

The Strategy of Debt Aversion:

How Hispanic Students Pay for College

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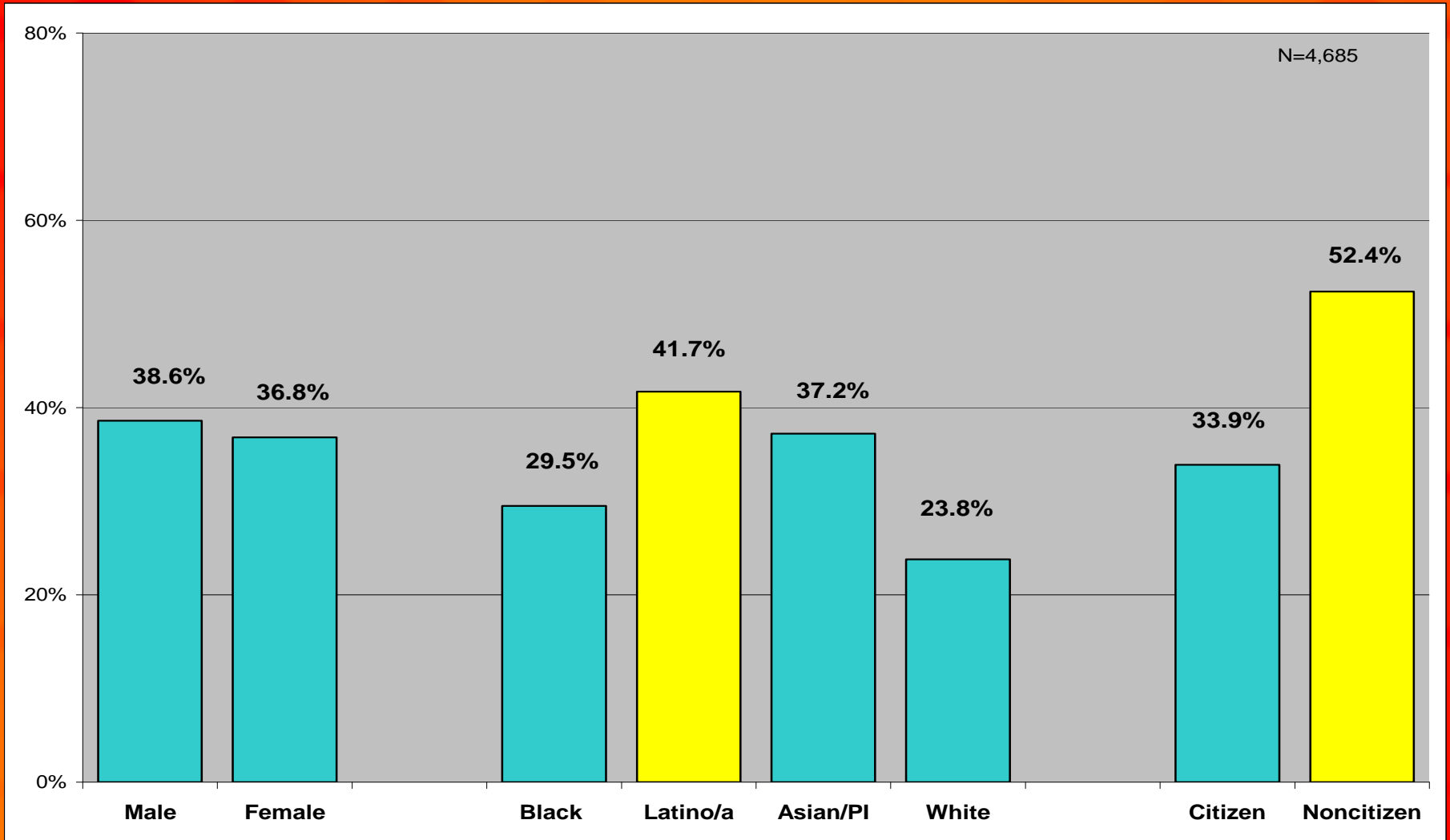
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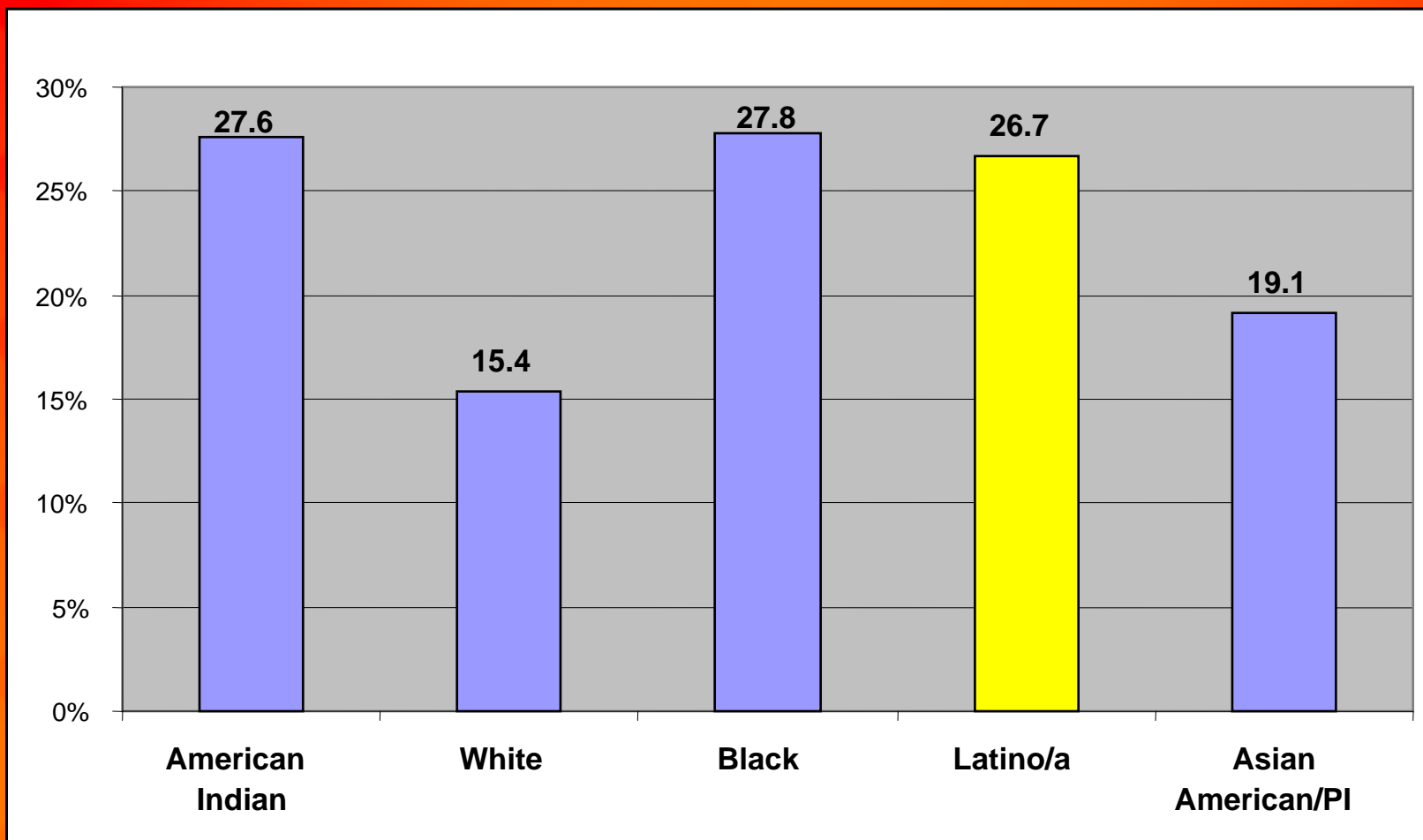
Facts about Hispanic Students and Paying for College

- Before College
- Applying for Financial Aid
- Receiving Financial Aid

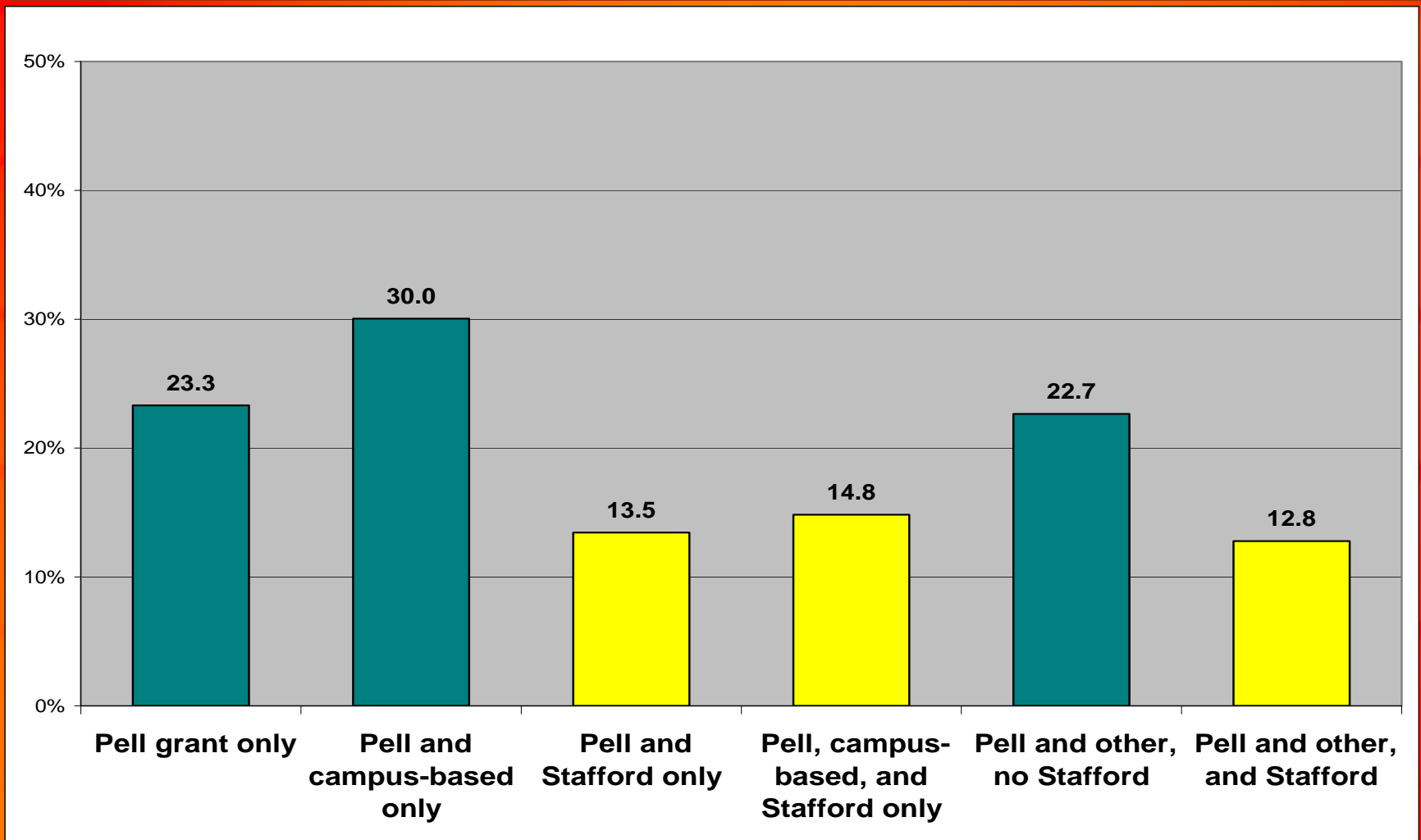
11th and 12th Graders in LA Urban, Low-Income High Schools: "College is Too Expensive for Me to Attend."

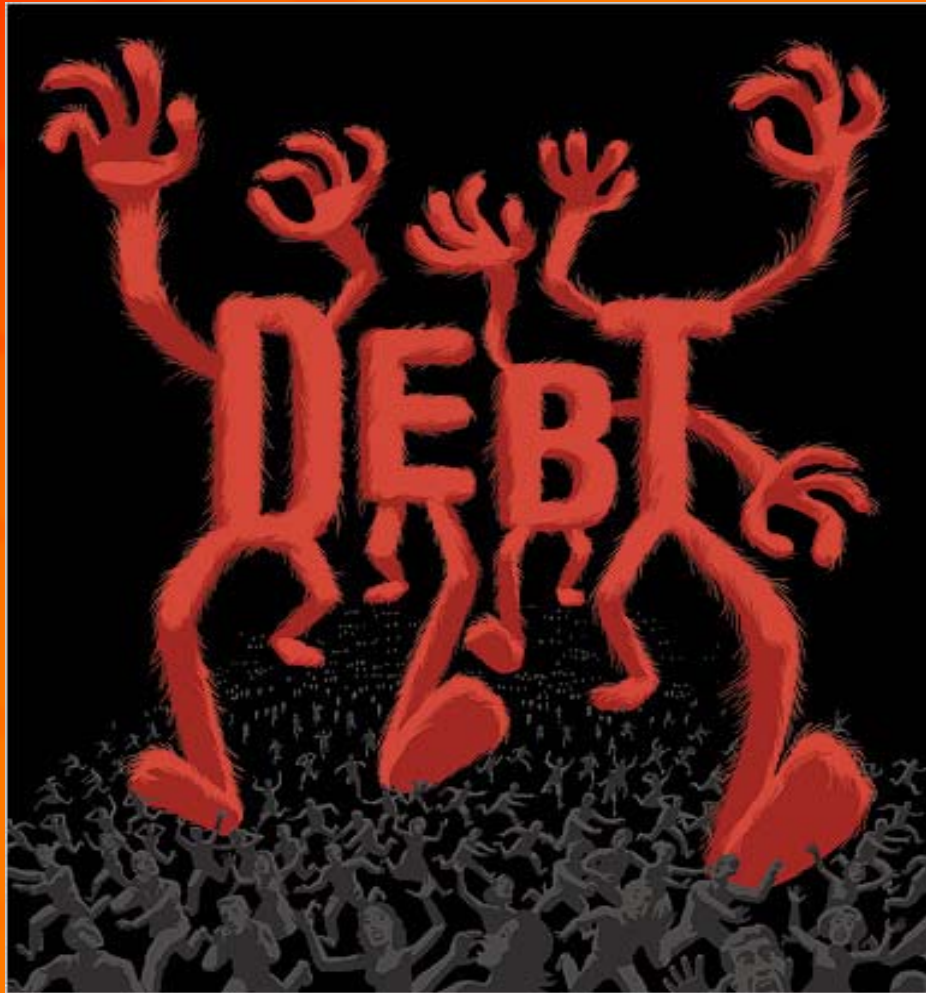


FAFSA; No Loan Please: NPSAS 2004



Hispanic Students Aid Package Trends: NPSAS 2004





“My parents have always said if you don’t have the money to pay for it, then work for it.”

Latino Student at Cal State University (Los Angeles Times, January 31, 2007)

“I decided not to go to the University of California because I did not want to take out loans.

Latina Student at Cal State University (Los Angeles Times, January 31, 2007)

Affordability Defined by the Financial Aid System

Cost of Attendance

- Expected Family Contribution

= Financial Aid Need

What does affordability mean
in the Hispanic culture?

Real Costs and Other Demands

- Day-to-day expenses
- Educational materials
 - Books, Computer
- Family and cultural expectations
- Living arrangements
- Working

Considering Culture in Financial Aid

- **Awareness:** Institutions must be aware of students and families' concern about sacrifices and burden students are taking on.
- **Share student burden:** Use strategies and institutional approaches to help alleviate burden the students take on.
- **Be Responsive:** Financial Aid offices and processes must be sensitive to cultural needs and be responsive.
- **Expand view of student success model:** Move from view students / families' with a deficit lens to a positive one; they are making responsible choices albeit it may not fit with the typical student success model!!!!
- **Outcome:** A new Student Success Model must have an affordability component beyond fees and tuitions.

New affordability and student success model

- **General Model:**

- Full time
- Few working hours
- Reliance on loans
- Residential
- Student Focused
- Greater completion potential

- **Culturally Sensitive:**

- Part Time
- Many working hours
- Avoiding loans and debt
- Commuting
- Family Focused
- Greater completion challenges

What innovative “paying for college” strategies can we use to support Hispanic student achievement?

About TICAS

PROJECT ON STUDENT DEBT



ECONOMIC DIVERSITY OF COLLEGES

College-Level Data for Researchers and the Public

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THE PROJECT ON
STUDENT DEBT

About TICAS

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