Many students in this study said that the combined pressures of studying, working, and figuring out how to cover unexpected costs—in addition to expectations of success as a first-generation student and navigating an unfamiliar system—took a physical and emotional toll on them. For some, their own citizenship status or that of their parents added another layer of stress. A significant number noted that the cumulative stressors made them consider stopping college for their health and well-being.

“I took loans and it made me depressed. I took a semester off because I was too stressed out. I didn’t plan on going back. One of the Latinx specialists wrote me one day before enrollment for classes opened. And I went to meet with her and told her I couldn’t find a way. She told me my future depended on this, and I thought of my parents who couldn’t get an education, so I stayed in.” **-Student in Minnesota**

“I never took a break....I decided to take five [accelerated] summer classes and I had to work full time. Towards the end I felt so sick, I thought about dropping all of it. I ended up going to counseling at my school and it helped so much. I don’t know why it isn’t advertised more. Those counselors, they help out a lot.” **-Student in Tennessee**

“Overall, I was drowning in every aspect. Once I got to college I was always in the lab with the tutors, and even with that I ended up failing. That was the time I was working three jobs. I started doubting myself, [thinking] ‘I don’t belong here, I’m failing, I’m going to get my aid taken away.’ I broke down and told [my parents], but they told me that they didn’t understand and didn’t know how to help me. Thankfully, I had a TRIO advisor at school who helped me pull through. They helped me work through it and understand I needed to come first. I really needed that and that is why I continued.”

-Student in Florida



Spotlight: Noncitizen Students Have Additional Challenges

Recent estimates by the New American Economy show that there are 450,000 undocumented students in the U.S. postsecondary system. Among those, 216,000 are DACA or DACA-eligible students who attend our colleges and universities, pay tuition, and work to help pay for college.* Immigrant students with DACA are ineligible to access the most common sources of federal financial assistance for higher education including Pell Grants and student loans backed by the U.S. Department of Education. More than 800,000 young people in the U.S. have DACA, a form of administrative relief that protects eligible undocumented youth from deportation while providing an avenue to work legally in the U.S. through a work permit. Additionally, there are an estimated 98,000 students graduating each year from high schools who would have been eligible for DACA but did not or are not able to apply.† These individuals not only have resided in the United States for well over a decade, they have spent years studying in our nation's postsecondary institutions. They are also working across major industries and deepening their roots in their communities.

Though DACA students cannot access federal financial aid, they are eligible to receive in-state tuition in 19 states and state-based financial aid in seven states.‡ While these states have passed policies that create opportunities for DACA holders to access higher education, they also require them to share personal identification information through the Free Application for Federal Student Aid (FAFSA) to receive financial aid.

Sharing personal information through the FAFSA can raise safety concerns for students and families due to heightened fears of deportation. Because of their documentation status, DACA students may also encounter obstacles to accessing safe and affordable financial products and services. Private education loans often lack the protections and repayment options of federal student loans, making defaulting more likely for financially vulnerable DACA students.

* Miriam Feldblum et al., "Undocumented Students in Higher Education: How Many Students are in U.S. Colleges and Universities, and Who Are They?" (New York, NY: New American Economy and Presidents' Alliance on Higher Education and Immigration, April 2020), <https://www.presidentsimmigrationalliance.org/wp-content/uploads/2020/04/2020-04-16-NAE-PA-Report-Undocumented-Students-in-Higher-Education.pdf> (accessed April 22, 2020).

† Jie Zong and Jeanne Batalova, "How Many Unauthorized Immigrants Graduate from U.S. High Schools Annually?" (Washington, DC: Migration Policy Institute, April 2019), <https://www.migrationpolicy.org/research/unauthorized-immigrants-graduate-us-high-schools> (accessed November 2019).

‡ National Conference of State Legislatures, "Undocumented Student Tuition: Overview" (Washington, DC: NCSL, 2019), <https://www.ncsl.org/research/education/undocumented-student-tuition-overview.aspx> (accessed April 2020).

Loans Are a Risky Necessity for Students Struggling to Pay for College and Inexperienced with Managing Debt

Student loans have become a key topic for policymakers because, even with financial aid, college remains unaffordable for so many.⁴⁴ The factors fueling rising student loan debt are complex, but the effects are clear: student borrowers saddled with debt push off saving and wealth-building opportunities due to monthly payments, which can produce an ongoing financial and mental strain.⁴⁵ The impact of student loans on borrowers of color is even more pronounced, many of whom come from economically strained families and are increasingly relying on loans to finance the rising cost of higher education. Studies show that—more often—these students are exposed to riskier methods of financing, attend schools with less institutional aid and fewer academic and social supports, and are less likely to graduate than their White peers.⁴⁶ These disparities contribute to uneven outcomes in higher education and follow graduates of color into the workplace. This ultimately impedes their economic growth and exposes them to risk of defaulting on their loans. Defaulting on student debt can be disastrous, impacting an individual’s creditworthiness, future financial prospects, and future wages or tax refunds.⁴⁷

In our study, parents were most adamantly against loans, and students echoed their parents’ concerns about the long-term effects of taking on debt. In place of loans, students’ first choice is to work at least one job, and often more than one, to cover gaps in financial aid. But many noted that they had no choice but to take out loans due to their changing and volatile financial situation. For example, when a parent’s income was not enough to make ends meet or was variable from month to month, this often resulted in the necessity to take on a loan. Students said they aimed to keep the loan balance to a minimal amount, but all noted difficulty in fully understanding the loan process, what their future payments would be, and how loans would affect their financial stability later in life.

“I started taking smaller loans to help with required deposit for housing and miscellaneous living expenses. I knew my work wouldn’t be enough for that...I knew I would have to rely on loan money to take care of the gap in my college financial package.” **–Student in California**

“I would rather not [take out loans]. I know people who have loans and they haven’t lowered their debt in any way whatsoever. I’d rather ask my parents for help. Loans for me are out of the question, they’re emotionally discouraging, take a toll, [and the balance] doesn’t change as the years go by even though you pay.” **–Student in Tennessee**



For students who did take out loans, they noted that the process was not clear to them or their families. They also expressed concern about future finances. Students with loans reported difficulty navigating the process and understanding the options and long-term implications. While studies show that households without student debt are more likely to own homes, have slightly lower interest rates on mortgages, and have more in retirement and liquid assets than households with student debt, it may not be possible for students from low-income households to pursue their education without loans.⁴⁸ Loans can be, and often are, a viable way to finance college and invest in a student's future, but under certain circumstances student debt is damaging and hinders economic mobility in the workforce. These findings were reflected in the comments from students in our study.

"I wish I had more of an understanding of the significance of the financial commitment that school [and loans] were. You just sign papers, but I didn't know what they meant—things like subsidized or unsubsidized, plus interest, capitalized interest. I didn't know what that all meant for me down the road. If I had a better understanding, maybe I would have worked even more or tried to graduate early." **-Student in California**

"It's scary to know that I'm going to have this amount. I want to pay. My mom sees it as a joint debt, but I don't want to put that on her. I worry about my ability to have a car, a house, how loans will impact my future. But it's a necessity. If I don't take out loans, I can't go." **-Student in Washington, DC**

"I told myself this is my decision and I'm prepared to pay until the day I die. When I graduate, I'll be 27. My dad took one year of college and he's still paying it off after 15 years! Buying a house will be difficult if not impossible. Until things change, I just need to accept it and think ahead where I can be stingy to afford everything." **-Student in Tennessee**

"I don't have a choice but to pay. That debt never goes away, even if you file for bankruptcy. It honestly makes me angry...about the interest they're getting from me. The monthly payment that they have me set up for, the bulk is going to interest with very little going to the principal. And that, to me, is just obscene. I was looking at that one day and I just started crying." **-Student in California**



Andrea's Story: "Every experience made me a stronger person."

Andrea—a first-generation student—is about to earn her bachelor's degree from a public four-year school in Florida. She notes that her Spanish-speaking parents' status as undocumented farmworkers complicated her college experience. Yet, despite challenges, she has an optimistic outlook and supports aspiring first-generation Latino college students.

Andrea said that she struggled in elementary school as an English learner. She initially doubted her ability to go to college, noting several factors that make it difficult for Latinos.

"When I was younger, I didn't think college was an option for me. I thought I'd graduate high school and go to work. I'm the oldest of three [kids], and the highest [education] my parents got was 6th grade. We didn't have the money; [college] is too expensive."

In elementary school Andrea attended a nonprofit program that supported children of farmworkers. In high school, she learned more about college through this program, and her perspective changed.

"By then I was more confident. My program helped me learn about ways to pay for it, and I felt a lot more ready after I learned English and had tutoring and mentoring. I was able to overcome my fear of going to college."

However, she felt that her college choices were limited due to family responsibility and her parents' noncitizen status.

"Initially my dream school was UCF in Orlando. But...my parents won't let me go. They would say, 'If something would happen to us [if we get deported], who would take care of your sisters?' I've always carried that responsibility and stayed local. It's part of the sacrifice one has to make of being the oldest."

Andrea enrolled at a school with a satellite campus 40 miles from home—a largely rural area. She felt that access to support programs was vital in helping her and her family understand their options, and she credits that with helping her learn how to finance her education. They were also able to find support in Spanish in their community to get through the financial aid process.

"[The local program] connected me with another program that would host workshops [in Spanish] about FAFSA, SAT, and ACT, and I brought my dad with me. I wanted [my parents] to understand. I didn't really understand it myself, and I wanted them to hear from a professional. It helped [my dad] understand that we had to do income taxes and FAFSA. It helped with the process a lot more and helped me."

Despite having support, Andrea experienced “barrier after barrier” when it came to financing her education. The first was completing the FAFSA, with its complexity compounded by her parents’ noncitizen status.

“I applied for financial aid using the FAFSA. It was...difficult because I didn’t know what I was doing. I had to redo it three times. My parents didn’t have a [Social Security Number], so it was rejected. My peers [with undocumented parents] went through the same issue...it kind of holds you back from even wanting to apply.”

Even after completing the FAFSA, Andrea was denied in-state tuition because her parents did not have documents to prove her residency.

“At first, I had no idea I needed three documents [to prove residency], and my parents didn’t have any of them. [They] don’t own a car, have a license, or a voter registration. So how do I prove that we’ve been living here for years?”

Andrea spoke with a financial aid counselor to explain her situation. After asking a number of questions, the counselor realized that Andrea’s parents were not citizens.

“Luckily, once she realized, she told me about the [Ruiz v. Robinson] case. In Florida, students who were born here but have [undocumented parents] can show their birth certificate and an electric bill from the past year, and that was enough proof for my college. I owe a lot to that lady.”*

She also had to provide tax transcripts from the IRS for FAFSA verification. Most students can get these online, but due to her parents’ status that option was not available. She said it took the IRS three weeks to mail the documents, and she missed financial aid deadlines. Her counselor helped her apply for the American Dream scholarship, which covered her immediate expenses so she could enroll while waiting for other aid. If this scholarship had not been available, she said that the verification process would have delayed enrollment another semester.

* In 2012, a Florida federal court ruled that the actions of the Florida State Board of Education and the Florida Board of Governors to deny U.S.-born students with undocumented parents in-state tuition was unconstitutional.

Even with a Pell Grant and scholarships, she still had to cover the basics: transportation to campus, books, and helping her family pay for utilities and food. At one point she had three jobs and worked more than 40 hours a week. She said that the pressure of doing well in school, paying for school, and working multiple jobs made her lose her hair, sleep, and appetite. She considered stopping, but her financial aid counselor helped her to find solutions to keep her in school, find a better balance, and maintain enough credits and good grades to keep her financial aid.

“I don’t regret anything. Every experience made me a stronger person. There were many challenges, but I look back and think, ‘Wow, how did I overcome all of that?’ It’s a great feeling. A proud moment to reflect on what I had to do.”

Financial Pressures Can Force Latino Students to Consider Leaving College Temporarily or Permanently

An individual with a degree from a reputable institution has the best chance of realizing the benefits of college and finding a job that enables them to more easily manage college debt while saving. Students who leave college with student loan debt but no degree are at severe risk of default, which can have long-term financial consequences.⁴⁹ Completion remains a challenge for many, with only 58% of all students beginning any type of higher education program in the fall of 2012 earning their degree within six years.⁵⁰ While only 50% of Latino students starting that year earned their degree, they saw the greatest completion rate increase (1.7 percentage points) at four-year public colleges over the previous cohort of students.⁵¹ This gain for Latinos is hard-earned, promising, and likely the result of targeted and intentional policies in K-12 and efforts in higher education that are better serving all students. Yet, White students continue to have much higher completion rates (67%) than Hispanic students (50%), no matter the type of institution they enroll in.⁵²

A significant share of students in this study reported that they considered leaving—or have left—college because of the pressure of ongoing financial insecurity, insufficient financial aid, rising and unexpected costs, and feelings of loneliness and uncertainty navigating college as a first-generation student.

“I haven’t completed yet. I dropped out. It was my junior year. I finished all of my prerequisites but needed to pass a test to take medical radiology classes. I took it and I didn’t pass. It really hurt. I was this close, but I didn’t have the money to take it again. It was expensive—about \$120 to \$160—and I couldn’t pay for that a second time. So, I couldn’t take any more classes toward my goal.” **–Student in Washington, DC**

“I couldn’t cover the increased tuition and my college told me I had to go home. I went home and went back to the job I had the year before and worked for a year. I saved everything I could to get back to my studies [at a different school] the next year.” **–Student in Washington, DC**



Overall, Latino Students Are Driven to Complete College

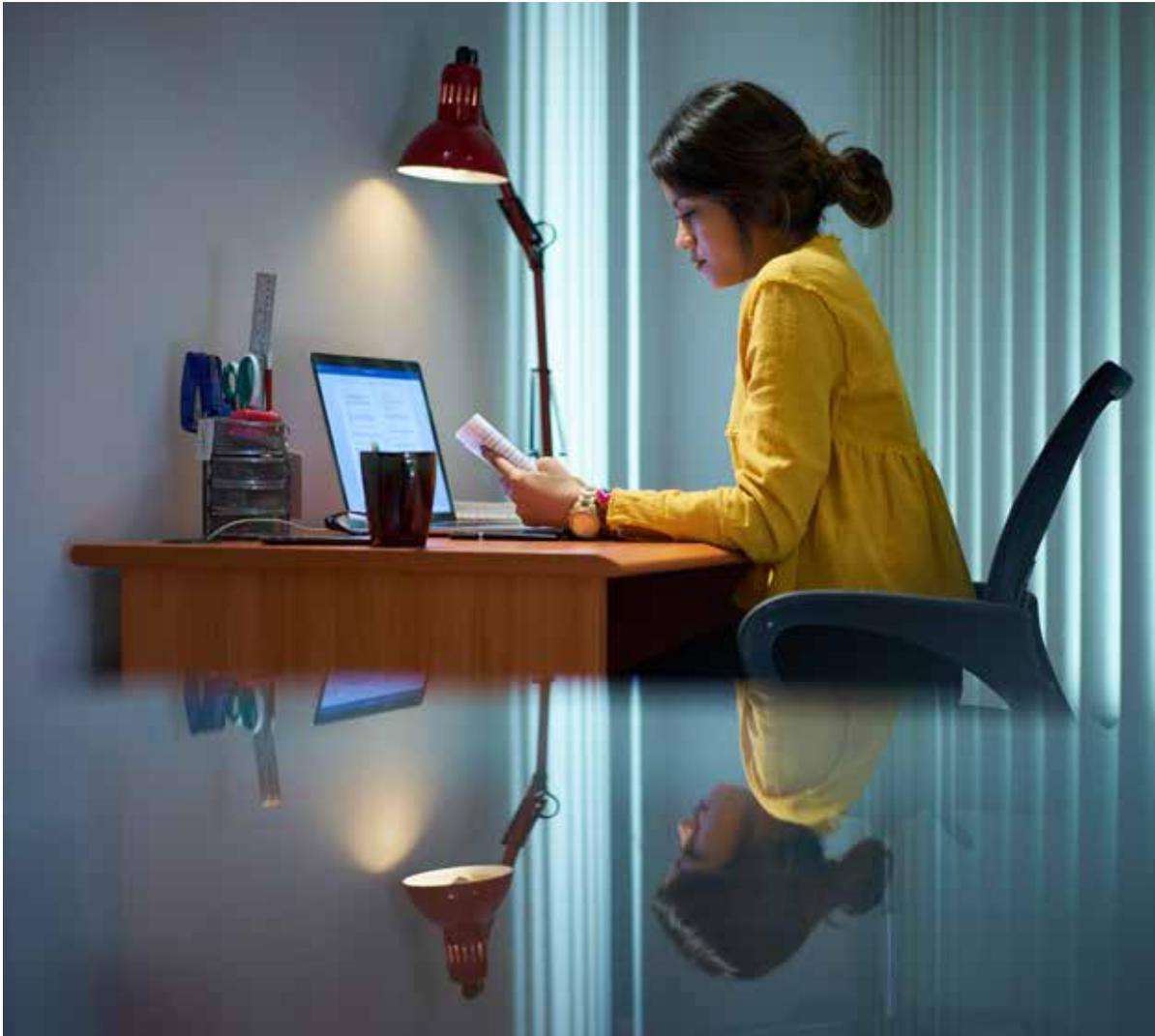
In 2019, 37 million Americans attended college but did not complete their studies and are no longer enrolled.⁵³ This number underscores the failure of the current higher education system in retaining students and supporting them toward completion of a degree. Some previously enrolled individuals, however, will make their way back to college. For instance, one study suggests that in the past five years, nearly one million former students without degrees found their way back into postsecondary education and earned their first undergraduate credential.⁵⁴ That same study identified a subset of former students who could be considered “potential completers.” Students who have made significant progress toward their degree in the past 10 years are more likely to go back to school and graduate; Latino students make up 16% of this group.⁵⁵

Most students in this study completed or were determined to complete college, citing their own drive and the power of targeted supports and resources to help them finish their programs. However, among the Latino students we talked with who wanted to leave school, those who left did so with the goal of returning. Many reported that they were able to return to college by taking time to work and save enough money to finish their education. For these students, reportedly, concentrating on work rather than attempting to balance work and school and other commitments made it easier for them to save.

“I had a friend who took a year off because he doesn’t have support at home....He’s been [alternating] working and going to school...working one year and going back for a year. He’s also nervous and afraid to invest that much money into school because he has DACA and that could be rescinded. A lot of people are caught in the middle...and a lot are stepping back. If DACA were taken away, God forbid...I don’t know what we’d do.”

–Student in California





“Something happened to me sophomore year...a personal trauma. That’s the point where others encouraged me to stop and take care of me. It was difficult, but coming from an immigrant family, it wasn’t an option for me [to drop out]. I was going to continue. I didn’t want to fall behind and make my parents feel disappointed.” **–Student in Minnesota**

“There was a time my first semester, I was debating taking a year off because it was taking a toll on me to try and balance school and work. I was taking six classes and working. It was overwhelming, and I’d be crying at 2:00 a.m. trying to finish an essay, but you have to pull through and think of it as a little sacrifice now to get big results in the future.” **–Student in Florida**



Spotlight: Hispanic-Serving Institutions

The majority of Latino undergraduate students (65%) attend a Hispanic-Serving Institution (HSI).^{*} HSIs, which were recognized by the U.S. Department of Education in 1994, are public or private nonprofits, have student populations that are at least 25% Latino, enroll a high concentration of low-income students, and have low core expenses. There are currently 539 HSIs in the United States, accounting for 17% of all institutions of higher education.[†] Twenty-six percent are public four-year colleges and 43% are public two-year colleges.[‡] As the Latino population grows, the number of HSIs will also increase: Excelencia in Education has identified 352 higher education institutions as emerging HSIs.[§]

HSIs play an important role in educating Latino students, yet while they serve low-income students, they are often under-resourced themselves. Still, on average, HSIs produce better graduation outcomes for Latino students compared with non-HSIs and also tend to have smaller completion gaps between White and Latino students.[¶] In 2019, Excelencia in Education launched its Seal of Excelencia program to recognize academic institutions for intentionally serving Latino students and for demonstrating positive student outcomes in enrollment, retention, and completion. The framework identifies data, practice, and leadership as core components of a successful program. UnidosUS supports this new certification and hopes that these leading institutions can offer valuable insight to creating a more positive environment for Latino students on campus.

* HSIs are eligible for federal funding under Title V through a competitive grant to enhance academic quality and to improve educational opportunities for Latinos and other low-income students.

† HSIs count both full-time and part-time students in determining their Hispanic student population, different than the calculation method used by other minority-serving institutions.

‡ Excelencia in Education, "Hispanic-Serving Institutions (HSIs): 2018-19" (Washington, DC: Excelencia in Education, April 2020), <https://www.edexcelencia.org/research/publications/hispanic-serving-institutions-hsis-2018-19> (accessed April 2020).

§ These institutions received this designation because between 15% and 24.9% of their enrolled students are currently Latino.

¶ Andrew Nichols, "A Look at Latino Student Success: Identifying Top- and Bottom-Performing Institutions" (Washington, DC: The Education Trust, 2017), https://s3-us-east-2.amazonaws.com/edtrustmain/wp-content/uploads/2018/10/02135855/Latino_Success_Report_Final_HR.pdf (accessed November 2019).

Latino Students Thrive when Targeted Institutional Supports Are Accessible

Numerous studies show that the type of institution and targeted institutional supports in higher education can help Latinos complete their education.⁵⁶ Latino students' choices—echoed in this sample—on where to enroll are too often influenced by their economic status, primarily chosen based on cost and proximity to their parents' home to save on expenses. So, while more Latino students are enrolling in college, they are enrolling disproportionately in institutions that are less selective, have fewer resources available per student, and where students are less likely to complete a degree, compared to other schools.⁵⁷ Nonselective schools are a major factor in increasing access to college for Latinos but, compared to more selective schools, leave many first-generation and low-income students without the guidance and support they need to successfully complete or transfer to a four-year institution. Some students mentioned that their school did not have specific supports and noted the negative effects. Many noted difficulties navigating the unfamiliar and often confusing college journey, including courses of study, requirements for graduation, access to internships, and the ability to network. Some parents echoed this sentiment and noted that the lack of information—in English or in Spanish—made it difficult keep up with their student's progress and support them once enrolled.

“My school had parent meetings where they would explain basics about process but not the small details on complex things like loans, scholarships, deadlines, majors.” **-Student in Washington, DC**

“The academic advisors within the universities need to have more cultural intelligence to be able to deal with the students who are not from here, or who come from different experiences, or have many obstacles. There is [supposed to be] access to help, but not everyone gets it.”
-Student in Tennessee

“Well, in order to support her...to know what they learn in school, what they will study, that in Spanish, it would be that for me [what would have been helpful].” **-Parent in Minnesota**

“I was living in fear because of the political stuff at the time. DACA was threatened and my school was not supportive. My cousin worked in higher ed and knew someone at a different school. A small private college had a Latina director focusing on Latino student services and offered students resources, including help with financial [aid].” **-Student in Minnesota**



In this study, there was a marked difference in the experience of students who had access to targeted support programs in high school and/or in college. Increasingly, institutions have taken steps to develop programs to help

first-generation, low-income, or racial/ethnic minority students with unique life experiences and needs achieve greater success in college. Selective, four-year, private institutions often have the resources to provide such programs. For example, Stanford University opened its Diversity and First-Gen Office in 2011. Services include a mentoring program that pairs first-generation graduate students with undergraduates, a textbook exchange program, and an Opportunity Fund to help students meet unexpected costs. The goal, according to a university official, is to spread the message, “You’re not alone, you belong here, and you’ll be successful.”⁵⁸

While students in this study who received additional support still encountered challenges, the interventions provided them valuable information and built up their confidence to stay enrolled. Several noted that their school did not have a specific program, but federally funded programs—such as TRIO and the College Assistance Migrant Program (CAMP), which both help vulnerable students enrolled in their first year of undergraduate studies—were instrumental to their success.

“At my school, they select 25 students from the incoming class who are identified as underrepresented students and put us in this cohort. We went [to campus] the summer before school started and got resources and trainings to help us understand higher education. Even before my first day, I had this really tight community. Without it, I would have dropped out my first year of college.” **-Student in Tennessee**

“I was in a program exclusively for first-generation college students at my college. My program counselor was with me from start to finish. I changed my major four times; she broke it down, what classes to take, how long it would take, all that stuff. She was honest and real with the information, and that helped me get through.” **-Student in California**

“My school had a summer enrichment program [that was paid for] to get information about school, academics, and clubs. That opened my eyes to everything they had to offer. They paid for one summer class too. It was the first class I got to take and pass! Passing my first college class helped me think, ‘Yes, I can do it!’” **-Student in Florida**

“Some students have the privilege of parents who are their safety net. For those of us who are first-generation, undocumented, or Latino, it is not enough to just have a welcome day. You have to keep in touch. TRIO is so good; all schools need something like that.” **-Student in Minnesota**

“It definitely helps being part of the CAMP program. There were definitely times where I was in [my counselor’s] office with tears running down my cheeks because I need to pay off this bill this month or needed to buy a book. They were able to give me the extra \$50 that I was short. TRIO helped me stay.” **-Student in Florida**



Even if a school did not have a dedicated program, many students noted that one person who looked like them or just took the time to understand their situation and offer support made a tremendous difference in their outlook, ability to navigate college, and eventually complete a degree program.

“The director of the career center at my school totally changed the trajectory of my life. She took an interest in me because she saw that I was serious [but] I just needed help. She would sit with me once a week [and help] with my résumé and statements for a fellowship program she told me about. I owe my career and everything to this woman.” **-Student in California**

“My school had a chief diversity officer and was a mentor [in the program for underserved students]. Any time we needed something, we could meet with him one on one. There were so many times freshman year where I would just go to his office, crying and telling him ‘I don’t understand...I don’t belong here.’ And he would just offer this incredible support that made us all feel so welcome.” **-Student in Tennessee**

“I had one counselor, she introduced me to what seemed like the smallest most random things about school and working and told me about networking events. I showed up and I was the only Hispanic there. I wouldn’t have been there if she didn’t help me. It just takes one person to make a difference in someone’s life. Being intentional about putting people who care about Latino students in colleges is important.” **-Student in Florida**



Karina’s Story: “I have my little girls...how can I not want to better myself for them?”

Karina is a full-time student, wife, mother of two young children, and DACA recipient and works more than one job. Along with challenges that the typical college student faces, these factors added up to making tradeoffs to make college possible. She faced extreme stressors and lack of institutional supports, but through determination and resiliency she overcame her roadblocks: when she shared her story Karina was a few weeks away from earning her bachelor’s degree from a private four-year college

Karina started thinking about college in high school but didn’t know how to make that dream a reality. In her sophomore year, she transferred to a school that was connected with UnidosUS’s Escalera—a national program that supports 850 junior high and high school students personally and academically as they explore career paths and prepare for college. This program gave Karina—a first-generation student—access to information and guidance.

“That’s when I met the Escalera program manager... [S]he started talking about college....I thought I would go to community college because I heard they were cheap. I told her, ‘I’m going to go to community college and study nursing.’”

Karina learned from her Escalera program manager that, as a DACA recipient in Tennessee, she would not be eligible for in-state tuition at public schools; she felt hopeless. She and her family struggled financially and did not know how they would pay for college. Through Escalera, Karina discovered that private colleges often offer more scholarships and could be a better option financially, especially for DACA recipients. She learned about the Equal Chance for Education—an organization that provides scholarships to DREAMers based on academic excellence and financial need. Karina received a scholarship and found that it covered most of her tuition at a private nonprofit college, leaving her with a \$2,000 balance to pay per semester. She also noted that she considered this college a “safe zone.”

“I knew they would offer me more money because of my ACT score and my GPA. [This college] is a Christian university, so parties and drinking aren’t encouraged. I wanted to focus. I wanted to be close to home. And they motivate you...a lot of people there helped me.”

Karina connected with an admissions counselor at her high school. While she felt that this was a positive experience, she realized that she did not have a full understanding of the total cost of college beyond tuition and how and when she needed to make payments, leaving her financially vulnerable despite being on a monthly payment plan and working.

“There were times when I don’t have the money to pay for this month’s tuition. So, we just leave it, thinking that maybe in the summer, you know [we] could work more hours....But then they didn’t tell us that there were late fees. I have a hold on my account because I haven’t paid...and I can’t register for the next class.”

Economic and familial stressors and lack of institutional support made college difficult. Not all of Karina’s professors understood or acknowledged her complex life. Despite explaining her extenuating circumstances to one professor, he would not grant her extensions, saying he “had to be fair to everybody in the course.” She would need to retake and pay for the class again. The pressures became too much, and she made the difficult decision to stop her coursework.

Karina's Story: Continued

"...I was looking up to [my professor] and he was my mentor. I asked him for advice [on] how to balance children and school, and his answer was, 'Maybe now isn't the time for you to be in school.' I always cry about those things; it hurts to know that someone tells me I can't do it. So, I got depressed and couldn't go to school for that semester."

Karina continued to work to earn money and save. She got back on track and decided to return to her studies.

"I didn't want to be working in the sun like my dad. I didn't want to depend on my daughters' father to pay for everything all the time. At first, I just wanted to prove everyone wrong—that I could do it. And then I have my little girls...how can I not want to better myself for them?"

Karina switched to an online program, giving her more flexibility to be with her children, work various jobs, reduce her commute, and have time for other responsibilities. But that flexibility came with significant tradeoffs. She reported that her scholarship did not cover online courses, and she must pay \$17,000 over her next three semesters, a significant increase from the \$2,000 per semester she paid for on-campus classes.

Karina did not have an easy experience yet showed admirable resiliency. She noted that her motivation for going to college has changed over time.

"I went to college thinking I was going to impress or prove somebody wrong. But now I'm doing it for me! I want to mentor other teen moms because they can get stuck into thinking, 'I can't go to school anymore because I have kids.' And they need motivation and help. They're not limited just because they have children."

DISCUSSION AND POLICY CONSIDERATIONS

While there is not a single path that students follow in their higher education journey, the Latino college experience is complex, nuanced, and unique with common themes and elements of divergence from the more traditional college venture. Some factors overwhelmingly characterize the college-going Latino today—being the first in their family to go to college, having parents who are foreign-born or have a mixed immigration status, and having a life experience shaped by institutionalized racism and systemic socioeconomic discrimination. Currently, these factors are colliding with trends and forces within the U.S. higher education system, which is reflected in rising college costs, variable institutional quality, and decreased investment in public colleges and universities. As a result, the postsecondary system today is producing both winners and losers among Latino college students, with the most severe penalties for those least able to withstand the pressures and having an impact far greater than for their White counterparts.

The hard work, dedication, and resilience of Latino students is evident in these stories, but too often perseverance alone is not enough to overcome the combined and relentless challenges they face in their pursuit of a college degree.

In spite of this, most students in this study were all finding success—high school graduates were optimistic and ready to work hard at completing college, several students who suspended their studies soon returned to college, and many had at least one degree. This high rate of success among the sample is likely due to culturally relevant interventions such as those offered by several UnidosUS Affiliates. Their stories help to illustrate what can be: a comprehensive higher education system that offers relevant and strong supports that can mitigate the challenges and encourage success.

As experienced in K-12 education, a system that begins to acknowledge how racial/ethnic inequality adversely affects student outcomes is more ready to address challenges. Addressing systemic barriers that produce uneven and racialized outcomes for U.S. college students is essential as we look toward the future in the short- and long-term. Significantly, projections show that 14 states will become majority-minority by the year 2044,⁵⁹ and we must keep in step to ensure that all those who decide to pursue higher education do not confront inequality.

Higher education policymakers at the national and state levels must acknowledge the growing advantage that parental and family wealth affords students and the increasing penalties for students from underprivileged, poor, and disadvantaged backgrounds. The higher education system, particularly the public system, has a duty to level the playing field for students from economically and socially diverse backgrounds and can do more to narrow the racial wealth gap over generations.

Examining current trends from a wider perspective, stakeholders, business leaders, and school leaders and administrators must recognize that today's college student has changed. Each minority college student who falls through the cracks contributes to an ever-widening social and economic gap in all facets of society. The sooner this is meaningfully recognized by leaders, the closer Latino and other minority students will come to realizing the full and equal benefits of higher education, and the aims of the federal Higher Education Act would at last be achieved.

To improve the system, policymakers should consider the following:

Get an accurate picture of the systemic equity problems that college students face. Making postsecondary outcomes data available by race, ethnicity, income, and student enrollment status (first-time, full-time and, part-time) is a crucial first step that would expose the disparities present across and within institutions, providing evidence-based research to inform targeted policy interventions to improve outcomes. This information—if widely accessible—is also instrumental in helping students make more informed decisions as they weigh various tradeoffs regarding institutional performance and how likely it will be that they see a return on their investment. Latinos' overwhelming status

as first-generation and low-income students negatively affects their access to relevant, understandable, and complete information and resources, which in turn leads to uninformed decision-making. Information provided to students should include college and programmatic outcomes (employment, earnings, academic progress, completion, etc.). This is especially important for federal oversight, which ensures the protection of student civil rights as well as consumer protection against predatory for-profit institutions that often target Latinos.

Make it simple and easy for underprivileged and economically disadvantaged students to access financial aid.

Latinos continue to face structural financial barriers to meaningful postsecondary educational access. Streamlining and simplifying FAFSA's lengthy and complicated application and verification process would help students—especially those who are first-generation—complete the form with a fuller comprehension, understand all of their options for resources to meet their needs, and receive aid decisions in a timely manner. Latino students would also benefit from standardized financial aid award letters containing clear and consistent information. The U.S. Department of Education could partner with institutions to standardize award letters and related terminology so that students—especially first-generation and financially insecure families—can make more informed decisions. Finally, as student borrowing continues to grow, the U.S. Department of Education and institutions of higher learning must improve student understanding of loan types and related costs at origination as well as the repayment process. This information should be culturally and linguistically appropriate so that students and their families are equipped with the information they need to navigate unfamiliar territory, easing a prospective student's onramp to education.

Make access to high-quality colleges/universities more affordable for high-need students.

Amid rising costs, Latino students are dependent on federal financial aid to go to college. A Pell Grant is the primary mechanism for easing the way for low-income students to enter the college arena and pay for some of their expenses. To more accurately calculate and target students' financial aid needs, the Expected Family Contribution—the formula determining grant size—should be altered to demonstrate a negative need. Today, students with family income of \$26,000 or less automatically receive a zero EFC. Those who receive an automatic zero have tiered family income levels and should qualify for more aid. In addition, actions to bolster the value of the Pell Grant, including mandated appropriations spending and restoring the practice of inflation indexing, will improve its efficacy as a tool to increase affordability for low-income students attending college. In

addition, federal financial aid should not exclude students from accessing grants or loans due to immigration status. Many noncitizen students without lawful status have lived in the U.S. since childhood and are likely to live, work, contribute to, and pay taxes in the U.S. for years to come. The government currently permits young people under certain conditions to have conditional lawful status, which allows them to work and live in the U.S. Moreover, most of the public supports a pathway to citizenship for noncitizen students without lawful status and opposes their deportation. At the same time, these young people have limited access to state-based grants or student loans. Despite their potential for successfully completing a college degree and contributing even more to society, financial barriers prevent many from pursuing higher education.

Strengthen relevant and customized support for Latino and other first-generation students. Closing the completion gap is essential to ensuring that Latino college students can see a fair return on their investment. Demographic trends show that Latinos with credentials are key to maintaining a competitive future workforce. The students in this study made clear the value of support programs. College preparation programs are vital in providing support and a pathway to college for first-generation and low-income students. The federal government should increase investments in existing programs such as TRIO, GEAR UP, HEP (High School Equivalency Program), and CAMP. Policymakers should also establish new grant programs to provide resources for postsecondary institutions to implement support services for first-generation, low-income, Latino, DACA, TPS (Temporary Protected Status), and noncitizen students without lawful status. Services must be targeted and culturally competent and address both academic and nonacademic challenges, including mental health. Supports should also include small-dollar financial aid, as small-dollar needs have a profound effect on a student's ability to stay in and complete college.

Invest in institutions that serve a significant share of Latino students and provide targeted support to them. Hispanic-Serving Institutions are a meaningful component in college access for Latino students, and any effort to improve college outcomes for Latinos nationwide ought to involve HSIs. These schools vary in size, type, and quality, and many need to build greater institutional capacity to further support Latino student success as well as improve the quality of the education they provide. Excelencia in Education's Seal framework is a model worthy of consideration. Going a step further to significantly increase and target funding for HSIs and other minority-serving institutions will better position them to provide adequate student services to underrepresented students.

Appendix 1: Selected Demographics, as reported by students in this study

STUDENTS (n=57)



AVERAGE AGE

30



SEX

Female

68%

Male

32%



MARITAL STATUS

Married or living with a partner

5%

Never married

91%

Divorced or Widowed

2%

No response

2%



HAVE CHILDREN

Yes

2%

No

98%



AVERAGE HOUSEHOLD SIZE

4



LIVE WITH PARENTS

Yes

86%

No

14%



FIRST-GENERATION STUDENT

Yes

86%

No

7%

No response

7%



PRIMARY LANGUAGE AT HOME

English

11%

Spanish

60%

Both

23%

No response

7%



EMPLOYMENT STATUS

Full-time

26%

Part-time

54%

Not working but looking

14%

Not working and not looking

5%



HOUSEHOLD INCOME

\$0-\$9,999	9%
\$10,000-\$24,999	32%
\$25,000-\$49,999	30%
\$50,000-\$74,999	21%
\$75,000-\$99,999	4%
\$100,000 and up	5%



DOCUMENTATION

Citizen	70%
Asylee or Refugee	0%
DACA or TPS	21%
LPR	0%
Visa	0%
Undocumented	2%
No response	7%



HOW DID YOU PAY FOR COLLEGE?

Pell Grant	53%
Private loans	5%
Federal loans	25%
Family contributions	37%
Scholarships	65%
Personal income	39%
No response	10%

Appendix 2: Selected Demographics, as reported by parents in this study

PARENTS (n=21)



AVERAGE AGE

47



SEX

Female

76%

Male

24%



MARITAL STATUS

Married or living with a partner

81%

Never married

14%

Divorced or Widowed

5%

No response

5%



AVERAGE HOUSEHOLD SIZE

4



PRIMARY LANGUAGE AT HOME

English

24%

Spanish

52%

Both

10%

No response

14%



EMPLOYMENT STATUS

Full-time

67%

Part-time

14%

Not working but looking

5%

Not working and not looking

0%

No response

43%



DOCUMENTATION

Citizen	33%
Asylee or Refugee	0%
DACA or TPS	0%
LPR	10%
Visa	0%
Undocumented	14%
No response	43%



HIGHEST LEVEL OF EDUCATION

Less than high school	14%
High school or GED diploma	24%
Certificate program	10%
Some college but no degree	14%
Associate degree	5%
Bachelor's degree	29%
Graduate degree	5%

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