Peer-Reviewed Article

OJED
OPEN JOURNALS IN EDUCATION

© *Journal of Underrepresented and Minority Progress*
Volume 9, Issue SI-1 (2025), pp 85-112
Special Issue on Hispanics in Higher Education
ISSN: 2574-3465 Print/ ISSN: 2574-3481
Online http://ojed.org/jump

Latinx Students' Postsecondary Decision-making: Higher Education Aspirations Amidst Macroeconomic Realities

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ABSTRACT

Latinx students, particularly those who are first-generation college students and/or from low-income backgrounds, are disproportionately underrepresented in higher education in the United States. This study explores factors affecting Latinx students' postsecondary pathways and college decision-making, drawing from 22 in-depth, semi-structured interviews with seniors and alumni from a majority-Latinx California high school. Amidst unprecedented student debt rates, higher education investments can pose financial risks. The students profiled aim to make choices that will lessen the financial burden of higher education, showing an awareness of larger macroeconomic contexts while simultaneously not compromising on fulfilling higher education aspirations.

Keywords: postsecondary choice, college choice, educational attainment, Latinx students

INTRODUCTION

Latinx students are disproportionately underrepresented in higher education in the United States (National Center for Education Statistics [NCES], 2022). Due to attainment differentials and associations between college degrees and upward mobility, research has emphasized narrowing the achievement gap and encouraging enrollment of Latinx students in higher education (Sapp et al., 2016). Given the rising costs of college and rates of student debt, as well as the current tenuousness of loan forgiveness, both sides of the investment in college are worth considering: Postsecondary education can provide long-term financial returns but also can require significant capital input. Additionally, underrepresented students who enroll in college face barriers to degree completion (Forrest Cataldi et al., 2018; Wilson, 2016). If they invest money in their education but fail to obtain a degree, they may receive little return. Therefore, it is important to consider not just whether students enroll in college, but also the kinds of enrollment decisions they make, and the role financial considerations play in their decision-making.

This paper examines student decision-making, high school support and culture, familial influence, and the macroeconomic context of higher education in the U.S. as they relate to postsecondary pathways for students underrepresented in higher education. Data come from interviews with seniors and alumni from a California public charter school where the majority of students are Latinx, live in low-income households, and would be in the first generation in their families to graduate from college. The focal school, pseudonymized as Focal Charter, touts high rates of college enrollment, providing an opportunity to more closely examine decision-making processes involved with Latinx students enrolling in higher education institutions. Specifically, this paper examines the following research questions:

1. How are Latinx students from a California public charter school making their postsecondary decisions? What personal, familial, and school-related resources do students draw on to make these decisions?
2. How, if at all, do financial considerations influence these students' postsecondary aspirations and choices?

Findings show that students appreciate their high school's broadly supportive environment, which does not solely promote college-going. Still, supported by their school during the college process and frequently encouraged by familial expectations, students overwhelmingly decide to go to college. Financial considerations commonly influence their specific college choices. They endeavor to make choices that will lessen the financial burden

of higher education, showing an awareness of the larger macroeconomic context while not compromising on fulfilling their aspirations of postsecondary education.

LITERATURE REVIEW

Latinx Students' Educational Attainment

Latinx people comprise 18.7% of the U.S. population, making them the largest racial/ethnic minority group in the country (U.S. Census, 2020). Although the academic attainment of Latinx people has been rising in the U.S., it continues to lag behind that of other groups. Latinx students have lower high school completion rates than all other racial groups and complete four-year degrees at lower rates than others (NCES, 2022). Although nearly 40% of people in the U.S. aged 25-29 have completed a bachelor's degree or higher, only 25% of Latinx people have done so (NCES, 2022). Structural inequities contribute to these disparities. For example, high schools' assimilationist, subtractive practices and failure to leverage Latinx students' cultural and linguistic strengths lead to Latinx students' underachievement (Valenzuela, 1999). In addition, secondary schools with larger proportions of Latinx students commonly have inferior academic resources and insufficient college preparatory offerings (Acevedo-Gil, 2017). Solórzano et al. (2005) note the negative impacts of academic tracking and ineffectual counseling on Latinx students' educational outcomes, and found that at the tertiary level, "racialized structures, policies, and practices" held most of the blame for Latinx students' lower average rates of educational attainment (p. 289). Systemic issues such as these contribute to cultures and environments that may dissuade students from pursuing postsecondary education, or not set them up to succeed in college.

However, despite institutional inequities, encouraging indicators for Latinx educational attainment have emerged in recent years. The portion of Latinx students enrolled in postsecondary institutions has continuously grown each decade since 1980; by 2020, a fifth of postsecondary students were Latinx (Mora, 2022). Between 2010 and 2020, rates of enrollment of Latinx students increased from 19% to 28% at community colleges and from 11% to 19% at public four-year universities (American Association of Community Colleges, 2022), with Latinx enrollment at postsecondary institutions reaching an all-time high in 2019 (Mora, 2022). Although these numbers declined amidst the COVID-19 pandemic, they remained on the upswing at four-year institutions, with Latinx enrollment continuing to increase even in 2020.

There are associations between being Latinx, coming from a low-income background, and being a first-generation college student (Engle, 2007). These factors have implications for students' educational outcomes. Higher family income has been shown to be significantly and positively associated with college enrollment rates (Eccles et al., 2004), whereas for students from lower-income backgrounds, "family commitments and the financial burden of attending college can make the prospect of attending college, even on scholarship, difficult to manage" (Ober et al., 2020, p. 127). Students from lower-income backgrounds who begin their degrees remain at higher risk of not graduating compared to their high-income counterparts, with greater discrepancies at the community college level (Wilson, 2016). Many people report financial considerations being a main factor preventing them from completing a four-year degree (Mora, 2022).

Tym et al. (2004) reported that Latinx first-years at four-year colleges were about twice as likely as their white peers to be the first in their family to attend college. Research indicates first-generation college students "often face significant challenges in accessing postsecondary education, succeeding academically once they enroll, and completing a degree" (Forrest Cataldi et al., 2018, p. 2). Additionally, first-generation students are twice as likely as continuing-generation students to enroll in public two-year institutions rather than four-year institutions (Choy, 2001), a statistic with implications for students' rates of degree completion since withdrawal rates from two-year colleges tend to be substantially higher than those from four-year colleges (Adelman, 2006).

The Macroeconomic Context of Higher Education

Educational attainment has important ramifications for individuals' future job prospects. Jobs in the U.S. increasingly require postsecondary education (Carnevale et al., 2013; Martinez et al., 2020). Additionally, attaining a college degree can result in significant economic benefits compared to having just a high school diploma (Autor, 2014). Given the economic advantages associated with postsecondary education, pushes for Latinx students to attain higher levels of education often stem from considerations of equity and the potential for increased socioeconomic mobility.

However, over the last 30 years tuition and fees have markedly increased at higher education institutions after adjusting for inflation: on average from $2,650 to $3,990 at public two-year institutions; from $5,380 to $11,260 at public four-year institutions; and from $23,300 to $41,540 at private nonprofit four-year institutions (College Board, 2023). Simultaneous

to the price of college outpacing the rate of inflation, grant aid diminished relative to these rising costs and household incomes plateaued, resulting in greater borrowing by more students (Glater, 2015). As tuition costs rise, pursuing postsecondary education can come with financial burdens and risk, particularly for students from lower-income backgrounds relying on loans to finance this education. Indebted students face risk because they may not earn enough to repay their loans after they earn their degree, or they may ultimately not graduate or earn a credential yet will still have incurred large amounts of debt that they remain obligated to pay off (Glater, 2015).

As of 2023, Americans owe an unprecedented $1.75 trillion in student loans (Farrington, 2023). U.S. Secretary of Education Miguel Cardona called the nation's student loan system "broken and unaffordable," and plans for widespread student debt relief have so far faltered (Lonas, 2023). Despite pushes for "college for all" (Goyette, 2008), a holistic consideration of alternative postsecondary pathways may be valuable for some students given financial risks of certain higher education paths. Attention to the larger macroeconomic context of higher education in the U.S. is important because the threat of debt can influence wide-ranging student choices such as whether to attend college at all; how much to work while in school; and what careers to pursue (Glater, 2015). Even for students committed to pursuing postsecondary education, different choices made within this pathway will have varying financial impacts. Tuition costs and financial aid offers will differ depending on the institution. Student choices such as whether to live on campus also affect total costs of attendance. Rather than simply examining whether students will be attending college or not, it is worth delving more deeply into the kinds of enrollment decisions students make and what drives these decisions.

CONCEPTUAL FRAMEWORK

Community Cultural Wealth and Asset-based Perspectives

Many assumptions about what constitutes "standard" postsecondary trajectories and decisions are based on the tendencies of majoritized groups. Historically, research has relied predominantly on samples and framings drawn from middle-class, white populations, resulting in "marginalized groups [being] seen through lenses of deficit, difference, and deviation" when their outcomes or practices do not match those of majoritized groups (Doucet, 2019, p. 11). Models normed to majoritized populations and informed by deficit thinking are harmful and inadequate. An asset-based framework underpins this study, supported by Yosso's (2005) community cultural wealth model. Recognizing the limitations of traditional Bourdieuean cultural capital

theory, Yosso's (2005) theory of community cultural wealth emphasizes the often unacknowledged strengths that students of color have, including aspirational capital (the ambitions students have despite the prospect of barriers and structural inequities) and navigational capital (students' ability to navigate through social systems, including educational institutions, even when these structures may be inequitable). Rather than a deficit perspective emphasizing what students do not know, a study guided by the concepts of community cultural wealth centers the knowledge and assets students have.

For example, Carales and Lopez (2020) discuss how Latinx students' choices to attend two-year colleges despite being qualified to attend four-year colleges are often attributed to lack of social capital and inadequate financial aid literacy, with this perspective failing to recognize that students may be deciding to attend two-year colleges based on factors "more critical to their success" (p. 105), such as remaining close to home to have family support. I aimed to analyze data by "acknowledging and embracing, rather than diminishing, the values, cultural assets, talents, resiliency, and experiential knowledge marginalized students possess" (Carales & Lopez, 2020, p. 105).

At the same time, these strengths-based perspectives exist alongside the acknowledgment of tension between individuals' choices and structural constraints that can affect educational pathways (Kurlaender & Hibel, 2018). Too often, structural inequities are ignored in the dominant discourse, leading, for example, to "minorities [being] blamed for their own lack of college degree attainment" (Doucet, 2019, p. 22). This paper aims to underscore the agency and assets informing students' decision-making, while also recognizing the broader inequitable systems in which they operate.

College Choice Frameworks for Latinx Students

As with much research, conventional investigations of college choice have often failed to adequately consider diverse student populations. Hossler and Gallagher's (1987) college choice model delineates a sequential process of 1) predisposition, 2) search, and 3) choice. However, this model leaves out considerations like nonlinear decision-making, community college enrollment, and the importance of social contexts (Cox 2016). Perna's (2006) model builds on Hossler and Gallagher's work by recognizing societal, institutional, and individual factors, but does not address students' processes for navigating these contextual variables. Nancy Acevedo-Gil's (2017) college-*conocimiento* framework helps address the "misalignment between established theoretical frameworks and actual experiences of" students like those predominantly featured in this paper: Latinx, first-generation college students from low-income backgrounds (p. 844). Acevedo-Gil's framework

draws on Gloria Anzaldúa's notion of *conocimiento*, or reflective consciousness.

Anzaldúa (2015) notes that *conocimiento* can "generate subversive knowledges [and] challenge official and conventional ways of looking at the world, ways set up by those who benefit from such constructions" (p. 120). In the context of college-going, Latinx students must navigate a system that has not been set up to serve or support them; nonetheless, by challenging conventions and rejecting diminished expectations, they may succeed in fulfilling higher education aspirations. As a framework, college-*conocimiento* attends to nonlinear pathways, including enrollment in two-year institutions, the transfer process, and the prospect of unenrolling and re-enrolling—situations which were all present in this data. Acknowledging the relevance of two-year colleges and the potential for students to transfer or unenroll (thus upending previous assumptions of sequential, irreversible phases) more fully considers the student population at hand, especially since low-income first-generation college students are more likely than others to enroll in two-year colleges (Acevedo-Gil, 2017).

College-*conocimiento* helped guide my analysis through its attention to the intersectional experiences of Latinx students and families. Students' choices are influenced by their multifaceted identities, including being first-generation college students, children of immigrants, and from working-class backgrounds. College-*conocimiento*, in conjunction with the community cultural wealth model, allows for an examination of students' decision-making processes in a way that recognizes their cultural strengths and agency, while viewing things like nonlinear paths, entry into two-year institutions, or opting for schools close to home as valid choices. These frameworks strengthened my analysis by adding relevant nuance to existing college choice models.

RESEARCH METHOD

Study Site

This study developed out of a research practice partnership (RPP)[1] established between a large public university and a public charter school, both located in California. At Focal Charter, a focus on college-going exists alongside a focus on career preparation. A variety of postsecondary pathways

[1]In the education field, research-practice partnerships (RPPs) are long-term, collaborative partnerships that use research in efforts to improve and equitably transform educational contexts (Farrell et al., 2021).

are affirmed, including enrolling in college (two-year or four-year), joining the workforce, entering the military, or attending trade school. Previous work on Career Academies, which similarly emphasize a dual academic and career focus, has shown that these institutions increase school engagement, high school graduation rates, and credential completion necessary for postsecondary education for students at-risk of dropping out (Kemple & Snipes, 2000), but was less conclusive about effects on postsecondary education and jobs (Kemple, 2001).

At Focal Charter, support for college-going is fostered by offering college credit-bearing dual enrollment and Advanced Placement classes, partnering with local colleges and universities for campus visits and informational sessions, and providing college-focused workshops and counseling. The school model also involves project-based learning, a focus on STEAM education, career pathways, and work-based learning programming, which includes activities like attending workshops with professionals and visiting companies; developing resumes and cover letters; interviewing; and completing an internship requirement. Lopez and Droogsma Musoba (2024) discussed the limited exposure to career options the Latinx students that they worked with in Texas had. In contrast, Focal Charter's inclusion of career pathways and work-based learning increases choice sets for students by exposing them to a wider array of options than they may otherwise have accessed. These opportunities benefit students because discovering career possibilities and having the chance to delve into possible interests early on better equips students to make decisions that end up aligned with long-term interests and aspirations (Lukes et al., 2023).

Participants

Most Focal Charter students are Latinx, live in low-income households, and/or would be in the first generation in their families to graduate from college. The data informing this paper come from a sample of nine senior students and 13 alumni from the focal school, all of whom are Latinx (see Table 1). Most are first-generation college students (82%) from low-income backgrounds, reflecting the characteristics of the student population at Focal Charter. Because most participants graduated high school in 2022 or 2023, we do not yet have data on their long-term college persistence. However, the two students who graduated in 2019 and 2020 and started at two-year colleges have both transferred to four-year institutions. Most participants attended in-state public schools, but three students enrolled at California private schools and one enrolled at an out-of-state private school.

Students who were over 18 and either seniors at or alumni of Focal Charter were invited via email to schedule interviews to discuss their postsecondary decision-making processes. I composed the invitation, which contained basic information about the study and eligibility requirements. It was distributed to seniors and alumni by one of the school counselors and the alumni coordinator. The invitation specified that students did not have to have attended or be planning to attend college to participate. Participants received a $20 Amazon gift card following the interview as a token of appreciation. Pseudonyms are used to preserve participant anonymity, while names of specific universities and other identifying information have been altered/redacted.

Table 1
Participant Characteristics

Pseudonym	High school graduation year	4-year / 2-year	Public / private	In-state / out-of-state	First-generation college student
Gisele	2019	2-year → 4-year	Public	In-state	Yes
Diego	2020	4-year	Private	In-state	Yes
Ashley	2020	2-year → 4-year	Public	In-state	Yes
Elena	2022	4-year	Public	In-state	Yes
Luis	2022	4-year	Public	In-state	Yes
Andrea	2022	2-year	Public	In-state	Yes
Jessica	2022	4-year	Public	In-state	Yes
Mariela	2022	2-year	Public	In-state	Yes
Liliana	2022	4-year	Private	In-state	Yes
David	2022	4-year	Public	In-state	Yes

John	2022	4-year	Public	In-state	Yes
Daniela	2022	4-year	Public	In-state	No
Cristina	2022	4-year	Public	In-state	Yes
Leah	2023	4-year	Private	In-state	No
Veronica	2023	2-year	Public	In-state	No
Alejandra	2023	2-year	Public	In-state	Yes
Araceli	2023	4-year	Private	Out-of-state	Yes
Nicole	2023	2-year	Public	In-state	Yes
Diana	2023	2-year	Public	In-state	Yes
Kevin	2023	4-year	Public	In-state	No
Cecilia	2023	4-year	Public	In-state	Yes
Ana	2023	4-year	Public	In-state	Yes

Notes. Arrows from 2-year to 4-year indicate a student transferred to a 4-year institution from a 2-year institution. First-generation college students are defined as students for whom neither parent has a bachelor's degree.

Researcher Positionality

As a white American graduate student, I strive to take part in research that advances educational equity, recognizing that things like underrepresentation in higher education and other disparities in educational attainment are not passive occurrences but results of violent histories and ongoing injustices. I entered into this research project by joining an already established RPP between a university and a secondary school that predominantly serves Latinx students. Early on in my work with this site, the school board expressed a desire to know more about how students were making their postsecondary decisions, providing an opportunity to lean into qualitative work and hear directly from students about the postsecondary choices they were making. RPPs are intentionally structured to "bring together various people with unique expertise and perspectives" and to

"leverage diversity of expertise" (Farrell et al., 2021, p. 9). Through my role as a researcher who also has experience working in college admissions, I hoped to center students' voices, recognizing the valuable insights they had about their own experiences and decision-making processes. Additionally, recognizing that the outcomes and choices of students of color are too often viewed through deficit lenses, I approached the research using a strength-based approach that trusted in students' knowledge about their circumstances and needs. At the same time, I wanted to acknowledge potential challenges students might face along their postsecondary trajectories given structural inequities within the U.S. Denner et al.'s (2019) definition of power, which focuses on systematic "violence and discrimination faced by nondominant groups while also acknowledging their agency" (p. 2), helped me understand that I can and should acknowledge external constraints students may face, while still recognizing participants' agency in their decision-making amidst those systems.

Data Collection & Analysis

This work relied on data from 22 in-depth, semi-structured interviews with seniors and alumni from the focal school and employed a hybrid coding approach. The interview-based study is undergirded by an interpretivist paradigm that centers participants' understandings of their experiences and decision-making processes. In-depth, semi-structured interviews were an appropriate method for the research questions at hand because they allow for deeper exploration of processes and emphasize students' own words. Denner et al. (2019), who engaged in an RPP with an organization serving Latinx youth, noted that, compared with surveys, interviews offer "more contextualized data in the form of youth telling their stories" (p. 8). I conducted interviews with alumni and seniors in fall 2022 and spring 2023, respectively. On average, interviews lasted 39 minutes, ranging from 26 to 66 minutes. Interviews were recorded via Zoom after obtaining informed consent from participants. I cleaned the automatically generated transcriptions. Data provided by communication with school staff helped triangulate and contextualize the findings.

I wrote memos after each interview summarizing key points and noting any salient connections or contrasts between interviews. I coded the interviews using both bottom-up coding and top-down coding based on common themes identified in literature on students' postsecondary decision-making. Leaving space for inductive coding allowed the opportunity for new theories and insights to emerge from the data, rather than restricting findings to previous literature, a hybrid approach that contributes to interpretive rigor

(Fereday & Muir-Cochrane, 2006). I identified themes across interviews via pattern coding (Miles et al., 2020).

RESULTS

Throughout the interviews, participants commonly shared that although structures that supported college pathways were available to them at Focal Charter, their high school also provided resources for students interested in alternative postsecondary pathways like entering the workforce, joining the military, or attending trade school. Students valued the school's supportive environment that did not solely push college-going. However, everyone interviewed ultimately chose to go to college, driven by personal and familial desires and supported by school personnel and resources. Focal Charter's support of student-directed decision-making contrasts with previous research emphasizing that institutional agents fail to reinforce Latinx students' aspirations and often redirect them toward vocational programs rather than providing requested information on college (Acevedo-Gil, 2015; Sapp et al., 2016). Furthermore, with institutional support from their school, Focal Charter students appear to be making choices that will lessen the financial burden of higher education, showing an awareness of larger macroeconomic context while retaining aspirational capital and not compromising on fulfilling goals of higher education.

School Support of Postsecondary Pathways

Students repeatedly discussed a school culture supportive of multiple postsecondary pathways, rather than one that just pushed college. College-going culture "includes the norms, expectations, and resources at a high school devoted to promoting and normalizing college enrollment" (Robinson & Roksa, 2016, p. 849). Literature suggests that secondary schools with strong college-going culture tend to have elevated college enrollment rates (Robinson & Roksa, 2016; Corwin & Tierney, 2007). While Focal Charter has college-focused resources in place and high rates of college enrollment, it reportedly also normalized non-college postsecondary pathways. An alum, Elena, noted that Focal Charter's school culture was not exclusively focused on college-going and that the school acknowledged there were other ways to be successful besides attending college:

> One of the things that stood out to me the most was that [Focal Charter] didn't emphasize going to college exclusively. They, since the beginning, they've always told us you have options. And even though, even at Focal and I'm sure a lot of high schools, they still expect a lot of students to

> want to go to college first, they still make sure that we know that there's more options for us … we should do whatever we think would be best for us, and to be able to follow through with that decision and succeed in whatever we choose to do.

Elena acknowledged that attending college directly after high school was common for Focal Charter students, but emphasized that the school's primary focus was helping students find the pathway best suited for them, college or otherwise. All students in the interview sample enrolled in college, but they still appreciated Focal Charter's openness to different pathways. This resonates with findings from Minor and Benner (2018), who found that other aspects of school climate beyond college-going culture, like school-related affect, were linked with enrollment in higher education. By validating all pathways, Focal Charter centers students' decision-making and agency. Encouraged by their high school's belief in their ability to succeed, students feel empowered to pursue their ambitions, which often center on higher education.

Students emphasized the lack of judgment they felt at Focal Charter. Diego, an alum attending a private university, noted, "I feel like whatever someone chose to do, like if they went straight to work after, if they went to the military, or if they went to a trade school or a community college, I feel like it was all respected there." Respect for all pathways was appreciated by students, as it signified an effort to support students as individuals whose aspirations might be best served in different ways. Aligning with the college-*conocimiento* framework and strengths-based perspectives, it suggests understanding and valuing Focal Charter students' backgrounds, since the school made efforts to encourage them no matter their path, rather than try to steer them toward a single endpoint. This contrasts with literature suggesting school staff often have low expectations of Latinx students and fail to support their aspirations (Acevedo-Gil, 2015; Sapp et al., 2016). Importantly, this open and supportive school culture did not inhibit students from seeking higher education. Rather, it appeared to reinforce students' aspirational capital and their expectations that they could succeed in their chosen path of college. Their own choices were encouraged and allowed to prevail, instead of a prescribed pathway being pushed upon them. Most students' parents did not have experience navigating the college process that they could share with their children. Still, students successfully embarked upon college pathways, demonstrating their navigational capital as they maneuvered through unfamiliar processes to achieve their goals, supported by school resources like college counseling and workshops, application support, and financial aid

nights. These resources affirmed students' chosen college pathways and reinforced their aspirations. Simultaneously, students identified Focal Charter's broad support of all pathways as particularly meaningful to them.

Family Influence on Higher Education Aspirations

As mentioned, all interview participants were pursuing higher education, demonstrating their aspirational capital through their inclination toward a pathway that for the most part, their parents and extended families had not completed. Both students' personal aspirations and their parents' aspirations for them influence educational attainment. Parental expectations commonly influence students' predispositions toward college (Hamrick & Stage, 2004). Rumbaut (2005) identified student ambition as key to achievement outcomes, while acknowledging that parental aspirations fuel children's academic engagement and effort. A reciprocal relationship plays out, with "feedback loops of cumulative causation" driving the aspirations of both the child and parent (Rumbaut, 2005, p. 40). For many participants, parental aspirations and expectations blurred into each other, influencing the students' own aspirations and expectations about their postsecondary paths. This reflects the broader literature, in which Latinx parents consistently report strongly valuing education and having high educational aspirations for their children (Langenkamp, 2019). Higher education expectations were also prominent for participants who were children of immigrants, aligning with literature showing that "the children of immigrants almost universally value the importance of a good education" (Rumbaut, 2005, p. 37) and on average achieve higher levels of education than their immigrant parents, regardless of their parents' legal status and level of education (Portes & Rumbaut, 2014).

Diego discussed how his parents wanted their children to attend college, which translated in his mind to the expectation that he *would* go to college. When asked at what point he first started thinking about attending college, Diego shared,

> Ever since I was small, it's been implied to me from my dad to go to college and—because, well, my parents are immigrants. They came over here from Mexico. So they all wanted their children to go to college, and I wanted to go to college because I thought it would be beneficial for me to go to college … To answer the question, it was since I was really small. It's kind of always been implied to me that I was going to go to college.

Diego's parents had not attended college, but all their children went to four-year institutions. For Diego, his parents' desire for their children to go

to college instilled in him the expectation that he would attend college. Additionally, as the youngest sibling, Diego had witnessed all his siblings enroll in and graduate from university, further cementing the expectation that he would attend college. First-generation college students with siblings in college are more likely to attend college (Yosso, 2013) and siblings who have attended college can serve as agents of social capital for their younger siblings, helping them succeed in this path (González et al., 2003; Sapp et al., 2016).

Although Diego had long believed he would attend college, he expressed that he also wanted to of his own volition, recognizing multiple benefits of higher education. Diego also revealed that he aspired for a specific postsecondary outcome that went beyond his parents' general hope that he would attend college. He shared,

> I always put that weight on me, that, oh I'm the last kid, I have to finish the best, I guess. Because all my other family members went to [public schools] … And I'm like, I kind of want to go to a private school, and an expensive private school, and get it paid for because I'm the last child. And I want to make everyone proud and do bigger than everyone else.

By attending private school, Diego followed an educational path that no one in his family had taken. As a first-generation college student whose parents had wanted him to attend college, Diego's drive to succeed demonstrates filial piety, the "dutiful commitment to honoring parents through academic achievement" that is a component of aspirational capital particularly relevant to Latinx students (Arámbula Turner, 2021, p. 354). The literature on children of immigrants also aligns with Diego's drive. Rumbaut (2005) explains, "Perceiving the sacrifices made by their parents, ostensibly on their behalf, the children bear a sense of obligation toward their parents and are motivated to achieve" (p. 23). Diego's aspirations went beyond his parents' expectations: he not only attended university but enrolled at his dream school ("an expensive private school") on a full scholarship.

Senior Araceli also discussed how her parents' expectations that she would attend college informed her own expectations early on. For Araceli, genuinely wanting to pursue higher education came later. She recounted, "I always thought that I would probably have to go to college because my parents were super strict about it, but I didn't actually want to go to college until I think sophomore year." Araceli felt pressure to attend college given her parents' expectations, but her own desire to attend emerged partway through high school. Once Araceli began taking dual enrollment classes, including

one on child development, she developed aspirations of becoming a teacher. Recognizing she would need at least a bachelor's degree to do so, college began to feature more prominently in her desires for the future. Although prior work has shown that Latinx students may be less likely to have accurate knowledge about what education levels are required for certain career paths (Kao & Tienda, 1998), Araceli understood that in order to pursue a career in teaching, she would need to attend college. This realization drove a newfound disposition toward college, superseding the initial expectations her parents placed on her. Her aspirational capital was fostered as she worked toward becoming a teacher. Other Focal Charter students also discussed careers of interest driving their decision to attend college, viewing "university [as] a vehicle for achieving a career or a profession" (Langenkamp, 2019). Exposure to different career paths was a structural aspect of Focal Charter that influenced some students' postsecondary choices.

Shifting Financial Considerations for a Contemporary Economy

Along with familial expectations and their own aspirations, financial considerations featured prominently in Focal Charter students' decision-making. Students appeared to make choices aimed at managing the financial burden of higher education. They employed various strategies, including prioritizing in-state public schools, starting at community college, living at home, obtaining fee waivers for their applications, seeking out scholarships and financial aid, and factoring in financial aid packages to their enrollment decisions. Although some schools provide students with insufficient or inaccurate financial information because of institutional neglect (González et al., 2003), Focal Charter students' decisions generally appeared to be informed by sound knowledge of their financial options and opportunities. Focal Charter implements structures that support students in understanding their financial options. At their financial aid night, seniors and families are supported in filling out the FAFSA or the aid application associated with California's DREAM Act, a set of state laws that enable undocumented students who meet certain requirements to apply for financial aid benefits. Attention to the DREAM Act shows Focal Charter's concern for its undocumented students, who often face barriers to accessing higher education, including financial barriers (Gonzalez & Ruszczyk, 2021). Counselors also review financial aid letters with students and during advisory periods, advisors help students understand their financial aid offers.

Students carefully weighed the financial implications of their decisions throughout both the search and choice stages of the college process. Daniela restricted her search to in-state schools due to financial concerns:

> I didn't want to have to be in debt for school and pay a lot. So I decided to apply to in-state schools, because I would most likely get the most money out of it and I wouldn't have to pay out-of-state tuition.

Daniela specifically wanted to avoid incurring large amounts of debt. Artavanis and Karra (2020) asserted that young people generally exhibit low levels of financial literacy and are more likely to underestimate future student loan repayments, hindering their ability to pay off their debt after graduation. Lusardi et al. (2010) reported that young people who are Latinx and first-generation students are disproportionately likely to show low financial literacy. However, students like Daniela demonstrated their awareness of the risks of accumulating debt and proactively sought to avoid this. This aligns with the recommendations of other low-income students of color, who stressed the importance of preemptively planning ways to minimize loan debt (Wilson, 2018).

Veronica, whose parents both attended college, always planned to attend a four-year university straight from high school. However, her plans changed when her parents discussed risks of student debt with her. They had both ended their college years with debt and wanted Veronica to avoid this. With their advice in mind, Veronica elected to initially attend community college, with plans to transfer after receiving her associate degree in two years. Veronica's aspirations remained high; she viewed herself as making a financially responsible decision that would not hold her back from achieving her goals, which included ultimately attending graduate school as well. Drawing upon her navigational capital, Veronica demonstrated her understanding of how she could successfully move through the higher education system while reducing costs but still ultimately attain a bachelor's degree. Through its validation of enrollment in two-year colleges and the transfer process, the college-*conocimiento* framework also helps us understand the ways Veronica's path was carefully considered and warranted by her circumstances.

Financial considerations also influenced Daniela's enrollment choice. Daniela explained that she "was getting more money at [university A]. My full tuition was paid for at [university A] compared to [university B], where I would have to pay part. So that was a big deciding factor." She also decided to live at home to save money, motivated by a desire to put those savings toward a goal of studying abroad. Even amidst financial constraints, Daniela was pursuing her dreams, showcasing her aspirational and navigational capital. Additionally, she was subverting stereotypical

expectations of a college experience involving living in dorms on campus. College-*conocimiento* would again validate this choice as one that makes sense and serves Daniela best in the larger context of her college pursuits.

Diego harbored hopes of attending a private university, but financing his education was top of mind. He was open to the community college route if his financial situation necessitated it:

> It was like, okay, it's either going to be [University C] or, if I can't afford it, I'm just gonna go to community college … because I'm not gonna pay that much to go to school. Fortunately, I was able to go because I got a full ride, so I was able to go to [University C].

Despite being aware of his financial situation, Diego remained determined to pursue his dream of attending a prestigious school. He believed he could go to a private university and ultimately obtained a full scholarship, which allowed him to enroll in his preferred university.

Mariela was also aware of the financial implications of higher education. Although she applied to public four-year universities, after receiving her financial aid offers, she decided to attend community college to save money before transferring to a four-year institution. She also had ambitions of earning an MBA. Like Veronica, Mariela's aspirational capital remained strong, even after realizing it was not in her best financial interest to enroll in a four-year institution directly from high school. Once again, as the college-*conocimiento* framework demonstrates, entry into a two-year college can be justified based on students' unique contexts and circumstances.

Leah, a senior, applied to over a dozen universities, including several Ivy League schools. She noted that the main thing influencing her enrollment decision would be financial aid, since she would be self-funding her college journey: "Number one is once the awards letters come in, that will really help me make my decision … the [schools] where I can get the most from will probably go up on my list." Leah's aspirational capital was evident from the many highly selective institutions she applied to, contrasting with findings from Hoxby and Avery (2012), who found that most high-achieving lower-income students did not apply to selective colleges or universities. Leah acknowledged wanting to be savvy when it came to the financial aspect of college. She had applied for financial aid and outside scholarships, and planned to factor in finances when making her enrollment decision. Although Muñoz and Rincón (2015) found that lower-income Latinx students were often not provided with financial aid information, Focal Charter students like Leah and Mariela were helped through the financial aid process by their

counselors and advisors (and in some cases by outside college access programs), and the offers they received factored into their choices. Veronica reported that Focal Charter ensured that "everyone fills out their financial aid application, either FAFSA or the DREAM Act … And then they tell us all the time, 'Oh, do this scholarship, and fill out scholarships. Get as much money as you can from scholarships.'" Focal Charter students' decisions frequently factored in tuition costs and financial aid offers, and generally appeared to be well-informed, rather than driven by incomplete or misleading information as has been reported at some schools (González et al., 2003). This was corroborated by school staff, who noted several meetings and workshops geared toward helping students understand the financial components of college-going.

Most participants attending community college cited financial reasons for doing so and planned to transfer to four-year universities after saving money while at community college. Andrea was admitted to her top choice school, an out-of-state private art college. However, when she realized how expensive it would be, she decided to enroll in community college with hopes of transferring after she had saved more money. Her aspirations were not dampened, but she adjusted her postsecondary plan based on a fuller picture of the investment that would have been required. Other students, like Diego and Liliana, were attending four-year universities with full scholarships, but expressed that they would have attended community college first if they had not received full financial support. With financial context considered, students validated the two-year pathway. Although barriers to transferring (Johnson & Mejia, 2020) and lower graduation rates associated with undermatching (Cook, 2022) should not be ignored, students are attentive to a macroeconomic context involving financial risks. They retain higher education aspirations, but attempt to pursue this responsibly, without risking untenable long-term debt.

Navigating Financial Policies as an Undocumented Student

Considerations of financial implications of higher education can be particularly pertinent to undocumented students. Only one participant spoke of their own experiences being undocumented, but these experiences are relevant to discussions of educational attainment, particularly for a Latinx group that included several children of immigrants in mixed status families. Portes and Rumbaut (2014) identified the "condition of illegality" as a major barrier to educational and career success faced by children of immigrants. Gisele, who shared her undocumented status in her interview, elaborated on how state-level financial policies impacted her college choice process.

Although Gisele considered attending college in North Carolina to be close to family, she changed her mind based on the state's political atmosphere and financial aid policies. Gisele opted to remain in California,

> because California offers [the] DREAM Act. And I at least get some sort of financial aid. And North Carolina, it does not offer [the] DREAM Act. So that was when I was like, okay, why am I gonna go over there and I'm not gonna get any financial aid help? I'd rather just stay here.

Gonzalez and Ruszczyk (2021) share that "For most undocumented young people, knowledge of their immigration status renders educational pursuits both financially unrealistic and unprofitable. Exclusions from federal financial aid make it difficult for most undocumented youth to finance their higher education" (p. 138). However, Gisele knew about the California DREAM Act, which would allow her to access financial aid. Although tempted by the prospect of living close to family in North Carolina, in the end Gisele was swayed toward California based on the political benefits of the state, which included financial aid she would not have had access to in North Carolina. Her college choice process was thus heavily influenced by financial considerations, and she demonstrated navigational capital in determining where she could enroll that would provide her with the greatest financial benefits.

Following high school, Gisele enrolled in community college. After attending for three years (with one semester off during the height of the COVID-19 pandemic), she transferred to a California public four-year university. Gonzalez and Ruszczyk (2021) observe that, faced with challenges of finances and family responsibilities, some undocumented young people "become disillusioned and lower their aspirations," while others "respond to these changes through resistance, finding new strength to push for their goals despite these barriers" (p. 138). Gisele appears to encapsulate this latter group. Reflecting on how her identity influenced her postsecondary decision-making process, she shared:

> I'm very determined. So that really, really helped me. And that also blends in with me being undocumented, also makes me be super determined, because I feel like a lot of times people feel like you can't do things because you're undocumented. And so the fact that I get to prove them wrong, I like that.

Gisele's choice of institutions was driven by financial policy, with California schools offering her access to financial aid. However, her broader ambitions to attend college in the first place were strengthened by her undocumented status, with Gisele feeling determined to outperform perceived low expectations based on her immigration status, demonstrating aspirational and resistant capital. She was ultimately able to successfully enroll in a four-year institution despite following a nonlinear path that included two-year college and briefly unenrolling from school entirely. As with other participants, the college-*condiment* framework helps support Gisele's trajectory as valid.

DISCUSSION

Students appreciated Focal Charter's support of diverse postsecondary pathways. By supporting students along the path best suited for them rather than urging them toward a single goal normed on minoritized populations, Focal Charter staff showed they value students' individual needs and circumstances. Still, supporting different pathways did not discourage students from pursuing higher education. Indeed, every participant enrolled in postsecondary education, showcasing their aspirational and navigational capital as they maneuvered through systems most of their parents had not experienced before. As students navigated these processes, school personnel and resources supported them.

Familial expectations and aspirations often influenced participants' choices to attend college, aligning with literature showing high parental aspirations to be common for Latinx and immigrant families (Langenkamp, 2019; Rumbaut, 2005). Older siblings also influenced students' educational paths by setting an example of college-going for their younger siblings (González et al., 2003; Sapp et al, 2016; Yosso, 2013), though some students indicated that their older siblings *not* attending college motivated their own higher education pursuits. Many students' dispositions toward college were fueled by aspirational capital, including filial piety (Arámbula Turner, 2021).

Pursuit of postsecondary education came with careful consideration of finances. Some students connected this to their socioeconomic backgrounds or noted specific conversations they had with their parents regarding risks of debt. The intersectional nature of the college-*conocimiento* framework comes into play here, as students were accounting for different aspects of their backgrounds and identities in their college decision-making. Focal Charter students' focus on finances highlights their attention to their financial realities and the larger macroeconomic context of higher education in the U.S., where tuition continues to rise, and student loan debt continues to

accumulate. School culture highlighting multiple pathways may contribute to this attentiveness to broader contexts, because instead of implications that they must attend college, students are aware they have options and may navigate postsecondary pathways in different ways. College is often considered a beneficial investment, but the specific choices students make in pursuing higher education matter, especially for lower-income students particularly susceptible to financial burdens from student debt. Rising costs of college and the tenuousness of loan forgiveness make economic considerations during the college choice process entirely reasonable. Yet the students profiled here are not sacrificing their aspirations due to financial constraints. Rather, they are making strategic decisions so they can pursue higher education without incurring untenable financial costs.

LIMITATIONS

Study limitations include a modest sample size from a single school, self-selection bias, and the cross-sectional nature of the study. As noted, all participants pursued higher education after high school. While this is true for most Focal Charter students, this meant that the decision-making processes of students who embarked on non-college postsecondary pathways were not examined. Participants who elected to take part in interviews may have systematically differed from those who did not participate. Focal Charter students may have also systematically differed from Latinx students at other public schools. Because participants graduated from Focal Charter within the past four years, none have yet completed bachelor's degrees and their ultimate persistence remains unknown. Finally, only speaking with students one time provided no data on how students' postsecondary expectations or plans may have changed over time, which is a particular limitation given the commonly nonlinear nature of Latinx students' paths emphasized by the college-*conocimiento* framework.

IMPLICATIONS AND FUTURE DIRECTIONS

Literature focused on attainment outcomes for students at schools with college-going culture has paid insufficient attention to other variables related to these schools' culture, such as whether students feel supported regardless of plans to pursue postsecondary education. Students' repeated focus on Focal Charter's supportive culture indicates that this is important to them. Participants' plans for postsecondary education suggest that support for all pathways need not hinder students from pursuing higher education or dampen their aspirations. Future studies could seek out students who do not plan to pursue higher education, or who did at one time but have since

changed their minds, in order to evaluate how their experiences compare to these findings. This could potentially provide more insight into how students may arrive at different decisions regarding their postsecondary trajectories in the same macroeconomic context as students who do choose to attend college immediately after high school.

Although previous research has shown ways underresourced public schools have held back Latinx students from pursuing higher education, Focal Charter demonstrates how, with sufficient resources and supportive, culturally competent staff, schools can help promote Latinx students' academic attainment. Because Focal Charter is a well-resourced school that nonetheless remains broadly equally accessible to students (i.e. with some familial exceptions, admissions is done by randomized lottery), Latinx students' postsecondary decision-making can be examined in a context where school quality and resources are less at issue. As a school that helps support first-generation, low-income, Latinx students, Focal Charter can be examined as a "site of possibility" (Weis & Fine, 2004) that shows what is achievable when preemptive restriction or dissuasion from certain pathways are reduced. Whereas extant literature has acknowledged the risks of school staff having low expectations for Latinx students, future research could focus more specifically on the role that effective school counselors or other institutional agents play in supporting these students' postsecondary decision-making.

CONCLUSION

The current macroeconomic context of the U.S. includes rising costs of college and increasing student loan debt. Given this context, it is worth examining not just whether students enroll in college or not, but the types of enrollment decisions they make and whether finances affect their choices. Enrollment decisions, such as whether students enroll in two-year or four-year institutions, are associated with differing retention rates, making understanding Latinx students' postsecondary decision-making processes an important area for deeper study. Every participant planned to pursue higher education, demonstrating the aspirational capital instilled in them both by their families and their individual drive. Yet they valued that Focal Charter's support was not focused exclusively on college-going, as this recognized the individual needs and goals of students and validated the working-class backgrounds of most of their families. Simultaneously, Focal Charter provided many resources focused on college-going, including supports helping students understand the financial implications of college and their financial aid offers. Postsecondary decisions were frequently informed by financial considerations, with students seeking to make judicious choices to

reduce the financial risk of higher education. Importantly, even with awareness of a larger macroeconomic context where rates of student debt are skyrocketing, Focal Charter students did not compromise on fulfilling their postsecondary education aspirations.

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Manuscript submitted: ***November 1, 2023***
Manuscript revised: ***August 6, 2024***
Accepted for publication: ***December 6, 2024***