

COLLEGE SABIDURÍA: HOW LATINA/O FAMILIES FROM SOUTH TEXAS FINANCIALLY PREPARE AND PAY FOR COLLEGE

EYRA ALICIA PÉREZ, PhD
Director Of Technical Assistance



Purpose

Study **centers** and **examines** the experiences of five Latina/o families as they financially prepare and pay for college.

Research Questions:

1. What are the perceptions of five South Texas Latina/o families about paying for college as their students transition from high school to college?
2. What are the stories of how these Latina/o families deliberate college-going for their students?

Theoretical Frameworks

Community Cultural Wealth
assets that People of Color
employ to survive and resist
oppression

Familismo
beliefs, values, and
attitudes at the core of
the Latino family system

Testimonios of how Latina/o families
financially prepare and pay for college
through the lens of their **culture** and
their **values**

Methodology

Plática

- Intentional conversations
- Grounded in Relationships
- *Confianza & Respeto*

Testimonio

- Personal stories
- Political, social, historical & cultural histories

“makes sense culturally, politically, ontologically, and epistemologically. It is the root of how we work and live our lives.” (Guajardo & Guajardo, 2013, p. 160)

Las Familias

Familia	Parent(s)	Ethnicity/ Race	Student	Ethnicity/Ra ce	College- Going Status	Home-town	College or University Chosen
Ramirez	Francisco	Latino	Marie	Latina	2nd	Valley	University of Texas Rio Grande Valley
De Luna	Maria	Latina	Selena	Afro-Latina	3rd	San Antonio	Texas State University
Garcia	Maria Elena, Jose	Latina, Latino	Juan	Latino	2nd	Valley	University of the Incarnate Word
Mendoza	Teresa	Latina	Carmelita	Latina	1st	San Antonio	Ohio State University
Luna	Tina	Latina	Quentin	Latino	1st	San Antonio	Northwest Vista College

Major Findings

RQ1: What are the perceptions of five South Texas Latina/o families about paying for college as their students transition from high school to college?

Perception: Financial aid is complex and rigid.

“We need another paper for verification, didn’t know that there’s more paperwork than just applying. It’s a lot more paperwork than I thought. And then every school asks for specific things. The application process can be exhausting.” – Carmelita

Perception: Financial aid system is limited and unfair.

“The problem is that I make too much money for you to get aid but not enough to pay your tuition and your schooling.” – Francisco

“We weren’t granted any financial help because I guess they’re saying we make too much money...We’re barely making it.” - Tina

Major Findings

RQ1: What are the perceptions of five South Texas Latina/o families about paying for college as their students transition from high school to college?

Perception: Loans to help pay for college are typical but dreadful.

“A lot of the people that I go to school with, most of them are getting loans. I think it’s very normal. It’s a custom thing where you just get loans.” – Selena

Perception: College is not affordable.

“I added the parking permit. That was like \$625. The move up was really expensive. I would say like \$600.” – Juan

“Universities don’t give you that cost. They don’t tell you, ‘If you live in Texas, you better plan for \$3,000 to move up here.’ They pretend you live next door.”

- Maria

Major Findings

RQ2: What are the stories of how these Latina/o families deliberate college-going for their students?

Value: *Familias* believe in access to opportunities and resources.

“I think it’s [high college costs] meant to like bring some ethnicities down, because they won’t be able to afford it.” – Carmelita

*“You know what, this isn’t fair but we’re gonna overcome it and we’re going to get through it.”
- Francisco*

Value: *Familias* are committed to their *familias*.

*“That’s why I’m here, because he, I don’t want, um, money to be an issue. Because when I grew up, we were so poor that those doors were closed.”
- Jose*

Major Findings

RQ2: What are the stories of how these Latina/o families deliberate college-going for their students?

Value: *Familias* prioritize college.

“We want a better life for our children. For my daughter, I want everything.”

– Maria

“I don’t want them to go through what I went through. I want them to be somebody.” – Teresa

“So many doors were closed for us, and they’re still closed unless we have some kind of education to open them.” – Jose

“You wanna go [to college], I’m gonna find a way to get you through. You know, maybe we’ll get regular loans or I’ll put another mortgage on the house, but you will go to school.” - Francisco

Las Lecciones de Las Familias

Familias platican about how to pay for college.

- Consciously, carefully and intentionally reflect and weigh all options, with the *propósito* of student enrolling in college.
- *Platicas*, discussions and deliberations are grounded in familial, aspirational, and resistance capital.
- *Familias* deliberate with intentionality, *en familia*.

Familias want and need information and guidance on determining real college costs.

- “Price to attend” presented like their other bills, not estimates or cost of attendance.
- No *confianza* that costs listed are accurate.
- Want to be able to “do the math” on their real and individualized costs.
- Make decisions without all the information and with many unknowns.

Las Lecciones de Las Familias

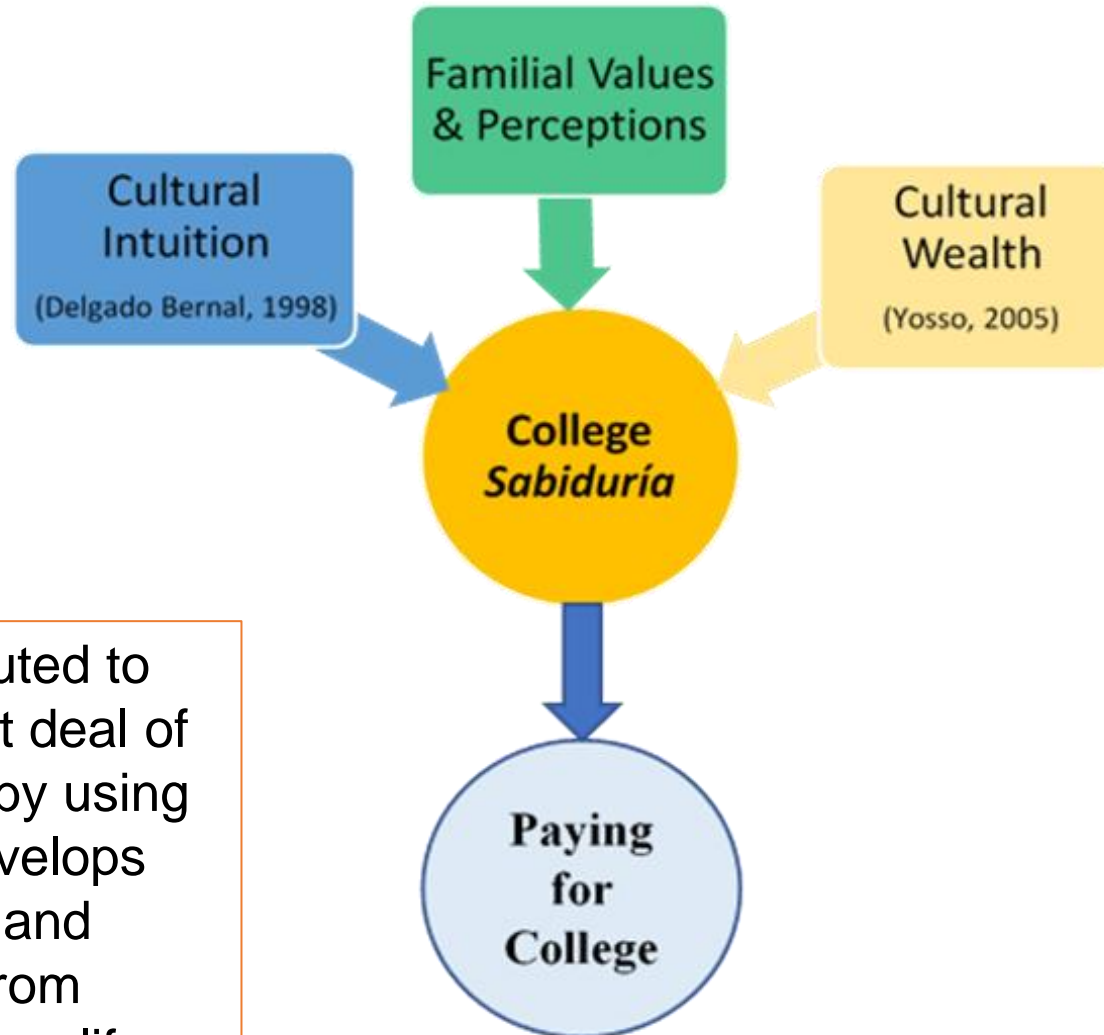
College costs influence and impact college choice.

- Paying for college is a very different experience for each *familia*.
- Worried about being able to pay for college is not just 1st generation nor low-income *familias* – *TODOS* were worried!
- College choice is ultimately about *familias* being able to AFFORD college costs and related expenses – none ended up at their first choice, except for student purposely enrolled in community college.

***Familias* are intentional in their decisions on preparing for, selecting, and paying for college.**

- College doesn't just happen to the *familias* as impulsive or accidental.
- Intentionality is braided through their preparing, selecting, and paying for college!

College *Sabiduría* Model to Financially Prepare and Pay for College



Sabiduría - a quality attributed to those who possess a great deal of knowledge, distinguished by using it prudently and wisely; develops over time, from one's own and others' experiences, and from observation and reflection on life.