

Financial Support, Programs, and Services for Latinx Students

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Abstract

Education is known as the great equalizer to many—it creates a supposed leveled field where students of all backgrounds have the opportunity to gain financial assets thus influencing their social status (Cafferty, 1985). Social constructions and inequalities such as poverty, race, assimilation, and housing segregation play a role in Latinx students' success in grades K-12 (Department of Education, 2017). By the time Latinx students set foot into higher education institutions, inequalities are once again reinforced. These inequalities negatively impact their college success. Although there are support systems in place such as financial aid workshops, scholarships, and involvement opportunities, navigating to reach that support is difficult or is not utilized to its full extent, which in essence affects Latinx student's success in college. This paper will analyze how aspects of college construct is creating inequality, the affects students and what keeps inequality going on college campuses. So far, inequalities in higher education studies have proven that Latinx students are not reaching degree completion, especially in community colleges (Levesque, 2018). In brief, we provide several recommendations, including the implementation of social services, cultural competency offices, and programs in the curriculum as well as extracurricular activities to eradicate classism, exclusivity, and uplift a marginalized group that strives to successfully graduate with an undergraduate degree. Through our recommendations we believe college campuses will have a more inclusive campus, therefore fostering success amongst Latinx students.

Introduction

There is a critical need to understand how finances in the U.S. higher education institutions in the United States impact Latinx students. No public institution in the United States has a larger role in influencing an individual's status in society than educational institutions (Cafferty, 1985). In an economy increasingly defined by high cognitive skill and innovation (Carnevale, Smith, & Strohl, 2012), Latinx students should receive an understanding of the necessary pathways to enter higher education and the resources needed to complete a college degree. These resources include financial support, programs, and services that help Latinx students understand the costs of higher education, how to fund their higher education efforts, and the financial implications of higher education (both in terms of how they finance their education and the potential economic gains resulting from their education).

Currently, 16.5% of all students enrolled at some institutions of higher education are Latinx (Hurtado, Ramirez, & Cho, 2018). Latinx students currently make up approximately 20% of students at public institutions and 10.5% of students at private institutions (Hurtado et al., 2018). Of all the Latinx students enrolled at an institution of higher education, 60% of them can be found at Hispanic Serving Institutions (HSI), despite the fact that there is a small number of these institutions (Hurtado et al., 2018). Although it has only been about 50 years since the creation of the HSI designation, it has been successful in increasing college access by providing financial opportunities for Latinx students to attend college (Hurtado et al., 2018).

The proportion of Latinx students in higher education is expected to surge, with an increase of 21% of Latinx students graduating from high school between 2012 and 2019, and a simultaneous

decrease of 6% of white high school graduates (Western Interstate Commission for Higher Education, 2017). Latinx high school graduation rates and college enrollment rates have been increasing in the past several decades, yet the amount of college degrees completed for Latinx students have remained below the threshold for non-Latinx students (Abalos, 2007; Boulard, 2006; Cafferty, 1985).

Flores (2014) found that there is a correlation between higher education as “a key vehicle of upward mobility” and economic security, specifically for low-income college students, including Latinx students in four-year public universities. Increasingly over time, policy makers have become more concerned with Latinx degree attainment, realizing the impact of low degree attainment rates for any racial group on the economic vitality of American society (Carnevale et al., 2012).

This paper aims to provide policymakers with an overview of how Latinx students are being prepared and guided through financial support, programs, and services for higher education at the high school, community college, and university level. Moreover, it aims to critically analyze how financial support, programs, and services have affected Latinx students in their pursuit of higher education and degree attainment. Lastly, there are included recommendations for addressing potential gaps which lead to inequitable success outcomes for Latinx students.

Review of Financial Support, Programs, and Services for Latinx Students

High School

A college-for-all theme permeates many high school atmospheres. The ideology that anyone can attend college regardless of resources is what many students believe in and put their hopes into, including people of color (POC). Today more than 12 million children live in poverty, and about two-thirds are POC. Among low-income communities, Hispanic/Latinx students are more likely to attend under-resourced high schools and not pursue higher education. Yet, over two million Latinx students between the ages of 18 and 24 attend college, making them the largest minority group on college campuses (Martinez & Deil-Amen, 2015). In 2012, 22% of white students between the ages of 22 and 24 had already obtained a bachelor’s degree, compared to 11% of Latinx students (Fry & Paul, 2013). Studies state that young Latinx students in post-secondary schools are less likely to enroll in college than their white counterparts. “[Latinx] students are less likely to attend a selective college, 3 [times] less likely to be enrolled in college full time, and less likely to complete a bachelor’s degree” (Fry & Paul, 2013, p. 5). While there is some research on Latinx students, there is limited information on high school to college pathways, especially students from different socioeconomic statuses.

According to McDonough, Calderone, and Venegas (2015), research suggests that financial availability and tuition costs are more sensitive topics for Latinx families than any other ethnic or racial groups. “Research indicates that postsecondary costs, the prospects of financing a college education, and the decision-making associated with paying for college have a substantial effect on whether a Latino child enrolls in college or not” (McDonough, Calderone, & Venega, 2015, p.134). In 2015, Helios Education Foundation conducted a study on Latinx students across five Arizona high schools were questioned on their future goals after high school. The study found that potential first-generation college students were less confident in saying that they were definitely attending college. Instead, most future first-generation students stated confidently that they might attend college or were not planning on attending at all (Helios Education Foundation, 2015). The students in the study also identified several barriers that affect their decision to confidently say that they will be attending college, including but not limited to documentation status, negative stereotypes directed at lower-income schools and neighborhoods, and family financial concerns and obligations.

The literature states that the thought of “family contributions” along with tuition costs have been a major factor in deciding whether or not the student will attend college (McDonough, Calderone, & Venegas, 2015). Specifically, two of those barriers were family culture/obligations and financial costs

for college. According to the Helios Foundation Report (2015), Latinx students reported that although they were encouraged to graduate high school, they did not feel as though they were motivated by their teachers and counselors to attend college. According to research scholars, only 55% of high school graduates from low-income families enrolled in college right out of high school (Venezia & Jaigar, 2013). In the interest of expanding the area of research that is lacking study, looking at the reasons The remaining 45% of students that Venezia and Jaigar (2013) mentioned provide for enrolling in college right out of high school could be considered. Some school districts are working on modifying the odds and creating opportunities for college access, such as intervention programs. Some of the federal TRIO Programs that exist today are Upward Bound and Talent Search.

Federally funded programs, such as Upward Bound and Talent Search, aim to improve college access for disadvantaged students and/or low-income high school students, with the option of receiving pre-college services. Together, TRIO programs serve over one million students a year (Engle & Tinto, 2008). From filling out the financial aid application to college awareness and prep, these programs provide college assistance and admissions support in hopes of enrollment in the near future. "Researchers found that the program [Upward Bound] had no detectable effect on the rate of overall postsecondary enrollment, the type or selectivity of the postsecondary institution attended..." (Venezia & Jaeger, 2013, p. 126). Although Talent Search yielded more positive results in a Florida wide study for high school completion and college enrollment, the need for more research is still in demand. Intervention programs were implemented to aid in college access through financial literacy for both the student and their parent/guardian. While Venezia and Jaeger's (2013) study cannot determine if the students would indeed pursue a bachelor's degree, the researchers did determine that the programs, specifically Upward Bound, "positively influenced students' educational expectations" (Venezia & Jaeger, 2013, p.127). Some of the educational expectations included high grade point averages, persistence, and degree attainment.

Without the understanding of college financials and the Free Application for Student Aid (FAFSA), there is a lack of interest, and prioritizing, in attending institutions of higher education. If there is not a desire to attend, then college readiness would not be necessary. In addition, without parent's involvement in the student's college attainment, the student will be less inclined to pursue further education. For those who do attend, there is a higher risk that higher education starts and ends at a two-year institution, mostly for first-generation low-income students. To begin with, this can be considered undermatching. When considering the lack of importance in pursuing higher education, the perceived financial barriers exacerbate the problem for those who do finally enroll and attend college. Moreover, there are countless times in which students end up under-matched and in essence, do not reach their full potential.

Community College

Of the Latinx students enrolled in college, slightly less than half are attending community colleges (Hurtado et al. 2018). The completion rates can be as low as 18.8% to 45% for all students in general (Dougherty, Lahr, & Morest, 2017; Complete College America, 2011). For Latinx students, however, community college success rates are even lower with only 11.1% of full-time Latinx students completing a two-year college degree within three years. This number drops even further for part-time Latinx students, at 2.6% (Complete College America, 2011). Financial support, programs, and services play an important role in helping Latinx students complete their degrees.

An issue particularly relevant to Latinx students in community colleges revolves around remedial education and the impact of the cost of higher education. With well over 50% of Latinx students required to take remedial courses (Department of Education 2017), it is no surprise Latinx students have low completion rates given that students are less likely to earn a college degree when they start college with remedial coursework (Complete College America 2011). Nearly 75% of the money students spend

on remediation, over a billion dollars nationwide, is spent within community colleges (Department of Education, 2017). Given the large amount of Latinx students in community colleges, they are disproportionately burdened by the financial cost of remedial education. Remedial education is particularly expensive when considering these courses do not count towards a college degree. Many students who take remedial education tend to take several remedial courses, and many students who start in remedial coursework do not complete a college degree (Complete College America, 2011). This adds to the existing issue of undermatching when a student's ability to attend a four-year institution cannot be justified, where remedial help is also provided. When considering that there is already a perception of financial barriers to attendance, the need for remedial work could show the fault of the student and not a failing education in the K-12 system.

Another area of concern related to financial support, programs, and services is the way Latinx community college students understand (or do not understand) the financial requirements of their education. Though Latinx students perceive community colleges to be more affordable (Helios Education Foundation, 2015), there is a lack of information regarding the availability of funding (McKinney & Novak, 2012). There is a significant amount of Latinx students at community colleges who do not complete the FAFSA application despite being eligible for Pell grant funding (Lopez, 2013; McKinney & Novak, 2012). Some Latinx students have the misperception that attending community college is meant to be a two-year exploratory process in which they would become prepared to enter a particular field of study at a four-year school (Helios Education Foundation, 2015); this misperception is troubling when certain majors have prerequisites that must be taken within the first year. This lack of awareness has financial implications in terms of Latinx students missing out on available funding on one end and overspending on the other end. Another area of consideration regarding Latinx students' perceptions is around male students and their perceived gender roles related to financial responsibilities, such as being the breadwinner with no signs of struggling (Harris & Wood, 2013; Salinas & Hidrowoh, 2018). Addressing Latinx students' perceptions, misconceptions, and lack of understanding can be crucial in building their confidence as consumers of higher education and be better prepared for making financial decisions, especially when dealing with financial responsibilities outside of their education. Latinx students often feel it is more important to earn money to provide for their families than to focus on their community college classes (Harris & Wood, 2013), and similarly, it is not uncommon for Latinx families to encourage their children to work to support the family.

One last issue to consider is the lack of types of services related to financial literacy, financial aid, and the financing of Latinx community college students' education. Levesque (2018) cites the structure of the community college and the lack of well-trained staff as barriers for college completion. A lack of communication, college advising, and resources means students are receiving less information regarding the financial implications of the classes they are taking and the academic programs they are pursuing (Levesque, 2018). In addition, the lack of financial aid advisors does not make way for supporting Latinx students with financial aid applications, scholarships, or financial plans to determine their true financial need. The quality of the services provided and the approaches to student services can also make a significant difference. Another study finds that Latinx students seek college financial support from sources they trust; Latinx students often perceive their college staff as unreliable or inaccessible (McDonough, P., Calderone, S., & Venegas, K., 2015). With community college student support staff being overworked and often attaining less formal education or training (Levesque, 2018), these staff members might not be prepared or trained to work with Latinx students and their particular financial needs. Additionally, community college personnel are not likely to provide support related to financial aid unless they work directly within a financial aid office, and college personnel are not likely to provide financial educational services to students and their families. Latinx students often feel it is more important to earn money to provide for their families than to focus on their community college classes (Harris & Wood, 2013), and similarly, it is not uncommon for Latinx families to encourage their children

to work to support the family. Providing financial education to the students in addition to their family can help ensure Latinx students and their families are both aware of the financial implications of attending college as well as the financial gains of earning a college degree.

Four-Year Institutions

The discussion regarding financial literacy services and programs targeted at low-income Latinx students at four-year public and private institutions requires a closer look into their trajectory after they enter college. Given the financial climate that we are in—where tuition costs are increasing as state funding (e.g., Pell Grant and TRIO Programs) is decreasing—financial literacy is crucial because it can affect persistence and completion for this student population. A major component that cannot be left out in this discussion is the effects of loans and debt accumulation. Without financial literacy services and programs, low-income Latinx students tend to struggle and are more likely to “borrow almost twice as much as students from the highest income group to fund their education” (Flores, 2014, p. 2).

Another key element in this discussion has to do with the graduation gaps and how universities have been trying to increase access and degree attainment for low-income students. In doing so, it was determined that Latinx students, particularly low-income “are also more likely to leave school without completing a degree, with more debt, and—presumably—without the reward of increased earnings in the workplace” (Flores, 2014, p. 2). The case study is limited because it was conducted at three high-performing public universities, and it does not examine the correlation between loan debt and the lack of financial literacy when students enter college.

As a result, the findings only provide a single narrative about financial literacy in relation to graduation gaps, access and equity for low-income Latinx students. More specifically, the findings focus on increasing federal, state, and institutional support for low-income students in public universities without the “burden of borrowing” which is an issue that continues to affect students with the greatest need by limiting their access and widening the graduation gap (Flores, 2014, p. 9). While the study contends that increasing student support through federal Pell grants and state funding would address the issue of access and affordability, it does not delve into financial literacy services and programs as a means to learn about-and-possibly avoid low-income students from getting into loan debt; this being one of the factors that affect the amount of time necessary to complete a degree and leads to decreased attainment of degrees (Flores, 2014).

Some institutions offer some type of financial literacy courses that may or may not be part of the general education curriculum. The findings of the study point to the benefits of offering financial literacy courses at colleges versus offering them at the K-12 level because of the longer length of college classes and the increased likelihood that students in college would find the topics important and relevant (Crain, 2013; Peng, Bartholomae, Fox, & Cravener, 2007). The data found was disaggregated by institution type, enrollment numbers, geographic region, and whether the institution offered financial literacy courses; if so, then the percentage of universities that offered these financial literacy courses as part of a general education curriculum.

While 308 universities—the highest percentage falling under the public sector—offer some sort of financial literacy course, no information is provided to determine which groups of students at these universities take advantage of this opportunity and no one who reports benefits from it. Due to the lack of data, there is no information on the efficacy of this study in relation to low-income Latinx students. Overall, the findings are positive because they point to several initiatives that will contribute to the foundations of financial knowledge in elementary schools with an expansion to high schools. The theme of financial literacy services and programs at the college level could be found across all the literature. Jobst (2012) builds on Flores’ findings by addressing the financial challenges that college students experience, specifically student loans, which is at “an average debt of more than \$20,092” per student (Jobst, 2012, p.120). Financial illiteracy negatively affects persistence and degree attainment as “more

than half of students who have left college did so because they needed to work” (Jobst, 2012, p. 2). As mentioned earlier, Flores (2014) established that low-income Latinx students are more likely to not complete a degree and leave with higher debt. The implications here are that low-income Latinx students not only fare worse, but their lack of access to financial literacy services and programs further pushes these students to drop out.

Recommendations

High Schools

Although the federal government has intervention programs in place to assist in college enrollment, their execution is flawed. Research demonstrates that programs such as Upward Bound have a positive effect on college outlook but does not guarantee college enrollment by minority students (Venezia & Jaeger, 2013). These intervention programs should not only assist in college readiness among Latinx students, but also expand their reach to their parents and siblings. “One step toward addressing inequities in education is to delineate the multiple worlds of marginalized students and to ‘unpackage culture’ within those worlds” (Auerbach, 2002, p.1370). For example, holding college and parent nights every quarter to discuss FAFSA, and money matters as well as college choice workshops just to name a few. The workshops can be on various nights throughout the years and even have the options of holding some on the weekends. The workshops would be open to all students and families regardless of status (undocumented, potential non-traditional) or class. By holding these workshops, the programs are spreading financial literacy and college knowledge to not only Latinx students but also those surrounding them. Furthermore, this can potentially motivate and inspire them towards degree attainment.

Some anticipated limitations and counter arguments would be receiving funding for the workshops, choosing facilitators, providing dates and times of the events. Auerbach (2002) believes marginalized students need to be able to share their experiences within higher education as a way to work through inequalities. In brief, by expanding financial literacy education and services to Latinx students and their families, students will enter a more motivated environment for educational success, even with the inequities that surround college access.

Community Colleges

Community colleges are uniquely positioned, given their physical location, to provide student support services to the students within their local community. Considering many community college students tend to be from the college’s surrounding community, it is easier to understand the college’s potential students by looking at demographic trends in their local middle and high school students. Furthermore, colleges can also collaborate with local K-12 schools in an effort to understand potential incoming students as well as to provide college orientation and guidance to high school juniors and seniors, and as mentioned previously, their families that might soon be attending. Specifically, community colleges can visit local high schools to provide presentations on the cost of higher education, options for financing the cost, and support in completing any necessary applications.

Some might critique this recommendation by claiming it is an ineffective use of college resources because there are no guarantees students would attend their particular college or persist within that college given this support. However, this is best addressed by providing very intentional, informed, and targeted support within their community to ensure colleges are providing those supports to the potential students who most likely need it. A local high school with a very large Latinx population is worth investing in given that a large proportion of college bound Latinx students attend community colleges. Recalling the concerns noted above, limited and overworked staff members on college campuses are another argument. Considering that the guidance would be offered not just to students

individually, but in groups that include their families, this recommendation might actually help with the amount of help students need once attending them. This can also provide better prepared students that engage with the information rather than having to be introduced when sometimes it is too late.

Community colleges, as with any other institution, are responsible for having trained staff who are able to provide effective support to their students. To best support Latinx students, this means all college staff members must be culturally competent and trained to understand the unique challenges and needs that Latinx students have. Improving staffing and programming in student services is important for students to receive consistent and adequate information (Dougherty, Lahr, & Morest, 2017). This also ensures students can feel confident in the information they are receiving and their own ability to successfully utilize that information to make sound decisions (McDonough et al., 2015). Given that Latinx students are likely to attend community colleges and make up a greater proportion of the college's enrollment, they must understand Latinx needs and be prepared to work with these students, including receptiveness and willingness to provide the specific type of support they need. For example, when Latinx students are very connected and their families largely influence their financial and academic decisions, it is important to provide college cost and financing information to the student and their family. This means college policies, especially in advising and financial aid, need to be conscious of Latinx students and their families, including making it acceptable and encouraged practice to invite Latinx students' families into advising meetings so the whole family can learn and understand the process together.

Four-Year Institutions

Much of the literature offers suggestions on the path of remedying the issue of financial literacy for low-income Latinx students, although their research needs to focus and include more findings of the behaviors of this group at both public and private four-year institutions. Crain (2013) further suggests that four-year institutions need to develop a campus-wide financial program (if the institution does not have one already), integrate financial literacy into the curriculum, and encourage student/staff to participate in financial literacy (Harnisch, 2010, as cited in Crain, 2013). A financial literacy program, including counseling and supplemental coursework, would benefit all students, however, the current literature does not provide sufficient data on the effectiveness of these programs in relation to low-income Latinx students. The data that is available shows that only 15% of students (includes Latinx students) enrolled in these financial literacy services and programs (Jobst, 2012). This would be a huge issue since Latinx students would not take advantage of these programs if they are not mandatory.

Again, this data is not disaggregated and organized where the data demonstrates that Latinx students take advantage of the services and programs. For this reason, it's the responsibility of higher education institutions to study the effects that these types of resources have on low-income Latinx students. Researchers (Flores, 2014, Crain, 2013; Jobst, 2012) agree that financial literacy services and programs are needed because it provides college students with the tools and resources to support themselves, and to navigate the loan system to avoid massive debt. Therefore, to further develop this topic and understand how these services and programs influence low-income Latinx students, any new research needs to identify the group(s) that benefit the most from these services and programs at four-year institutions and how to encourage/motivate Latinx students to attend.

Conclusion

In closing, it would be beneficial to enact the aforementioned recommendations to increase Latinx students' understanding of the costs of higher education, how to fund their higher education efforts, and the financial implications of higher education as an intervention to increase degree completion. Through a better understanding of the financial component of higher education, Latinx students can make better financial, career, and academic decisions related to their education. This is

especially important as Latinx students often have to contend with responsibilities outside of their roles as students. A large limitation of this paper and the literature in general is the lack of research focusing specifically on the relationship between Latinx students and topics related to the financing of higher education. Further research around this topic is crucial to ensure educators and policy makers are best informed when designing and implementing interventions.

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