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

**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
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

<table>
<thead>
<tr>
<th>Familia</th>
<th>Parent(s)</th>
<th>Ethnicity/ Race</th>
<th>Student</th>
<th>Ethnicity/Race</th>
<th>College-Going Status</th>
<th>Home-town</th>
<th>College or University Chosen</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ramirez</td>
<td>Francisco</td>
<td>Latino</td>
<td>Marie</td>
<td>Latina</td>
<td>2nd</td>
<td>Valley</td>
<td>University of Texas Rio Grande Valley</td>
</tr>
<tr>
<td>De Luna</td>
<td>Maria</td>
<td>Latina</td>
<td>Selena</td>
<td>Afro-Latina</td>
<td>3rd</td>
<td>San Antonio</td>
<td>Texas State University</td>
</tr>
<tr>
<td>Garcia</td>
<td>Maria Elena, Jose</td>
<td>Latina, Latino</td>
<td>Juan</td>
<td>Latino</td>
<td>2nd</td>
<td>Valley</td>
<td>University of the Incarnate Word</td>
</tr>
<tr>
<td>Mendoza</td>
<td>Teresa</td>
<td>Latina</td>
<td>Carmelita</td>
<td>Latina</td>
<td>1st</td>
<td>San Antonio</td>
<td>Ohio State University</td>
</tr>
<tr>
<td>Luna</td>
<td>Tina</td>
<td>Latina</td>
<td>Quentin</td>
<td>Latino</td>
<td>1st</td>
<td>San Antonio</td>
<td>Northwest Vista College</td>
</tr>
</tbody>
</table>
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
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
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.
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 1\textsuperscript{st} 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.