

The New Student Majority: In Their Own Words

A Report from the Yes We Must Coalition Spring 2020

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What can we learn from honest, in-depth conversations with Pell-eligible students in our colleges today? What can we learn that can help to create a post-secondary learning environment that capitalizes on these students' strengths and provides what they need to obtain a college degree? When we listen to what they have to say, we come face to face with the reality that the system of higher education was not designed with them in mind. The system was not organized so that millions of low-income people could use it to improve the life into which they were born. With their help and insight, we can change the policies and practices that get in their way and provide a more equitable system of higher education.

The Yes We Must Coalition is comprised of independent, non-profit colleges and universities where the undergraduate enrollment is half or more Pell-eligible students. These institutions were founded to serve their communities and to serve those who were denied access to the rest of higher education. By mission, these schools embrace educating those from poverty backgrounds as their main business, and most have done so for decades.

In the spring of 2019, the Yes We Must Coalition held intensive interviews with 30 Pell-eligible students from 17 member schools. The students generally reflected the composition of the students enrolled at the colleges. They are 70% female, 67% between the ages of 18–23, 83% students of color and, of those, more than half identify as African American and a third as Latinx. No first-year students were included among those interviewed. Most were juniors or seniors. The interviews were conducted virtually using Skype or Zoom platforms. Prior to the interviews, all participating students signed an Informed Consent which allows us to write this report, while assuring anonymity. They also completed a survey to capture their demographic information without identifying information. The students were given \$100 gift cards to compensate for their time.

The students interviewed were nominated by their schools and were told that the Yes We Must Coalition wanted to hear about their lives as college students so that more people, including those at their own and other colleges, will understand their experience and how to do more to support them. The schools nominating students were instructed that we were looking for representative students, not superstars. Obviously, we failed to enforce that instruction. As you will see, no matter their GPA or other achievements at college, they are all superstars for making it to college and persisting in their studies.

Students agreeing to be interviewed had the ability to speak about themselves in a thoughtful way for over an hour. In all likelihood, they have developed more skills, self-reflection and confidence than many of their peers. Their stories represent those who have survived the debilitating effects of poverty. We know that there are more students still struggling and many who will never get to college and many who, if they get there, will drop out.

These interviews were conducted before the COVID-19 pandemic spread across the globe and forced higher education to drastically alter the structure and process for learning. Moving to online learning has forced educators to confront the impact of family wealth and income on the capacity of both students and institutions to swiftly and effectively make a switch to remote learning. We hope that the words of the students from Yes We Must schools, spoken pre-pandemic, will be helpful to educators and policy-makers in seeing that the complexity of life within the context of poverty is a factor that must be taken seriously, not only in times of national crisis. Perhaps the students can help us move to a recognition that poverty itself is a crisis, a crisis for which we still believe education can be an antidote if it becomes more responsive to the new student majority.

These students come to college with incredibly complex backgrounds. Whether they are 18 or 48 years old, the lives of these students have included many challenges that they carry with them into college. Most of the challenges grow from complex family situations that include lots of love and support but also abuse, incarceration, mental and physical illness and worries about siblings and parents and grandparents. There is no reason to assume that these "back stories" will or should be shared with the college, at least until trust is established, which may not occur for a year or more if at all. Yet the reality of carrying the weight of both the worry about and often the responsibility for others in one's family is ever-constant as these students pursue their education. These students bring their whole selves to their courses, to their interactions with professors and with other students. Yet, all too often, they are slotted into "traditional" student roles that simply do not fit. The role of successful high school graduate, with a supportive family and few to no responsibilities outside of college, just does not fit this growing low-income sector of our student population. Their backgrounds and current lives do not fit with the traditional role of college student, but their lives are also rich with experiences and context that can deepen learning if they are honored and used by faculty and staff. Faculty and staff need to acknowledge the complexity these students bring, even without knowing the specifics. They need help to be creative, without being intrusive, in order to make course material relevant to the real lives of their students. Here are a few examples.

- A young woman who was born in the Dominican Republic, who came to the United States when she was 11. She has five siblings and her mother doesn't speak English. She needs to go with her mother to take her siblings to doctor appointments. "I have pretty much to be the right hand of my mom, because sometimes she can't do it, so I have to multitask so much. I need to be in school. I need to go to work. I need to babysit. I need to do my homework." She reflects on her early years in the Dominican Republic: "And there is just, it's either women get pregnant, or men get killed, or they go into the wrong road, they go to prison." And "You are going through daily and daily, where you are like do we have enough money for the food today, or can you go ask the corner store to see if we can borrow something and then pay it the next week. When you are going through that daily you don't see the 'Oh yeah, I'm gonna graduate from college.'"
- A young woman whose parents had her when they were 16 years old. Both parents obtained GEDs. "My dad got his through a county jail." Her view was that "college was for smart people." As a biracial person she received mixed messages about whether she was "smart enough." "My dad's incarceration had a huge impact on me."
- A Hispanic man who comes from a very poor family with seven siblings. His family moved after his parents divorced when he was nine and then moved again after his junior year in high school, from a rural, predominately white neighborhood to a predominately Hispanic urban setting. "My biological father, he and my mother ended up divorcing and got separated. And it was because he was an alcoholic and a very abusive person. That experience of having a parent leave you, and then you not knowing why as a child, but thinking it's just because that parent doesn't love you . . . that affected my mentality. I think internally I thought, if even my own parent doesn't love me, how can I get accepted by other people."
- A Native woman with seven children and a daughter who committed suicide the same year that her mother died. She went to college 20 years after graduating from high school. Her husband is unsupportive of her being in college.
- A woman who had her first of three children at age 15 and dropped out of high school. She then finished high school and tried college when the children were young. She attended two for-profit schools, both of which closed. She then waited until her children were older and has now returned.

- A young woman who was raised by her grandmother and whose father is in prison and mother is remote from her. Her life is further complicated by a physical disability since birth. She constantly worries about sufficient funds to stay in school using her limited Social Security support.
- A young woman whose parents separated when she was a baby, and she is now often required to take care of her younger siblings when her mother is in and out of the hospital. She talks of "hoarding food" to give to her brother and sisters just in case they do not have enough each night. In order to pay for college, she acquired EMT and Firefighter Certification in her first year at college. By her second year she was working 40–50 hours a week while carrying a full course load. She is on track to graduate after three years and go directly to law school. She talks of physical and mental exhaustion that she feels all the time.
- A young man who moved place to place in his early teens when his mother lost her job
 and his father was incarcerated. He says that he must stay in college in part because he
 has nowhere else to go. He doesn't know where his mom and his younger siblings are at
 any given time. When he does locate them, he is unable to see them because of the cost
 of transportation and because they do not have a phone.

Childhood socialization to the expectation of going to college is not the experience of our students. Most of these students do not start thinking about the possibility of going to college until high school, many not until their junior or senior year, and, even then, they have ideas about college that would exclude them from attending. The pathway to and through college needs to start long before high school. Partnerships with community agencies, elementary schools and families are part of the responsibility of higher education so that our young people can be socialized into the idea and reality of college for them. They need role models from their own communities to help make the case for college, and colleges can help. Providing free programming in and after school that increases the interaction between college students and young children, and plants the seeds for college going, organizing on-campus activities for local schools children and, of course, setting up ample dual enrollment opportunities should all be a central part of the responsibility of colleges.

Here's what our students from low-income backgrounds thought before they got to college and some even after they enrolled.

"So I had thought if you were really, really smart or really on top of everything, if you had clubs, if you had parents who had good knowledge of what college was, then you will go to a four-year university. . . ."

"Growing up, God, I probably say I didn't really think or hear about college until I was probably in seventh grade, middle school. At that time I did not know anybody going to college. I guess maybe it was, ho, that's where smart people go. Around sophomore, junior year in high school is when I actually started thinking about what is the next step after high school."

"I came to the U.S. when I was nine years old. When I came, no conversation about college was ever mentioned until I was about leaving eighth grade, middle school, going into high school. The conversation about college wasn't really spoken in my house, mainly because my mother did not attend college, but she wanted her children to be educated. She didn't know how we were going to be educated, but she knew there was higher education somewhere there. It was up to me, myself, to figure out how I would get there."

"I never had family members, or even people that I was close with, that had gone to college at all. And so because none of them had ever gone to college, I'd never even heard of college or thought about college when I was younger. I think the first time

when I really thought about going to college wasn't until my sophomore, junior year of high school. . . . I started to get the impressions of people who were more rich, people who were different descent than I was, of different experience and background than I was."

"When I was little the only background of college I had was from like movies and TV shows. Just because my mom never went to college and I was in a single parent family and an only child. So I didn't really hear about college that much. I probably didn't hear about it until like middle school. No one in my family really pursued college. They might have went to a technical school for like a year but I never physically heard of college though. But movies like Legally Blond, that was a big one in the early 2000s when I was young. That was a big one to see another blonde-headed girl like, oh yeah, I could go to college kind of thing. But my mom was a big believer in college when I got that invitation to join Educational Talent Search. She was like 'I have no idea what any of this is'. My mom was super worried about being behind on stuff and we didn't have anybody else to really rely on. Like, 'Hey how did you do this kind of thing?' So we were both like learning along the way."

In spite of the lack of socialization and preparation to go to college, our students get there typically due to their own initiative and/or because of someone who believed in them, saw potential in them, took the time to

encourage them. Some of the students were connected by a caring adult to a college access program in which they were guided on a path to college. The importance of intervention in creating a path to college can't be over-stated. Imagine the roles our colleges and universities could play in that intervention. Every college should establish links with their local college access programs working with middle- and high-school students. Offering the campus as a home for access programs and/ or community youth programs can be effective. For other students, an older sibling or other family member provided the role model. Colleges have an opportunity to reach into low-income communities through their currently enrolled students in order to reach younger family members with a "we want you" message, a campus visit and programming on campus. We need to personally acknowledge the critical role that middle- and high-school teachers, coaches and guidance counselors play in a student's decision to go to college. Colleges can reinforce this role with more appreciation and recognition of these individuals as a critical part of the college recruitment team.

In their own words, here's how and why they got to college.

"There was a program called Target Hope and they would come to school. It was an extra thing to do to prepare you for college 'cause some schools don't offer things that could prepare you for college so they kind of provided those extra things like higher math classes or extra tutoring. I wasn't in it during my sophomore year, but my friend was, one of my best friends. So she invited me to go with her one day and I liked it. So then I got invited to just keep coming back. So I started that in my junior year of high school. That's when I really started to talk about college."

"Where I heard much more about it was through AVID, a program I was in throughout high school and through friends that had parents who had already been through college. I had a professor in AVID and she was helpful throughout the process, especially through field trips of going to the colleges themselves. That really helped a lot to see the atmosphere, how it was and how big and it kind of gave me a mindset. I leaned toward a smaller college just because I like having one-on-one tie with the professor."

"I'm a first-generation student so college wasn't really talked about within my family. I learned about college though school and family friends and participation in AVID. Once I got in it was really a shocker because I didn't have family to tell me okay once you get here this is what is gonna happen."

"So this coach has known me for a while. He called me up he's like 'Oh I'm at this private university. I want you to play college soccer for me on my team and I will recruit you, I'll get you a scholarship and everything."

"I would say my Godmother. She's someone who never had a formal education but more of her family, her children who are close family, they've gotten an education. They've definitely known me growing up and really know how much I enjoyed school, learning and things like that. They were like 'There's this whole thing like you don't have to go to college to achieve great things', but they knew that was something I did enjoy a lot. And they were like, 'No. I think that's a really good path for you.'"

"I hadn't really thought of college until my one-year-older sister went. Once she started looking at it, then I saw, okay, someone in my family did go to college. And now I have this, not expectation, but this thought that maybe I can do this. She had teachers that urged her to look at college and tried to help her through the process of guiding her and things."

"My grandmother's definitely number one, because since I was little there's just, in the back of my head she's like you can do this. You are meant to do this. You are gonna do this and you're gonna do it well. If you messed up, you learn your lesson and you keep going, you keep trying."

"My friends are like my brothers. Sadly, one is incarcerated right now for the next 15 years. My actual brother, he was there too. He just got out from doing 5 years. So everybody around me, they kept getting locked up and that was another motivation. I was like, I'm not trying to be like them. But I was like, I need to do this because they keep doing a cycle. Get out, do something dumb, go back in. Like I can't do that."

"The determination I have to succeed academically, it's almost like a 'prove you wrong' kind of determination because for a very long time I was told, 'College isn't for you. Pick something else.' And, college wasn't financially attainable for a very long time. And then my college came along and offered all this money. So the sticker price wasn't the real price. And so, I've been determined to make sure that all these people that have put their faith in me have put their faith in me in good graces."

"I had an English teacher who had followed my class up through elementary school. And she basically shaped me into the student I am. And my senior year she decided to invite me into one of her college classes at a local university, English Comp, and to develop me further as a student and helped me progress constructively and imaginatively."

"I had this teacher. If it wasn't for him, I probably wouldn't have finished high school. He took me under his wing, made sure I stayed out of trouble, made sure I was on top of my schoolwork, practices. If I needed someone to talk to, no matter what time of the day it was, he was like, 'just contact me.' If it wasn't for him _____. We both cried at my graduation. He's like 'Everything you been through, we finally made it." I couldn't do nothing but just start crying and give him a big hug."

"My Mom planted the seeds for me when I was younger and just gradually kept adding to it, which kind of really made that dream of me wanting to go to college. It took me 20 years to get here [to college] after high school. And she [Mom] just kept pushing me."

"There were these two individuals in my church. They brought me into their home and literally made me live there as if I was his son. Put me in a better school system and everything. That's how I literally got to know what college was because his daughter went to college. They knew about the financial aid stuff, they knew about grants, they knew all about that. They basically helped me to get where I am today."

Once they get to college, these students are highly motivated to finish college and to succeed in life. The students cite characteristics such as their persistence, positivity, initiative and drive as carrying them through tough times, although they often confess that they are not as strong as they might appear to others. Throughout their college time, most continue to carry anxiety about their self-worth and about the well-being of their families. Their motivation to complete college is often directly related to their desire to improve the lives of others and/or as a way to make someone who believes in them proud. Families and communities are extremely important to these students, yet on most campuses families and their larger communities are not involved with the college in any significant ways. Most colleges and universities operate with the old notion that families turn their children over to the college with little involvement except for financial responsibilities and believe that because so many of these students are first-generation college attendees their families are not capable of being involved with their student's success at college. As a result, families get the message early on that there is no role for them in the college experience of their children. We need families to support the emerging identity of their children as college students with the capacity to succeed and envision a productive future. With all of the effort colleges pour into retaining students, it is wise to include in those efforts the reasons the students themselves give for their persistence, including making their families proud, to see how that motivation can be reinforced by the college. There are multiple ways that we might engage with families in courses and in community learning projects as well as in college programming.

Here the students describe their motivations to persist and succeed.

"I think the biggest reason why I still continue is because I don't want to quit for my younger siblings. I want them to see that this is something that they should do as well. But also I think one reason why I continue to do it is for my community. I am a person who loves my community and wants to help build my community. I want to go back into my community and help those people who are like my parents, who didn't have the opportunity to go to college, who don't know anything about it."

"Time management is my biggest strength. I've found a way to organize it to be able to do everything I need to do while still doing my studies. My mother gives me motivation. I have never seen a stronger woman in my life. God, being single parent is tough enough, but with two kids and the pain she goes through every day, yet she worked three jobs just to keep our heads afloat. I always wanted to do something that could pay her back."

"The people I work with say [my biggest strength is] my voice, in terms of it always having energy. Although I'm not always energetic, I always come off as a person who has a lot of energy. My mother is all the motivation I need. She's been in an abusive relationship for over 15 years. Her struggle to survive and take care of her children just motivates me to keep going."

"I'm a really determined person. I don't take no for an answer. So, if I fail something, I have to do it again until I get it. I'm the oldest sibling in my family, so I want to be an example for my younger siblings. I wanna make my family proud. My parents always try to give me the best, so I think the best way to pay them back is doing everything right and getting myself educated."

"My biggest strength, I would say that I'm very focused in what I need to do. I have the determination and drive to keep moving forward. I really want to help my mom get to a better place and I wanna help her out and my brothers as well. I wanna keep learning and I wanna help others."

"For me it was like survive, find a way to survive all this. My biggest motivation is just knowing that at least within my immediate family that I'll be the first one with a bachelor's degree."

"What motivates me? First of all, I'd say Jesus. Second, I'd say family. It's important for my siblings to see that it is possible, and that you are not helpless and you're not hopeless, that you really can make a difference. And third, honestly, I think injustice infuriates me. I think people saying no I can't do that, that is one thing that really drives me. If you say I can't do something, I will purposely do it just to prove you wrong."

"I've already walked across the stage once in high school, so I definitely want to see myself walk across the stage for college, and then I would say for my family, because I do have siblings. So my younger sister, I know she looks up to me. I love seeing when she does good, and I definitely give that encouragement. I praise her when she does good. I even do it for my younger brother. He has a temper, but he still does what he needs to do in class. It matters to me obviously. Then my grandmother too, because she does a lot for me. So I definitely want to be able to make her happy, and just let her know that we gonna be set later down the line. I've got you."

"I continue because I just feel like there is something more to have than just to not have a diploma at all, and also my grandmother. She is the sweetest woman you have ever met. She is also the meanest person you will ever meet if you disappoint her. So when I got pregnant she was really upset and it was a motivating factor. I knew I didn't want to upset my 89-year-old grandmother. She has worked so hard to see all of us succeed and there's no reason and I will not, I refuse not, she will see me graduate."

"God gives me that motivation. He really does because there are times where I'm just so weak and I just can't. But He gives me the strength to do it, honestly. And my mom also has a big part to play in it as well. My mom and my best friends, both of them. They've helped me a lot and they've been there for me and they've encouraged me. They've prayed for me a lot'"

"Being the first grandchild to go to college [really motivates me]. As my grandmother always said, if I did something wrong it was like I stole from a bank. It was like I make this path for the young people, for my younger siblings and cousins."

Knowing the stress these students manage on a daily basis including family and work responsibilities as well as coping with the demands of classes, it is no wonder that they recognize the importance of utilizing on-campus support services. This support comes in ways that range from helping to figure out academic majors and scheduling to tutoring in course material to counseling and other emotional needs. These students also turn to their schools for help with food and shelter needs. Whole-person supports are critical to the well-being of the student and to their academic success. They often do not have access to or finances for services that are farther away from campus in the community. The more a school can provide these supports at the campus, the better. In addition, the person involved in providing the on-campus service often becomes a mentor or an otherwise on-going person of influence in the student's life, and the idea that the student belongs in college is confirmed. Colleges need an integrated and widely shared guide for student resources on-campus and in the community so that faculty and staff can connect students to the right resources.

In their words:

"The school just started a new program where you go and they help you. It's a food bank. You tell them the situation, how many people live in your house, how big the family is and they just have like cans and rice and cereal and pasta which you can take. They tell you how much you can take. It's weekly."

"There's a place in the resident halls and we have 10 free sessions just to talk about how we're feeling mentally, emotionally, just let it out and talk about and there's someone there if you need to talk, there's someone there for you."

"This year I had to take a bio class for my science requirement. I failed, I cried in class I was just so upset. I was like, 'I don't fail. I don't fail. I can't fail this class. I need to graduate.' I'm actually in therapy now. I'm learning to be kinder on myself and feeling like I deserve my place here, I belong here."

"I think the tutors, they . . . when I have a homework and I don't understand it, so I'm like, "I don't understand it.' So they go through every step, and they just say, 'This means this, and this is what you have to do. Do an outline, and do it yourself,' and that really helps."

"Last year, prior to my junior year, I had to start going to school counseling because I was doing everything. I had work, I was missing a lot of stuff that I had to submit. I was dealing with the relationship with my father who disowned me. I was dealing with becoming a citizen and all of that. I was really twisted in the head and I had to meet a counselor so they could work with me. It actually really helped. I need to go back because I need someone to actually help me process all the thoughts in my head. Thank God it was right there on campus."

"Academically I am very supported. There's always tutoring. I could always go and talk to somebody and get extra help if I needed."

"It's been tough. Coming from high school I didn't write a lot so my writing here has gotten a lot better. People work with me on my writing and text citations. I didn't even know what that was coming into my freshman year of college. I didn't know how to properly write a work cited page."

"I mean, so not only like I have family and friends' support, but I can also go to some of the faculty that's here and tell them that I'm having a hard time. If there is more personal stuff going on that I don't want to talk about with them, they always tell me they have counselors on campus that I actually have started seeing them back when I was in nursing because I was freaking out. Like every day I was like, 'I'm not sleeping. I'm not eating. I'm miserable. What do I do?' I definitely don't think I would still be in college if I weren't taking advantage of all the different resources and things they offer me and all the help that they offer."

"Talking to someone at Student Solutions here has had such a big impact on my life. Just going to her, being able to confide in her, tell her about different things I was going through, and just her giving me words of wisdom, words of encouragement. I would say that pushed me a lot as well as just not giving up track."

As expected, finances play a central role in the lives of these students. Finances are usually the most important factor in the decision regarding which college to attend, and they are a constant factor in terms of the work responsibilities these students have to themselves and to their families. The students are reluctant to or unable to take more loans, so working becomes the only option to pay for their and their family's needs. Often they put in as many hours at multiple jobs on and off campus as a full-time worker and they tend to take heavy course loads in order to lessen the amount of time to graduation. Time equals money in their minds. They sacrifice "free time," social time, as well as participation in sports and clubs because these things do not contribute to the revenue stream they need. They also sacrifice sleep and self-care generally. Colleges need to be aware that every dollar counts to these students. Overcoming the exclusionary message of a high sticker price is a challenge colleges must face. Clarity and consistency about finances, particularly financial aid, are critical. We must create more innovative strategies for supporting our institutions and our students financially including variations of the work college model, reverse tuition-payment after graduation, ensuring speed to degree and integrating their work into credit-bearing experiences.

Here is how the students see and feel it.

"You don't think about school loans when you're in college until you have to pack on another loan for a vehicle, so there are times when you stress, 'Am I going to make the next car insurance payment?' And that doesn't help when you are at the same time of exam weeks. So sometimes life throws a curveball. I would say finances is definitely a stressor at any college. Even if you're not paying something right now, you're gonna have to pay it later. The stress of, if I don't do what I need to do now, and I have to pay more for it, that'll really hurt me in the long run."

"I just cast a net. I was going for the best financial aid package. I didn't care what school I went to. I had a job at Forever 21 and I quit last week because I have so much transcribing and coding to do that I don't have time to waste at Forever 21. I do Postmates and Lyft when I need money. I try to budget myself on my work study money. I have two on-campus jobs and the work that comes with my scholarship."

"The biggest obstacle to me being successful is my family being broke. We never go anywhere. We don't do nothing because we're always broke. My first two years was like 'Worry about it later.' But then after that, and after I quit my job [to go to college] then I kind of started to see everything. I took Personal Finance which really did help me like 'Whoa'. I ended up taking out a loan just to purchase my laptop. I took a photography class as well, so I bought a camera."

"I haven't gone out in months, and my friends all the time tell me, like before we go out I tell them, 'Honestly, this whole month I am busy.' I stopped playing tennis and I stopped playing soccer and I love sports, but I needed to focus and make sure I graduated."

"I also did sports medicine with the football team, which meant I was at all of their practices. They just happened to be at 4 am. But it was extra money because you could apply for work study and if they say yes to the work study then they have a way that you can apply and do stuff around campus which was just up my alley because I had been an athletic training major. I really loved athletic training. Anyway so the 4:00 am practices didn't hurt but I did have to get up and leave my child with my father at 3 in the morning and drive to practice and then go to practice and then drive home and then shower, get my son dressed for school, drop him off at school and then drive back to school. My son [2 years old] is awesome though. He really keeps me pushing but there's been hard nights. There's been nights where he's crying and he's sick and I have a final in the morning but I still have to go. I have no excuse. Which is funny because people come up with a million excuses."

"Yes finances are a challenge, especially whenever you are coming back from summer break and stuff and they don't give you a statement as far as how much you actually owe. Because a lot of times they'll give you something but I'm going to be honest with you, a lot of times it's not accurate because they may not fill everything in or they forget to put certain things in. And then sometimes they don't tell you how much you owe. So it's like when you come back you're pretty much not knowing how much you owe all together."

"Once I completely understood the price of college, then I started to realize that I guess college isn't for everybody because the school I really wanted to go to, like I just loved that school was six hours away and \$40,000 for out-of-state tuition. Being a young, black, African-American female, coming from a single parent home, there was no way that I could afford the extra \$10,000 a semester that it was going to cost to go to that school and so I had to choose somewhere in-state. I just feel like it's hard to really understand how much money it is with application fees. I didn't know there was a waiver for application fees. I didn't know there was a waiver for SAT and ACT. I also think it's hard, really, really hard as a 14- or 15-year-old wanting to go to college to understand how much it costs. Like at 14 or 15, \$20,000, you can't even fathom how much that is and I really couldn't fathom how much it was either until 18 and it was in my name and

the loans were coming and the school wanted their money. I could not fathom how much it costs to go to college until I got there."

"My biggest challenge is finance honestly. Everything else that I can think of it's going great but every year, when it's time for me to come back, I always get in panic mode because I'm like 'How am I going to afford college?' I know this is something I wanna do, but I don't have the funds for it. I guess that's my biggest challenge, not knowing if I'll be able to come back."

"It's always been a challenge to stay here because of finances. I really don't know how I'm gonna pay all of these loans back."

"I feel like money's always a challenge. Having money, getting money, not having enough money and still having to pay for whatever, your bills and your food and stuff. I think money has been the biggest factor, the biggest challenge of me being in college."

"At my first college, the coach had offered me more money than he could actually give me. And so I started getting bills, for like a thousand dollars a month. And I was like 'Coach, what's going on?' He was like 'I kind of offered you more than I could give you.' So I ended up having to leave in December and worked from December all the way to the following December nonstop. I owed the school three thousand dollars. Every paycheck I just gave it to them, gave it to them, gave it to them, so I could pay it off."

"Right now, I'm on financial aid hold so I can't register for the next quarter until I have paid my balance. I paid some money, so I'm just waiting now if I'm able to register for next quarter. If I'm not able to, I have some money saved up that I could pay so I will be able to get back in next quarter too. It's just that I'm paying for a house, food and that makes it difficult on my parents, my mom."

"I work my hard bones off. I go from just cutting grass to guttering out on top of a roof, I go from painting, I go from janitorial. There's nothing that I wouldn't do as far as workwise. Doing it the right way. There's a lot of ways you can make money out here. I don't want to definitely go down the wrong way. I've come too far to let anything take me off my square now. They just took me off of a hold account that I was on and I told them I'm going to make a payment which I will soon. I have heard of people get down to their senior year, which I am in, and because of money, they just stop going or they don't finish to get their degree or something like that."

"I work for my mom to be able to pay rent at her house. So I send her 400 dollars a month even while I'm here. And obviously for my baby I have to make sure they have a decent life financially. At least be financially comfortable enough to have a roof over their head and food every day. I don't want them to worry about what I worried about when I was in high school."

"So when I got that scholarship, it was huge. Like I didn't realize how much anxiety it was causing me, I guess, thinking that I wasn't going to get the \$14,000. But as soon as I got it, then this huge relief. I was like 'Yeah, a hundred percent, this is where I'm going. That's it.' I hadn't gotten any other offers like that from any other college that I talked to."

"So they (fellow students) had like a three-day weekend and I went home on Sunday because I worked on Friday and Saturday. And so I don't really go home often only because of all the work, it's a lot."

"My family knows what I'm doing. They know, but there are days that I feel like I've abandoned them. I don't make time for them. There are times that I feel like that."

"I love football. It was tough [choosing work over playing football]. I told some of my teammates and they said 'You're the Captain of the team.' And I just had to tell them 'I understand that, but I've got to do what's best for me and what's best for my family.'"

"Last year was really bad. I worked as an EMT and I worked 40 – 50 hours a week while going to school full-time. It was really bad. I worked 16-hour shifts and I was running cross-country too last year. Yeah. It was really bad. I had to stop. I would sleep through practice and I would feel so guilty. Or I'd just sleep through my alarm and sometimes I'd be late for work because I didn't hear my alarm. That was really, really hard. I just didn't have time for anything or anyone. I didn't even build friendships with people. I really missed out."

"If I lived on campus, I think it would be a whole different experience, but I don't and I have kids, and it's just, it is a struggle. Like some nights I could be like, or some days I could be gone from eight o'clock in the morning and then not even come home until 10 – 11 o'clock at night and I still have to do school work. And sometimes the kids haven't even made it to bed yet and I have to go and get them there, and like I'm now finally sitting down and it's 12 o'clock and I still have five hours of work that I still have to get accomplished."

"I always feel like there's not enough hours in a day. Sometimes I'll wake up super early just to do homework that's due that day. And, maybe medically, I have with my birth defect I've had 26 different facial reconstructive surgeries. I have four left so it's very stressful to try to plan the four I have left and taking out loans for my medical treatment and then trying to do the baby and all this stuff. So, I always just feel like there's not enough time in the day for everything."

The students are generally quite happy with their choice of college, most citing the relationships among faculty, students and staff as key factors in their satisfaction. The students feel as though they belong at their institutions and that their colleges have chosen them as much as they have chosen the college. The supportive atmosphere, the sense of belonging, and the benefit of a campus community are recognized by them as important to their success. Equally important, they feel as though they have been pushed and stretched by their college to achieve more than they thought possible. And, whether it flows from a religious foundation or not, the schools have succeeded in making a commitment to service to others a tangible goal for these students. It is also noteworthy that many of the students remark on the importance to their success of having a laid out a four-year (or less) completion plan that they can use to guide course selection and activities each semester. These clear plans make completion and graduation seem like a reality they can achieve. The more colleges can do to develop the capacity of faculty and staff to see relationships with their students as key to their learning and their success the better. Knowing students' first names, showing concern if a student misses a class or an assignment, finding multiple ways to reach out and generally to expand the role of 'professor' is something that faculty may need help feeling comfortable doing given the lack of attention to these skills in graduate school.

Here's how students talk about their college choice.

"I am definitely happy with my choice of college. At first I was a little bit hesitant, because I realized how small it was. And I realized it wasn't the picturesque college you see on TV. It was in the middle of nowhere, in the hop field. But now I think being at a smaller college has given me so many opportunities I wouldn't have gotten if I had gone to a larger school, including the McNair Scholars Program, the Leadership Alliance and the research program in the summer."

"I'm gonna say they [his college] pushed me pretty much to get out of my comfort zone. In so many different ways, like when I go to these programs, and like the events they do, they definitely push me out of my comfort zone. I learn so many skills. For my 21st birthday, I went to Uganda for a program the school had and that trip was, oh my God, it was life-changing. This college knows how to teach you how to not only know what other people go through, but to put yourself in their shoes and be like 'You know what,

I'm gonna help.' I'm gonna give my other hand and be like "I'm here for you brother, sister, community.'"

"I think this was a really, really good decision that I made. I visualize me back then and I personally feel I have grown a lot. It's something that I'm really, really proud of."

"I think this college does a great job of not necessarily assisting you but of guiding you. When you are guiding somebody, you're showing them the way. You're showing them what needs to be done. I think they do a great job linking people to leaders. I think the college can show you what adult life is like. You come here to better yourself, to ensure your future. It's not a meal ticket. You don't just get it and go. You gotta come here and you gotta do it. You gotta learn it yourself. You gotta apply yourself."

"My advisor actually has a list of all the classes that you actually have to take. So every time we had our advising meetings and it was time to register for classes, she would go 'got to take that, got to take that, all right, cool.' So I mean that made it a lot easier for me to kind of figure out what classes I needed to take."

"Spring semester of my sophomore year, I had a \$3,000 balance and I didn't know how I was going to pay it. Three days before coming back to school, the VP Enrollment called me and said 'You have a balance on your account.' I said, 'Yeah I know. I don't know how I'm going to pay it.' He said to me, "Let me make some calls and see what I can work out.' He made some calls and he called my back and said, 'Okay, come in with \$300 dollars and we'll settle the rest. Don't worry about it. Register for your classes and come back.' I honestly sat on the phone crying like a baby. I was like, 'I don't even know how this just happened.' It's another one of the reasons why I can honestly say that my college does everything they can do to make you successful."

"I totally believe that this was the right decision for me because a lot of my friends are at home, some of them are in jail. If I would've stayed there, I probably would have been the same. I'm not a trouble child, but crazy things happen at the wrong time."

"The teachers, the professors, they're always there. I feel like if I were to have gone to a bigger school it would have been harder to have a one-on-one conversation or asking questions and stuff about the assignments or whatever it is, the projects. It's helpful that the classes are small so there's lots of interaction. There's a lot to learn from other people in the class and from the professor because they're very interactive as well with the students. You know you can go to them, as a professor, you know you can go to them and they're going to help you. Not someone that's going to 'Oh, I forgot. What's your name?' The first name, they know. If you tell them something, they remember what you say and if you are going through it they'll try to be there to help you."

"I fit in so well here. I immediately made so many friends. Like everyone is so nice here. The staff and the faculty, like everything's amazing. I just love everything about this school, honestly. I don't think I could've picked anywhere else that would've been a more perfect fit than this one. They give you so many opportunities for so many different things, and they help you a lot with financial aid."

"It's like no man left behind. If you are struggling, they say 'Meet with your advisor. How are you studying?' It is so individualized."

"They are very good at realizing, okay, life happens. Let's rework it. Like when I found out I was pregnant, I went to my advisor and we reworked my entire graduation plan so if I wanted, I could graduate a semester early."

"Since it's a HBCU and since it's such a small institution, everything is very, it's kind of like a family based. Everybody knows everybody. Everybody speaks to everybody. And I think that being able to kind of say, you know, help each other out regardless of whether we are close friends just because we all go here and we all know each other and we all want each other to succeed."

"I knew they were a Mercy school going in, but I didn't expect that to affect me so much, I guess. Like I didn't expect to be so humbled by that. So I didn't expect it to change me that much. Like it just makes you realize that helping, there's more to life than just worrying about yourself and your job. Helping others is an important thing and being kind to others. That's a big thing. I just didn't expect to actually learn that from college I guess."

"I would say this school here is most importantly very good at seeing exactly what you do, good at help. If you have any questions or anything like that, there's always someone here that will answer those questions for you. They just want you to succeed."

Though the students credit their colleges with helping them to clarify their career preferences and prepare them with skills they will need, they give voice to worries and fears about their next steps after college

graduation. Though many of these students have a vision of the career they want to pursue, that vision is often confused and how to pursue it is unclear. Colleges need to take responsibility to help low-income students by extending the pathway through college to beyond college. Given the lack of exposure to and networks within good paying jobs and career tracks, students should be able to turn to their colleges for help in planning and achieving a post-graduation goal just as they turn to their college for other areas of need. Colleges need to focus on the outcome of career early in the student experience and scaffold exposure and experience during the college years. Colleges also need to involve employers in their local communities to align curriculum and programs with employment needs. This alignment does not mean doing away with liberal arts majors but rather assuring that all majors are responsive to how their learning outcomes are applicable in the workplace. Leaving this up to students to figure out on their own does not serve them well.

Listen to some of the noble and ambitious, but often not well thought out, post-graduation plans of our students.

"I think it will be really helpful if I can achieve it [a Master's degree], for future jobs, positions and everything. So at least I can try to. If it doesn't work, so I will obviously find a job and work as I study. I haven't applied yet but it says before June, so I'm planning to do it before that, after I graduate in May."

"What I want to do after graduation is open or create a non-profit organization. I want to open a homeless hotel. I did some research on hotels. I've talked to some people who were homeless and they told me that shelters are not a guarantee. Once you leave it's not a guarantee that you're gonna have the same spot or same space to come back to. I went to high school with some homeless students and it was really sad watching how some days they would miss class because they were still tired or they had to pretty much fight for their life, so I wanna help."

"I do not at all want to become a police officer [he's a Criminal Justice major]. I thought about law school. One of my friends goes there now. But, I just seeing the amount of work that he has to do, is hoo. At least I won't have to do track when I do that, but still. Oh I mean he's writing. I think I got papers now, he's writing papers every week, papers. Like papers to discuss what other people have written. It's tough. It's tough. So I don't know about law school. I guess what got me attracted to Criminology was learning about laws, with just . . . because . . . okay, so how do I put this? A lot of my family members are or were incarcerated. Locked up in jail. So I guess I kind of wanted to learn from their mistakes in a sense and not be in the situations that they found themselves in. So I thought it was best for me to just get to know the laws and stuff. Like what not to do."

"I will say that I'm going to take a break after this, but my Master's has been something that I do want to pursue in the future. But I feel like I need to take a break, assess everything and save up some money and then try to go back."

"I think I was in athletic training and kinesiology and it was something that I was intrigued by but I couldn't see myself making a career out of it. And I realized, well, I'm halfway through college and I need to find something I enjoy doing because I'm going to graduate and going to need something to fall back on."

"I have a plan A, B and C. My first plan A is an automotive shop. My second one would be something like a shoe store, clothing store, something like that or something like an autism corporation because my nephew, he has autism. I would want to expand out a little bit more to get people out to at least know what it is, know how to control it if you did have a family member and just show them how. I have a few things that I'm going to do, but my first one is automotive shop."

"Just what am I going to do when I am done with college? How am I going to use the information that I retain from classes that I take into the real world. They teach you stuff in college that businesses do, but some businesses do it differently to how you're taught in the classroom. So I feel like there will be an obstacle to having to catch onto the business world, the business world terms and stuff like that."

"That's one of my biggest things of finding my internship now because my town is very small and doesn't have a lot of businesses here. I wish they had job fairs."

"As I grew up, I saw myself as this mentor for people who didn't usually have a voice. Especially growing up in special ed. But so I think my passion has derived more from humans to animals just because I feel like they're almost voiceless to a point. So I want to work and try to come up with laws, like hunting laws or things about climate change, like pollution and all that stuff."

Finally, we can learn from how the students now reflect on what they would tell their pre-college selves. The students become their own cheering squad, recognizing clearly what was holding them back in high school and how they have gotten past those barriers. This increase in confidence and understanding is part of the transformative power of entering and persisting in college. It is part of the college value-proposition and reflects well on their experience in college. It also shows how impactful current students can be with middle and high school students to formulate a vision of themselves as college students.

Listen to what they say to themselves.

"I think the biggest thing I would say is never doubt yourself and believe in your own worth. I think I had this mentality of, I don't want to say I'm worthless, but I am not as capable of doing these things as other people are. I think I had that mentality and think if I were to go back and tell myself something it would be, believe in yourself. You can do this. You got this. I think that's what I would say."

"I guess the advice I would give myself would be to relax. Everything will work out. Just to, I guess, not be so hard on myself and to really enjoy it."

"I would tell myself in high school I would say everything's going to be okay. When I was in high school, I would believe that college was impossible, maybe because of my background. I would see like how McDonald's raised a donation to Hispanic students and I'm like 'Oh my god, they're so lucky. They must be so smart. I would never get something like that.' No, yes you can. Just do the research, get oriented, get educated, and you can do exactly what anybody else can do. I can be the next president. I can be the next cardiologist. Limitation is not in my vocabulary."

"I say 'Don't over think the possible options you have and be more secure about your choices. Don't get nervous, don't doubt yourself'. Mostly I'd say 'Go for it, just give it a try.'"

"Do it yourself. I would say there are gonna be ups and downs in anything so don't get too frustrated about it. Sometimes you have to do what is necessary just to succeed, even if it means sacrificing things that you love."

"It's okay to be average, but I think we tell people who are average that they're not good enough, and so we keep them from doing something great. People who are average are okay. And it's okay to be average. To be completely honest, that's only a label that people have given you, that you're average. But you're actually extraordinary. I was not stupid in high school. But you learned a lot even in high school because I was a manager at 18 in high school and I worked full-time in high school too. Also love life. Love yourself and love life. Building relationships is just as important and worth your time as working or academics. Taking the time out to talk to someone, even though you really, really need to study for a test tomorrow, is just as important. So yeah, I'd probably say that. Enjoy life and you're not dumb."

"I would tell my younger self not to be shy. Open up and see things in the perspective I see them now. That if you just keep going and never stop trying, you'll get to where you want to get to. Giving up is never an option."

"Don't be a class clown and go to class. I was just living for football. I wasn't living for grades. I wasn't planning on going to college, I was just living for football at the moment. Being a jokester at school, I realize that stuff was childish. That's about it, just realizing that I could have done better in high school, just like I'm doing now."

"Take dual credit classes, get a jump start on it. It would have been easier if I had gotten a jump start in high school, which I did take one or two dual credits in high school but once I got in, in high school I didn't understand what that meant until I got to college."

"Never let anything stop you. I know it's hard to say because like I said again, there's nothing in the world for free, but again once you have the determination, the motivation, the inspiration, the moon wouldn't be able to stop what your plan is."

The theme running through all of the interviews is the theme running through the lives of low-income students, namely, how to balance the past effects and current demands of poverty with the role of a college student.

In their own words this is what our students want the people involved in their education to know.

"Many people make their way out of poverty and above the line, but no one ever comes back to teach you how to do it. I don't want to just make my way out of it and leave everyone else behind to figure out for themselves, I want to be that person who comes in and brings you into home when you don't have one and be there for you like someone was there for me."

"My mom was walking one day and her feet just stopped working, stopped moving and she fell on the side of the road. Thankfully someone saw when it happened and called the police and stayed there with her. For three years, my mom was viewed as semi-paralyzed because they didn't know what was going on. She had three surgeries. In all three she almost died. It was times like that where I really found that, I really recognized that I have to get out of this cycle, and not only that, but to make a better life for her. I went and started to do research for myself and started finding ways of how to better myself for that purpose. We lost our home because my mom couldn't work. We were literally out of a home and we went to our family's house. You would

think that family would be more supportive and loving. That's not what we got. We were there for a month and then this member of my family told us we had to go because we were invading her space, so we left. For two years, I slept on the floor of an apartment. I remember I would hear my mom crying every night while she was sleeping on the couch."

"You're like, okay, it's really just you, but she's [mother] doing the best she can to provide for you. It's like no one ever understands what it feels like or what that's like for a kid, because we don't really talk about it. I remember once for instance, my mom worked at this place. It was literally off the highway. We had to walk home one day because she didn't have money to take the bus. We walked up this highway. There was this bridge, this overpass, and there was a puddle. Every other driver went around the puddle, but one driver decided he was not going to go around. We were soaked with dirty water. I'll never forget it. It was pouring rain and we were soaked with dirty water walking home. My mom cried the whole walk home. I remember when we got to a bus stop, we stopped and the bus driver looked at her and said 'Don't even worry about the fare, just get on the bus.' When we got on the bus we were so cold. There was a lady on the bus that took off her coat and gave it to me because I was so cold. I was just shivering. I was like nine years old when that happened, but I will never forget it."

"Part of the reason why I was happy that we were having this conversation is because people don't understand. Yes, I am a Pell grant recipient. Yes, my mom lives on food stamps and so does my dad. Yes, we're on welfare and that doesn't mean that my mom is lazy. That doesn't mean that my mom does not work hard and it doesn't mean that she's a drug addict. It doesn't mean that I get free handouts. It's actually quite the opposite. I have to work twice as hard because I don't have the opportunities that other people do have. And I had to work hard for the opportunities that I did have. People think of people who get welfare, 'Well why don't they just work as hard as us? We should have welfare because they obviously didn't work enough and they're just too lazy to get as high as we are.' And that really hurts. It really hurts."