



**IN THEIR OWN VOICES:**  
**Conversations with College Students from**  
**Underrepresented Populations**

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Policy For Higher Education in a Changing World  
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**TABLE OF CONTENTS**

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Preface	2
Executive Summary	4
The Road to Higher Learning	6
Student Responsibilities	10
Financial Matters	13
Campus Climate	18
Conclusion	25

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*“You know it’s hard. My choice was to keep my phone on, the gas, or pay for this class.”—First-generation college student and single, working mother*

*“I have had a different advisor every semester I have been here and I am a senior. I keep getting bumped...I had to take summer classes to catch up...I was misinformed because I was advising myself. My advisor now is just some woman I go [to] to get my pin number. She doesn’t know me.”—Latina first-generation college student*

*“[University Support Program] gives us a chance. It gives us an opportunity. Without it I don’t know where I would be.”—African-American first-generation college student*

## PREFACE

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For many college students, the path to graduation is long, bumpy, and often confusing. Besides the academic challenges, low-income students, students of color, and non-traditional students grapple with financial crises, inadequate academic preparation, childcare, and the insecurity that comes from being pioneers—the first in their families to attend college. To understand their struggles and to help policymakers help them, The Futures Project: Policy for Higher Education in a Changing World conducted a series of focus groups, from August, 2003 through February, 2004.

We wanted to know how campus climate affects student success and what barriers students encounter. We felt that this was critical for two reasons. First, everyone who enters postsecondary education deserves the chance to succeed. Second, as the new economy increasingly becomes information- and technology-driven, both economic opportunity and social mobility will depend on earning at least an associate’s degree.

We talked to students at eight institutions in Massachusetts and Rhode Island. Students from two-year and four-year public colleges and universities and students from private four-year universities were selected based on meeting one of three criteria: Pell Grant recipient, racial minority, or age/status (non-traditional students over the age of 24).

In total, 51 students participated: 30 females and 21 males. They were a diverse group: 27 African Americans; 11 Hispanics; 5 bi-racial students; 2 Whites and 1 Native American. (Five did not indicate their race.)

We decided to protect each institution’s identity and individual students’ privacy to encourage a frank exchange. In the report, college names have been replaced with generic terms: CC for community colleges; PU4YR for public four-year colleges/universities and PR4YR for four-year private university. We have included only a brief description of each student’s background.

The report is broken into four sections: the road to higher education, student responsibilities, financial matters, and campus climate. Each is accompanied by student statements from the focus group conversations. Their words are powerful and give voice to the dry statistics so often used to describe these students.

Our resulting report reinforces the conclusions of previous studies, such as Sylvia Hurtado’s research on campus climate; the outcomes from the Community College Survey of Student Engagement; the research by Walter Allen and Daniel Solorzano at UCLA’s Choices Project on Access, Equity, and Diversity in higher education; and the comprehensive research on low-income students performed by groups such as American Council on Education, the College Board, and the Civil Rights Project at Harvard University.

Their research and this report paint a compelling picture of some campuses as unreceptive and strange territory, where even academically strong students can be thwarted by the administrative minutia of college life. Students knew they needed advocates in their academic careers, in the bursar's and financial aid offices. They also knew that they needed to advocate for themselves when none were forthcoming. But these mentors, like students' confidence levels, were often in short supply. And unlike their middle-class, white peers, these students were more often burdened by personal responsibilities, like full-time work and often childcare.

Yet, with some help, these students can make it. There is no single factor that alone solves the problem of retention. But multi-layered programs, outreach programs, support programs, and information about college cost and financial aid can keep a student in class. A friendly face in the bursar's office, or—even more critical – a teacher or adviser who encourages them and believes in their success can help these students surmount the barriers. In short, campus climate matters.

What was most striking about the students' stories was how difficult the college experience was for them, how strongly they felt about it, and how powerfully they expressed it. For this reason, we have given ample space for students to speak for themselves.

Despite the difficulties, there is reason for hope. There are exceptional institutions that create supportive environments for low-income students, students of color, and non-traditional students. The Metlife Foundation Initiative on Student Success, run by Kay McClenney, documents community colleges' best retention practices. Other institutions, such as the Community College of Denver, The University of Texas at El Paso, and Trinity College have developed student achievement models worth replicating. The challenge is to make these silo programs the standard not the exception.

But there aren't enough of them. Every institution must take up the challenge to ensure that all students are academically supported, engaged in the college process, and feel at home. This is critical to improving graduation rates and to the future of our nation. Colleges and universities can bridge class and racial divides by making sure that the gates to higher education remain open and that the path to graduation is well-marked.

## EXECUTIVE SUMMARY

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Students in all three institutional settings faced barriers to completing their degree. But there are important distinctions the obstacles two-year and four-year students face and those public four-year and private four-year students face.

### *Community College Participants*

In many ways, these students were the least prepared for college, both academically and financially. Only a few had earned a high school diploma; most entered college with a GED. The nuts and bolts of a college career often eluded them and many operated on incorrect information—from applying to college to navigating financial aid.

*“I don’t feel at home at all down there [financial aid office]. It is like walking into a strange place that is supposed to be a friendly environment. They snap at you and brush you off quick. Girls [that work there] are kind of ignorant. They are like we have our stuff together so it’s your problem, not theirs.”—First-generation, student of color who is a single mother with three children*

They were also the group of students most likely to be challenged by life circumstances. Their days were often long and packed with an array of school and home life responsibilities. A majority rely on public transportation to school. Many study in the college library because home is too hectic. Childcare is an enormous issue. Finding low-cost, high-quality, flexible care for their children is almost impossible, especially for children over seven years of age.

*“There is not enough support. Day care is open until 5:30pm but jobs are until 6:00pm. Who is going to pick up my kids— I could get a job as a dietary aid, but they are from 4:00pm - 8:00pm. Who is going to take care of my kids— What I am making isn’t enough to cover my bills, put food on the table, and pay for school.”—Single mother*

Yet, two-year students speak more favorably about campus climate than their four-year counterparts and they see the college not only as the place where they “handle their business” but also as a second home. They are comfortable on their campuses and take pride in being there.

*“I don’t have to put on a front to come here. I can come here with pajamas on and they don’t care as long as you are here learning something”—Single working parent’*

### ***Four-year Participants – Public***

These students come to the college process with more institutional savvy than their community college counterparts. All had earned a high school diploma, and they understood how to apply for college and for financial assistance. Money was a major concern—they complained about the high cost of textbooks and worried about their credit card debt and cell phone bills. But many were more willing to take out loans.

Although many were active in campus organizations, these students were most challenged by what they perceived as an unwelcoming campus climate. Most saw college as a means to an end and headed for home as soon as their classes ended for the week.

*“This year I am more comfortable on campus than my freshman year. I HATED it here my freshman year. It was a culture shock.”—A young, first-generation, African American female*

Financial aid office staff was not seen as especially helpful. Many students complained about the indifference of their academic advisers. Students at one state institution spoke extensively about a dysfunctional system that creates barriers for students. Some voiced anger about having to take summer courses because they took the “wrong” courses. Others expressed frustration at having no one to talk to about academic issues.

*“I have had a different advisor every semester I have been here and I am a senior. I keep getting bumped...I had to take summer classes to catch up...I was misinformed because I was advising myself. My advisor now is just some woman I go to get my pin number. She doesn't know me.”—Latina, first generation student.*

### ***Four-year Participants – Private***

These students were the most sophisticated, most prepared educational consumers. They had the most help from multiple sources – parents who filled out their financial aid forms; summer and college prep courses targeted at middle and high school students; and friendly financial aid officers. Finances were a concern, but not a deterrent.

*“I guess I knew it was a burden that I was gonna have to take out loans, I had no choice. The fact that I am going to be in debt is uneasy with me but I know that it is something that many other people have had to do so I’m gonna have to step up to the plate in that respect.” –Second generation college male*

They were more comfortable borrowing money and understood the expense they were undertaking. Students also understood the difference between college tuition and college cost—tuition, books, living expenses, and incidentals. Over time, students become very adept at working the scholarship system, getting the largest aid package available.

For these students, campus climate was the most hospitable. The financial aid office and bursar’s office were seen as friendly and helpful. Nonetheless, academic advising needs to be improved. Students feel alone when having to make important academic decisions. The most troublesome complaint was that campus officials were more focused on creating a “safe place” for students of color than on providing them with honest, constructive feedback. Deans, counselors, and, to an extent, faculty were always too positive. Students felt uncertain about their abilities.

## **THE ROAD TO HIGHER LEARNING**

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The two-year students were less likely to follow a traditional trajectory into post-secondary education. Most enrolled in their local community college in hopes that higher education would help them make a better life for themselves and their children.

Many of the four-year students—especially those students who entered the university through programs targeted at disadvantaged students—were there because a teacher, a mentor or a core group of friends encouraged them. Students not enrolled through such programs made their decisions based on cost and distance.

For private four-year students, earning a college degree was a family expectation that they readily accepted. Most of their parents had college degrees. And a few wanted their kids to attend an HBCU where the campus climate would be comfortable. Many of them also participated in outreach, bridge or other pre-college programs.

## **Community College**

*“I could never see that far ahead. It [college] was never mentioned to me. One day I just went for it and decided to go to college. My boys were shocked. They started calling all of their friends, saying, ‘My mom is going to college.’ I was so afraid to fail because my boys would be so embarrassed. You know, it was that that pushed me to keep going. Each (sibling) is watching my every move. They all want to know how it is going and what it is like and how long does it take. They watch my reaction.”—An older African American woman who earned her GED after dropping out of school in the ninth grade*

*“I did not really think about college until after I went to Roger Williams University through job link and got a certificate for computer processing, and I couldn’t really get any job with that. I was like I am just going to go to college. It is easier to get a nice paying job with a degree. Around the people I hung around with I was the only one that thought education was good. I was the only one that wanted to do something. No one else did, so I had to do it myself. I looked in the newspaper one day and decided I was going to go to school.”—An African-American single parent of three.*

*“My mom only talked to me about getting a job. She was only worried about the present. Never the future. I worry about everything – the past, present, and future. A job is just a j-o-b...just over broke. You are working pay check to pay check. You need a career. I want to leave my daughter something. If I ever die I want her to be able to bury me, go to college.”—First generation, African-American, single mother*

## **Four-Year Public**

*“I had actually met the former director [of a special outreach program], Mr. D, at my job. I was working at a pizzeria and he came in and knew the owner. And he [the owner] was like hey, he is a senior in high school...and said they would be in my school next—come to the meeting. I went... and it was one of the most motivating speeches that I have ever heard. With that, he just sold me on it.”—First generation, Latino*

*“[college] was the only way to get out and actually do something.”*

*“I came here because of the football coach. I ended up here without ever considering what the population’s like here, if I am going to be comfortable here, if I’m gonna be, you know, happy here because this is going to be home for a while, you know. But, like, it wasn’t bad. I don’t hate it here. It could be a lot better.”—First generation, black male*

*“I also came here because of the coach. He was persistent. I probably owed it to him because he was the only one who contacted me and showed interest in wanting me to play. Everybody else just sent out generic letters.”—Black, first generation male*

*“I chose to come here because it was a state school and cheaper.”*

*“I chose the school because it wasn’t far. It was still close and financially it was also the one who gave me the most award. Because I pay it myself, that weighed a lot.”—First generation Latina*

### ***Private-Four Year***

*“It has always been required in my house that once you finish high school you have to do something with your life, either trade school or college. So I chose college.”—African-American male*

*“I chose [private institution] because they gave me a good scholarship. You know, my family did not have enough money to send me to a higher priced school.”—African-American male*

*“I pretty much my whole life I wanted to go to college. It wasn’t until seventh grade when I started to excel in athletics that I saw where I would end up going to school. In my junior year I started to get recruited... My parents...did not want me to go to a white school at all. So I disobeyed my parents by coming...[here]. I got into most of the schools that I was applying to but [private institution] seemed like the lesser of the evils and it seemed as though it was the most diverse socially, socio-economically, and racially so I felt like I could at least survive...if I stopped playing football.”—African American male*

*“My parent’s did not want me to come here at all. They wanted me to go to a school that actually gave me some money and that wouldn’t break their backs. But... I felt like I had worked so hard like getting into all the clubs, getting A’s so I could go to the best school I could go to. So I begged and begged and I then I wasn’t begging anymore, I was just going.”—African American male*

*“My brothers had started college at a state school and both dropped out, so I had the mentality that I was going somewhere else...I applied to a lot of colleges that I did not know much about.”—Latina*

### **On Outreach Programs:**

*“I did a 360 once I met Mr. M and he told me I was going to [Public University.] When I met him I was bad, I was just...couldn’t nobody tell me anything. The program helped me a lot.”—First generation female*

*“I did not start thinking about college until my senior year. I just wanted to get an apartment as soon as I graduated. And... I really did not think about college until senior year. I wanted to go out of state. I am, like, when I get 18 and graduate I am going to go out of state. I will go to New York, get my own apartment and be by myself. When I heard [outreach program] was coming [to school] I really wasn’t interested. I just wanted to get the period out of class. But I went and they got my attention.”*

### **On Support Programs:**

*“It is very important. I don’t know what I would do without [Support Program]. I don’t think I would be here without [Support Program].*

*“They do have your back.”*

*“Without [Support Program] the only minorities on this campus would be athletes.”*

*“Without [Support Program] I would not see any other minorities on campus.*

*“[Support Program] gives us a chance. It gives us an opportunity. Without it I don’t know where I would be.”*

*“Because of [Support Program] I am here. I want my sister to do [Support Program]. It will help here to get her head focused. She is smart and can go anywhere but I want her to go here.”*

*“I am a perfect example of the opportunities of [Support Program]. My grades in high school were so bad, so bad. I didn’t even get accepted to [Support Program] the first time that I applied. I had to go to [CC] first for a whole year. And like people didn’t think I would make it because I was not focused until my senior year in high school. If I would have done what I did in my senior year I think I could have went to Brown because I kicked ass senior year.”*

*“If you have a strong support system you just keep going. Even if you are, like, you get discouraged. So many times I get discouraged; I am, like, what the hell am I doing here...but I just tell myself you have to keep going; it is like a race.”*

*“As minority students we have a great burden on us. Society puts us to fail, that is the fact of the matter. Us as being minorities we have to work twice as hard as the average person. One thing that [Support Program] always keeps us thinking to use that. [Support Program] is number one, you are not in the back of the line, you should be at the top of the line. That is one thing that this program pushes for each and every student that is in it.”*

## **STUDENT RESPONSIBILITIES**

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Every participant was overcoming obstacles to stay in school and achieve a degree. Most knew that education was the key to a better economic future. Friends or fellow students who had to drop out weighed heavily on their minds—most feared that it could happen to them. Stopping out was a real possibility for most of the public two and four-year students. Paying for tuition was a constant worry for almost all students, though those at PR4YR institutions seemed better able to cope with the pressure. A large portion of students we talked to worked part-time. The two-year students were juggling family, finances, school, and extraordinary circumstances in their quest for a degree. For them, the anxiety and reality of it all sometimes caused them to drop a course or withdraw from college.

## **Community College**

A typical day for our two-year participants, who were mostly women and all of whom were of color, was long and tiring. All were up at dawn and most did not end the day until well after midnight. Only a few participated in student activities.

*“I don’t have time for me. School is time for me; all other time is for my kids, work. Student activities are not an option.” An African-American single mother*

Childcare is an enormous challenge. It is expensive, the hours are not convenient, and it is unavailable for their older children

*“There are no daycares out there that do night. So if you are a day student and work nights there is no one to watch your kids.” A twenty-something single mother, juggling school, work and three children*

*“If I work during the day and take classes at night there, is no daycare for my young daughter or older boys. I can afford 50-80 dollars a week not 100 to 150 per week, which they cost. A lot of people have some people to fall back on. I don’t.” –A single mother*

Some of the single women trying to balance their children, finding work, and school seemed concerned that “society” looked down on them.

*“I am not a lazy person. It is just that sometimes there is not enough time in the day. Or even ... places that can accommodate my changing hours. I don’t have family support but I have a lot of patience. It is hard. It is very stressful.” –A Latina-single parent*

## **Four-Year Public**

A typical day for our four-year participants at public institutions was a little less rigorous, but still challenging. Most were up fairly early because they tried to schedule their classes so they have Fridays off and can head home Thursday night to work over the weekend. Some even take courses at an extension campus in the city in order to be closer to home on the weekend. Several four-year, full-time students reported working full-time. One was also balancing family life.

*“I am the second [child] in my family, but I am the oldest male [in my family]. I pretty much do have a lot of responsibilities and I am usually doing any errands my mother wants or helping out my brothers and sisters with whatever, dropping them off at school or wherever they need to be.”—First generation Hispanic male*

*“I am married and I have kids so it is difficult to study at home; therefore, I try to get everything I possibly could done at school.”  
—Hispanic male*

*“I like to go to the library a lot and do my homework during the day because I do work and the library here closes rather early compared to other schools. The library closes around 10:00pm. So I am working with the Board of Trustees to try and get that upped a little. I study during the day and work at night...about 18 hours per week and I take 6 [courses]...4 is a full load.’—First generation Latino*

*“When I got here I really didn’t know how to manage my time and I got involved in a lot of things and started slipping in class and stuff. And I was unable to play football this year. This year I have been able to raise my GPA and get a job on campus and off-campus. I go home every weekend. I work security at the Harvard Business School and then I work ... telephoning everyday except Friday...I am learning more and more how to manage my time. It is tough because my mother works real hard and she is the only person at home really. My brother and sister are both at college and she is doing it all by herself and a lot of responsibilities fall on my shoulders...I help as much as possible. It is whatever she needs... It just comes down to everyone taking care of what they have to take care of, you know, we just get by.”—First-generation Hispanic male*

## FINANCIAL MATTERS

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Money is an extraordinary burden for two-year participants and many do not understand the financial aid process or basic terms—for example, what a guaranteed student loan is. Few participants knew how many classes they needed to take to be eligible for aid; that if you drop a class too many times you have to pay for it; or that financial aid requires a minimum grade point average.

Most stumbled through the process on their own. One young first-generation student described the financial aid process as so difficult, she did not bother applying at first. When she did approach the financial aid office, she got no help and had to resubmit the application three times because of mistakes. One resourceful young woman figured out how to save a spot in a nursing class even though she could not pay her entire tuition bill up front.

The high cost of books disturbed all students.

Finances are also a big burden for most four-year students. However, most have a better understanding of how the financial aid system works. Students at some PU4YR institutions have to figure out the balance they will owe, after they receive their financial aid package.

Students from both two-year and four-year institutions reported that the financial aid office itself was an impediment, whose representatives were unfriendly or unhelpful. The few who were able to make a meaningful connection with a financial aid office worker had done so after demanding better service. Had these students not persisted, they, too, would have felt frustrated and baffled by the financial aid office.

Another nagging financial issue among students at private four-year colleges was credit card debt. Many admitted that they had been unprepared to handle the responsibility of credit cards.

### ***Community College***

*“You know it’s hard. My choice was to keep my phone on, the gas, or pay for this class. I had to arrange for payment, and I explained my situation and made a payment plan. I was so afraid my gas or phone would be shut off. I tried to talk to someone here, [CC] but I did not know who to call. I called the school, they gave me a number of someone, called for a month and emailed the lady, and she never responded. I found out that they gave me the wrong number. I never ever got called back. So I had to come to school on my lunch hour and after standing in line for over an hour and the secretary asked me who I was there to see. So I told her I need-*

“Throughout their academic lives, students are taught that in order to have money in the future they have to get a college education. Today they are being confronted with the fact that in order to get a college education they need to have money”

Susan Varga, “Paying for College: The Gold Standard”, *The New York Times* 23 October (2002): 12.

*ed to speak to someone from financial aid or a counselor. So the counselor told the secretary to handle the problem.” —First generation, non-traditional African-American single working mother*

*“It [financial aid] stresses me out because sometimes I don’t know how I am going to make things meet.” [she started to cry] I want to make it so I struggle with it. I struggle for my daughter and making sure she has what she needs for school so I go without. I am always not paying a bill.”—First generation, African-American, single working mother*

*“There are things they don’t tell you that you have to learn the hard way.*

*I have to pay for my math class because I dropped it too many times. I guess that is okay because I brought it on myself.”—First generation, African American single mother of three*

*I don’t feel at home at all down there [The financial aid office.] It is like walking into a strange place that is supposed to be a friendly environment. They snap at you and brush you off quick. The girls are kind of ignorant. They are, like, we have our stuff together so it’s your problem.”—First generation, American-Indian, single mother*

*“I spend too much time in the financial aid office. You always have to go back because they are losing something.”—non-traditional, single mother, first generation Black woman.*

*“I was too scared to go to the financial aid office for help. I did not ask for help because I always felt stupid. They would talk about things that I did not understand. So I felt really stupid and I was nervous to ask for help. —First generation student*

### **Four-Year Public**

#### **On dealing with Financial Aid Office staff:**

*“They [financial aid office] rush you almost. You are confused. You are going in there because you don’t understand what the heck is going on and they are telling you stuff and you still, like, have not even asked the question you want. Then you got the secretaries and [they] really don’t know as much as the counselor and they mix it up. Then they have you wait there for like ten to fifteen minutes. And you talk to a counselor and it is very rushed; it is never like warm and friendly. And then the problem is never fixed. I have to go back all the time.”—First generation, Latino female*

*“I waited so long once that they had to reschedule my appointment because the office was closing.”—First generation Black female*

*“The financial aid office is lacking communication. I move in all the time early. I pay my own tuition and everything comes in my name and I call them[financial aid office] and let them know that I am on campus. Yet they[financial aid office] mail stuff to my house. If there is a deadline and stuff I am late because it is mailed over there. And like, I lost my financial aid a couple of times. It is just a pain in the butt when you have, you’re on campus, you’re calling them, you’re talking to them but they are mailing everything over to your house. My mom can’t physically come up here each and every time.”—First generation Latino*

### **On the stress of college costs and loans:**

*“My father always fills out his tax returns late. He is so laid back and he takes his time. He doesn’t do his taxes until March so, we always end up filling out financial aid late and I never end up getting financial aid. I did not get financial aid this year. I did not get aid this year or the RI state grant. So when I have problems with school, in terms of money, he is always, like, just take a loan out. To him loans are like free money.”—African American female*

*“The change [in my financial aid package], if it goes up then it makes me want to leave school or maybe suspend my education. Tuition is always going up. My sister wants to go to college in two years and the way it is going (tuition increases) I don’t know. She will have to find a different route probably. It is why I work so hard.”—First generation Latino Male*

*“It is tough [cost of attending college]. But [I] still got to support a family, still gotta pay the mortgage, you know you still have to buy everything you need. Now I gotta buy books, pay tuition all on my own. It was tough but still the long-term goal of it is that I am going to get a college degree and it is going to afford me the opportunity to have job experience plus a bachelors degree and I am hoping to go on to my masters.”—Non-traditional, Hispanic father*

*“Paying for school is a big issue because I went to another college before coming here...and I had a lot of scholarships and grants to go there. After I finished my first year I knew I was not going to be able to afford it so I went into the Air Force for a little bit. And because I went into the Air Force my mom said she wasn’t gonna help me out anymore towards college. So, I pretty much had to do everything on my own. So I took out loans last year on my own,*

“In 1991-1992, 50% of student aid was in the form of grants, 47% in the form of loans, and 2% in work-study aid. By 2001-2002, the amount of grant money had decreased to 42% of aid, and loans had increased to 57%.”

Trends in Student Aid.” New York: The College Board (2002): 4.

*this year as well. The money I saved up this summer I put towards my bill so I wouldn't have to take out as many loans. I always fill out loans myself, my mom and dad don't know much about it. I am now an independent student. I just got the independent status this year. I always apply for financial aid on time. My financial aid was just a loan out for the full cost.* —First generation Latino male

*"They [parents] did not want to take any loans out for me because I am the baby of the family, and my brother and sister dropped out of college, they never finished and they have a lot of loan bills to pay so they did not want to take the responsibility for me. So, I had to fill out my own paperwork for the loans and all that. But in high school my guidance counselor and I had a mentor helped me fill out my financial aid papers."* —First generation African American female

### **Four-Year Private**

#### **On filling out forms:**

*"My parents did it (filled out the forms) and still do it. I have no idea how to go about [it]."*—Second generation, African American female

*"My mom helped me fill out the first form but it's kind of funny because since I have been here, they did not say it explicitly, but they sort of expect me to be in charge of everything from now on now since I have taken on the responsibility of coming here. I need to know how much I am in debt and who has to pay what and when."* —Latina

*"It is just so complicated. I had to fill out my parent's portion and it was like, wow. It was just very complicated. Tuition is not 40k but the cost of going here is 40k and they, you know, the way that they work it is interesting. It has been alright because both the financial aid and bursar know me by face because I lived in the bursar and financial aid office every year."*—Second generation African American Male

#### **On taking out loans:**

*"Yeah, it is very scary [taking out loans], I think it is compromising some of my options for, I have decided to take a couple years off to decide what I want to do but it is compromising my options. I don't feel like, all my friends who want to go join the Peace Corp, volunteer for a while, it is great but they also don't have to pay loans. So, my options are more corporate."*—Second generation African American female

Thomas Kane, in his book *The Price of Admission: Rethinking How Americans Pay for College*, argues that the lack of information about financial aid and the complexity of the form itself constitute two significant barriers to access to financial aid. He says that low-income students are less likely to apply because, while they are aware of the tuition levels at state and private universities, they "may be less able to anticipate how much aid they could receive or how to clear all the bureaucratic hurdles on the way to receiving it." Simplicity and transparency should be made fundamental to the financial aid system. Kane proposes a simplification of the financial aid application process as a way of avoiding this problem: "...shorten the list of factors included in the need-analysis formula itself - for instance, basing expected family contributions to college education solely on family size and income."

Thomas Kane. *The Price of Admission: Rethinking How Americans Pay for College*. Washington, D.C.: The Brookings Institution, 1999. p.11-15.

*“I feel a lot more divisive because I really don’t want to pay that debt so that is why I have kind of changed future plans. I really want to go into a PhD program so if they pay for that I can let that debt just wait there. As long as I am going to school I don’t have to pay for it.” –First generation African American Male*

*“Most of my friends are not on financial aid so it is just not something that we talk about, like I mean, I would hesitate to put it as a stigma. I don’t think it would be a problem if I wanted to talk about it but it is weird. You know a vast majority of people here are able to pay for their education without help and it just isn’t something we talk about.”—Second generation African American Female*

*“For me it is the complete opposite of labeling of a stigma...for whatever reasons if I am struggling financially, um, they are just like, wow, you are a hard worker. It is kind of funny. I have definitely gotten some funny comments about being respected for being on financial aid almost because it is more difficult for me.” –Latina*

#### **On Book Expenses:**

*“Books are extremely expensive—about \$450/semester. Used books are really expensive. My finance book was \$130. My anatomy book was \$192 and I dropped the class but I have the book.”  
–Student at a PU4YR*

*“It doesn’t make sense how expensive books are.” –CC student*

*“It is stressful (paying for books) ‘cause you need the book if you want to stay on top of the class. You need that book and it is stressful at the beginning of the year.” –Student at a PU4YR*

*“The book store is robbing us. I spent a little over \$600 on books for one semester.”—Student at a PU4YR.*

*“Prices of books are outrageous.” –Student PR4YR*

A recent study showed that, “the average University of California student spends almost \$900 per year on textbooks.”

Meyer, Gregory. “College Textbook prices questioned.”  
Chicago Tribune, 12 April 2004.

**On Credit Card debt:**

*“Credit cards is how they get you. Freshman year someone is offering you a free T-Shirt; the next thing you know you are in debt.”*  
—PU4YR student

*“For student organizations that is how we fund-raise. We give out free-t-shirts and we get 10-15% of the initial fees. Visa will get 100 and we get 10 just for signing them up for a credit card. In some cases we will get \$5 just for getting someone’s social security number. Is that cool...you can, do make a lot of money. I know student organizations that can make over \$3000 just doing it.”* —PU4YR

*“One thing that students don’t know about is every time they fill out one of those sheets that it is an inquiry into your credit report. What students don’t realize is that when they come here freshman year they gobble up your credit report.”*—PU4YR

*“I think they should have a credit class because credit is important now-a-days. It is the biggest problem for everybody...for my parents it is the biggest problem.”*—PU4YR

Community College Survey of Student Engagement 2003 Findings revealed:

- o One of the highest levels of dissatisfaction reported is with financial aid advising. (CCSSE, 2003, p. 11.)
- o Only 42% reported that their “college provides the financial support they need to afford their education.” (CCSSE, 2003, p. 11.)
- o A mere “23% report that the college helps them cope with nonacademic responsibilities either quite a bit or very much with 43% saying that ‘very little’ help is provided on that front.” (CCSSE, 2003, p. 11.)
- o 87 percent of students reported that they “do not participate in college-sponsored extracurricular activities and students’ interactions with faculty and with one another outside the structured classroom experience are scant.” (CCSSE, 2003, p.13.)

**CAMPUS CLIMATE**

Two-year students talked about their campuses as a second home — even though they were commuters. Their issues were more with dealing with administrative offices such as financial aid or the bursar. They felt comfortable interacting in student body diverse in age and race. For some, the presence of a large minority population was so important, they said that it was one of the factors that determined where they enrolled. Others appreciated the presence of older students. Sitting in class next to someone older than themselves, they said, inspired them to “stick it out.” Additionally, older students often provided answers to questions new students were to afraid to ask or to which conflicting responses were given.

Four-year students were much more involved in campus life – and yet, they felt much less comfortable there. Few saw college as a haven, although some worked hard to become a part of the broader community. Many commented on the discrimination they experienced planning and hosting campus events and how hurtful and frustrating it was to be viewed as a representative of their race, instead of as an individual. It was one topic that was hard for the students to discuss.

Many complained about the poor quality of academic advising. Students understood the importance of having an involved academic mentor, but many felt that the system failed. Most students knew someone who had dropped out because they were unprepared to navigate their academic careers without help, and most blamed the weak advising system. Those that had a good relationship with an advisor had one because they sought the relationship outside the system.

Most students at private universities had a good relationship with campus police. Several students described how their group or organization worked to cultivate that. There was more tension with city police. Every male of color had a negative experience in dealing with police officers.

#### ***Four –Year Public***

##### **On Campus Climate:**

*“I had a writing class and they were talking about the “N” word. And when they were talking I could see everyone gradually looking at me because I was the only person of color in the class. The teacher was like, do you mind saying a word. And everyone was looking at me like...No, No. I felt uncomfortable.” –First generation Black female.*

*“Students of color don’t really participate in student government, student activities, or the radio station here. All the radio station plays is rock music.”*

*“A lot of the things like that go on [on campus] is not really geared towards minorities. Like a lot of the things that are geared towards us like BSU, HACC, or the access programs minorities are running it. The school doesn’t really do anything like for us.”*

*“The big clubs with money will do stuff like battle of the bands, BSU, Laso are out to fend for ourselves. We have to raise all this money to do things for ourselves. BSU got \$500 for the year. Laso got \$2000. They supposedly give you money based on what you do, but we did A LOT last year and we only got \$500.”*

The words of students attending exemplary community colleges:\*

- “They place the student first. It is always the student first. Always.”
- “They helped with financial aid. They keep you updated with priority dates for financial aid. They do a lot of career workshops. Just talking to some of the guidance counselors, I mean, they will advise you on where to get tested to see what you are good at and what you are not good at. They just help you do the academic planning which I think is very important in a college career.”
- “First thing I did was go to the international office and they helped me a lot. They told me what to do. They told me step by step what to do. They even helped me with the admission form. We did it together. They explained the schedule and how to read it, how to register, where to go, everything. And if I go to one office and I didn’t understand I just came back and asked them and they would help me. I was really impressed. I was really happy and so excited to have my classes here.”

\* All the quotes are taken from the Metlife Foundation Initiative on Student Success on the CCSSE website at :  
<http://www.ccsse.org/retention/retention.html>

*“Even if a minority person like wanted to be on the executive board of programs, it’s either a beauty contest or a popularity contest. You are not going to get someone like even if I went there and I know a lot of people in this school I am not going to be the people they held up. They pretty much have it set aside okay, you are going to be my treasurer, you are going to be this or that from the person before. It is like discussed a semester before just secretly. Votes are not displayed.”*

*“I don’t call this home. I am happy I am away from home because I know if I was home I wouldn’t get any work done and homework and stuff like that. But to call it home. It is not home at all.”*

*“The other thing too is the pub...when we try to throw something in the pub we are not allowed to serve alcohol but when another club or organization is throwing something downstairs they are allowed to serve alcohol, have an open bar.”*

### ***Four Year Private***

#### **On Campus Climate:**

*“[Private university] really suckered you into coming here. They pitch a lot of good things to you and show you all the money they can give you. But once you got up here you are like this is it. And, really it is not, it’s not, the pictures that you see in the catalogue and it is almost as if they hired people[of color] to be down there when you got there for like orientation. Once orientation was over and you got there to start school, you are like where are all those people I saw down there. ”*

*“I was really excited to prove my parents wrong because my parents were like there are kind of nationalist in the sense they feel that if you are not participating in bettering HBCU, especially on an undergrad level. then you are hurting them. And so they were just like anti [Private University] initially. And when I got here my first semester was like really a trying experience and so it was just like acknowledging that they were right in a way and it was disappointing.”*

*“The last four summers I have been in Providence or Boston so for me it is what I know at home. I don’t feel that far out of the, you know the mainstream community. I don’t feel like an outsider when I am here.”*

*“Being at [private university] I feel at home in the sense that all my friends are here. I feel comfortable academically... extra-curricu-*

larly. But [private university] as a whole I wouldn't refer to it as my home because I have a very small subset community that I call my home. It is a small section of the environment that I feel comfortable and call my home."

"90 percent of the time I feel I can be myself. For the other 10 percent I have to adapt. That is part of being at [private university]."

"There have been a bunch of instances where I have felt somewhat compromised ...and put aside. When that has happened, eventually you don't know what to do about it. Student groups have helped..."

"I have had bad experiences with grad students and TA's more so than with faculty. The first time it happened I was confused and did not know who to talk with. For me I did not have a support network at the time."

"When I first came to [private university] I had cornrows and I will never forget this girl was like, 'I did not talk to you because I thought you were mentally retarded.' And I was like, you know, 'I did not know how many mentally retarded people they accepted at [private university].' But I did not have a better response for her besides that. If you are not polished, you can be dismissed in certain classrooms that you know what I am saying...they do not take you seriously."

"If you are not of a certain ethnicity or have a certain tone, if you come with the braids, the baggy jeans, you get put or shoved aside. You don't get much attention; you are not called on as frequently to participate in class discussions."

"Personally that is why I just study a lot more...I tried to fight those battles early on and I think lost them all so I just decided not to fight them and now work that much harder so they really can't come up with any qualms with my work. I just increase the level of what I am doing. I mean it is not probably the best way but it is the most non-confrontational way."

**On the burden of being a person of color on a predominantly white campus:**

*“A lot of times you are in a discussion in class and you bring a perspective that is not maybe a traditional perspective or point of view and you have to explain, or people come to you to explain the certain perspective that they don’t understand/ So you know, I don’t know – it is not defending your point of view but having to play the role of teacher and professor in the classroom and out of the classroom, too, a lot of the time.”*

*“Being a woman of color...I am constantly seen as an example of a Latina succeeding or an example of a Latina not succeeding. So your views, your actions are...interpreted largely for that and people are very up front and pretty explicit about asking me what it is like where you are from. And sometimes it is difficult to not want to constantly be in that role.”*

*“One of the challenges I face is going back home and losing authenticity there and so when you are talking about home, [private university] may not be home but then your home changes as you change. You know what I am saying . Most of the people where you are from don’t go to college and you know they are making money other ways. When I was in high school I was all authentic – you know what I am saying, where I was from...then I went home recently and the place where I am from forgets you real quick if you change.”*

*“The only burden I see being of color is that you have to present yourself to overcome stereotypical stigma they place on you at the door. You almost have to prove them wrong.”*

*“Here to hang out at with a majority group you have to prove that you are not some image that they have in their mind of you... If you don’t wear Abercrombie and Fitch, the college shirt and look really nice they are not going to let you in.”*

*“For students of color, well, I will speak for myself, I think 95% of the relationships I have with faculty are really superficial, disappointingly superficial.”*

*“Well, after you break down that fakeness...penetrate the group...it is not so hard, then you can be yourself. You have to figure out the game first before you can actually start playing.”*

*“It is a little too safe when it comes to academics.... I feel that people are very encouraging here but don’t complement encouragement with kind of critical feedback. You don’t really get the feedback that you need in order to grow.*

*“Being a male of color it is really important to have that feedback.”*

**On being a part of the campus community:**

*“Once you get to [Private University], once they sucker you into [private university] they are like this is how it is going to go. You either accept it or you get out. When you go to make a change or go to speak up it is like you are on my bad list. Now I am going to look at you, now you are going to be somebody I am going to focus on. If you don’t speak up it just looks like you will go with anything anybody tells you. It is a conflict. If you speak up and speak your mind then they’re going to look down on you. If you don’t speak your mind they are just going to push you along with the rest of the crowd.”*

*“You don’t have an equal say...we have a percentage of it yes, but very small. We have to team up with the other races to get what we need. Where it shouldn’t be that way and they can go directly to the top to get what they want. Why can’t I always go directly to the top to get what we want— Why do I always have to go through the rings— And go through the call this person, call that person. We’ll see what he says, if he says okay, I’ll okay it. Why is it that way with us— I don’t feel like we own it and I don’t feel like we will ever own it.”*

*“I feel like I own it...It took me a long time to get to that point...I feel like I own it more than the average [private university] student too. I had to work towards it. It was nothing that just happens”*

**On police and security:**

*“My freshman year I was with some friends from [another Private University] and we were driving towards...campus and we were stopped and they pulled us out of the car and said you just robbed a house. They slammed us against the car door. As they did this, I pulled out my [private university] ID. They put me back in the car. This is a very true story, and they kept accosting my [other Private University] friends. True story. I kept apologizing to them when they got back into the car. We had nothing in the car.”*

*“I am constantly being badgered by the police and I have to like show my card (ID) and then they will be like well okay. I can just wonder all the people who don’t have [a card]...I have been asked about where I was, far too often, too many times while I have been at [private university] and I can just imagine guys who really do fit the description even more than you know, I am saying my button up shirt and all. How many people are really being, you know what I’m saying persecuted in [City].”*

*“I get padded down for smoking cigarettes downtown at night.”*

*“I always felt like in dealing with...police in the East, I always felt like I was like um, any interaction was targeted because I looked out of place. If I had been downtown I might not have looked so out of place but what’s this Black guy doing on [some] street at 2:00am—... I feel like the issues that I have are because of the environment, do you know what I am saying, where I am on the [affluent side], in the [Private University] community and I stand out.”*

*“I don’t know if it is a female thing. I have never had any run-ins with [city] police at all. I have had no interaction with them whatsoever. Have I heard about incidents, yes. Personally I don’t have any issues with them.*

*“I don’t have interaction with them. They are cordial. If I am stopped it is because I am a female walking alone and they are making sure everything is fine.”*

### **On Academic Advising:**

#### **Public Four-Year**

*“I had a lot of friends first semester that did not come back second semester. We all have friends that have flunked out. They weren’t aware of all the things they needed.”*

*“We all have academic advisors, but who knows them— All you get from them is a signature.”*

*“There are three problems with advising...Advisors in the summer time, are not bound to be here so there are kids advising the students during orientation...two... the advisors don’t know what they are doing...and, [three] we are only allotted 15 minutes to see our advisor so if you go over that 15 minute block, that amount or have another student waiting, you can’t really get into depth and talk about what you wanted to talk about.”*

*“The advising system is a joke. It does not work.”*

### ***Private Four-Year***

*“After your freshman year you don’t have to meet with anyone here.”*

*“I have a concentration advisor that I talked to once in two years. I don’t have to see him. There is nothing built into the system that requires me to see him. He has hundreds of students that he advises.”*

*“We waited in line to see our advisors for over an hour.”*

*“Really and truly you can just meet up with a professor that has done work in the field and just choose him. I would like you to be my advisor. Can you help me and talk to me about this and guide me to where I need to go and what I want to do...But you have to go out there and say that to the professor. He is not going to seek that out.”*

*“I was one who took advantage of the advising system but unfortunately both of my advisors ended up leaving. That kind of just discouraged me from seeking another advisor.”*

*“...He (my advisor) took off my sophomore year. That was my hardest year because I didn’t have advising. But then I had the bright idea to go to the Dean and the Dean...she actually helped me, guided me to find another advisor who actually ended up being really, really helpful. It took me a whole year to find another advisor. During that time I asked other students what to take.”*

### **CONCLUSION**

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All the students in our focus groups were motivated to succeed. But we could not help but think that their academic careers were fragile. At any time, these students could have been the ones who stopped out or dropped out. What kept them going was that one person who put out a hand, the smiling person in the financial aid office or the fellow student who helped them navigate the system.

Colleges and universities must do more to fuel the engines of the tenacious students and spark that drive in the passive ones. It is clear that multi-layered programs are imperative. While this report does not highlight the numerous colleges that have set a new benchmark in educating low-income students and non-traditional students, we must learn from these models. We know what works to

“By their late 20s, more than one-third of Whites have at least a bachelor’s degree, but only 18 percent of African Americans and 10 percent of Hispanics have attained degrees.”

Pathways to College Network, A Shared Agenda, A Leadership Challenge to Improve College Access and Success, 2004.

ensure that *all* students who enroll in higher education earn a degree. Now, policymakers and academic leaders must create programs that provide support and real opportunity for underserved students.

To that end, the Futures Project believes that in order to move beyond silo programs reaching too few students, a comprehensive system-wide approach is required. Policy initiatives should be brought together—not pursued in isolation. The goal is to create a system that is transparent, navigable, and supportive for all students, particularly first generation students, low-income students, and students of color. State policy should :

- Ensure and improve the availability of need-based financial aid;
- Improve on or create outreach programs that put students on the path to college;
- Support remedial programs;
- Align preschool, elementary, secondary, and higher education systems through meaningful P-16 programs;
- Improve transfer and articulation policies;
- Encourage decision making based on disaggregated data—the evaluation of existing programs for effectiveness;
- Provide incentives for institutions to create supportive and welcoming campus environments.

We should improve campus climate because it makes a difference for individual students and it makes a difference for our society. As America grows more demographically diverse, our colleges and universities should become the level ground, where underrepresented students succeed—not the fault line that divides us.

**Key questions for institutions and state systems:**

- “Where are there roadblocks in the admission process for less-advantaged students?”
- Are there outreach programs in place that reach disadvantaged students as early as middle school and draw them into the pipeline?
- If there are, how effective are these programs? How effective are they across cultural and racial lines? How do they compare with similar programs? Are there ways to make existing programs more effective or efficient?
- To what degree do the current financial aid system and the increasing use of merit aid impede access? Can a better balance between need-based aid and merit-aid be achieved?
- Is the campus welcoming for all? Does the campus climate support students of color? Do staff and faculty reflect the color of the students?
- Does the campus foster a climate that encourages success for all students, with particular attention to those most needing help?
- Which students are being lost and why?
- Has the campus/state system examined the most effective and efficient remedial and retention programs across the country? What can be gleaned from these programs? Can they be replicated?”

Frank Newman, Lara Couturier, and Jamie Scurry, [The Future of Higher Education: Rhetoric, Reality, and the Risks of the Market](#), Jossey-Bass: San

<sup>1</sup> Frank Newman, Lara Couturier, and Jamie Scurry, [The Future of Higher Education: Rhetoric, Reality, and the Risks of the Market](#), Jossey-Bass: San Francisco, 2004.