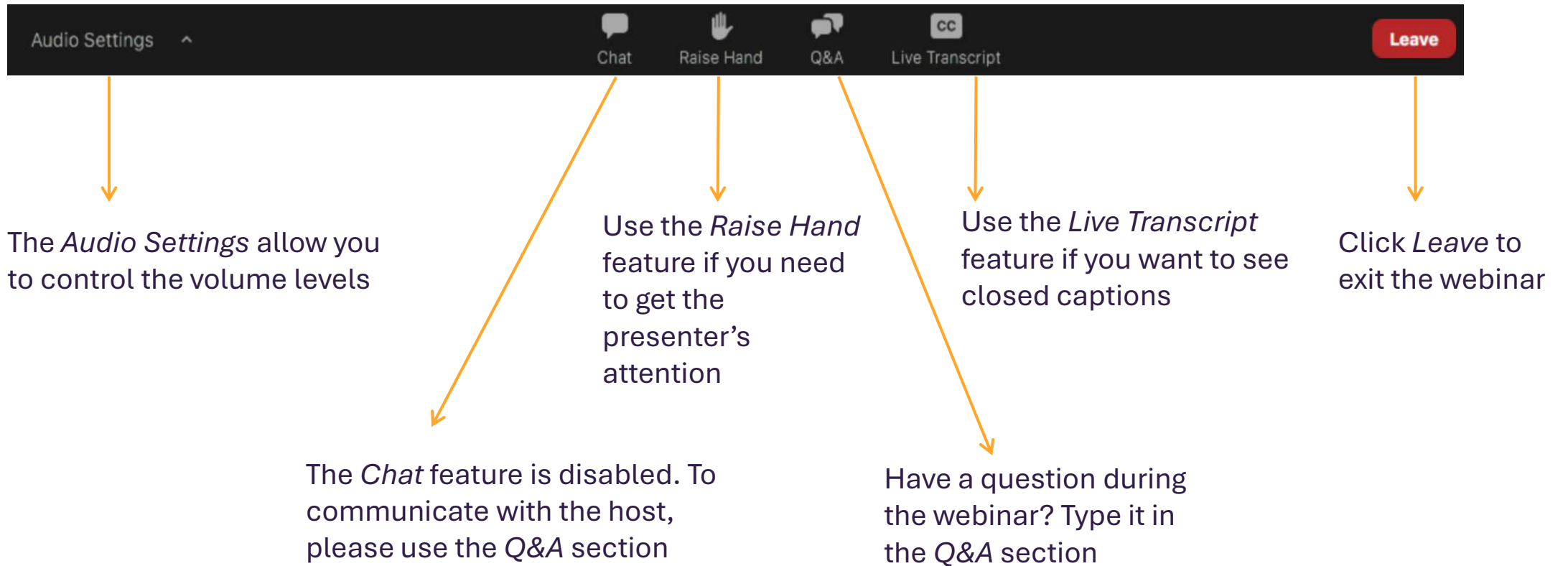




# Getting First-Generation Students to the End



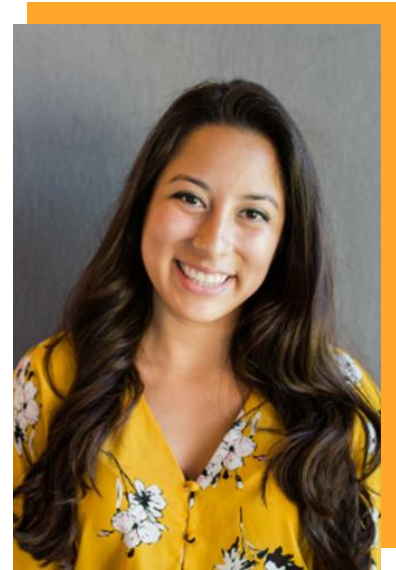
# How to Participate



# Your Presenters



**Jaron Tucker**  
University of Connecticut



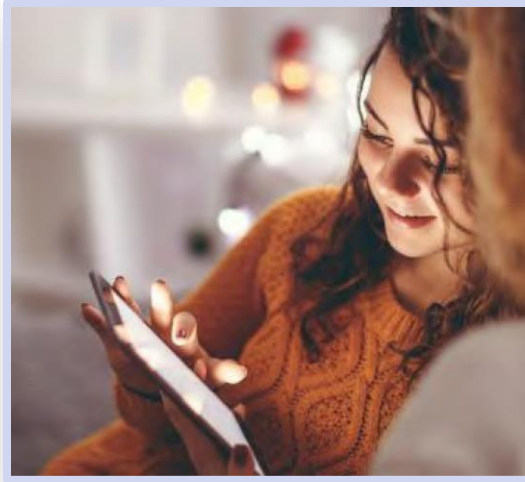
**Natalie Wong**  
Salve Regina University

# Agenda

- What is a First-Generation College Student?
- The Variance That Exist Within the Population
- The Issues Students Face Before and After Acceptance
- The Hurdles They May Encounter During Their Journey to Graduation
- How We Can Support First-Gen Students and Ensure They Are Armed with the Tools to Survive and Thrive!



# Defining a First-Generation Student



By definition, a first-generation student is born to parents who have not graduated college.

This means a student whose parent attended college for 3 years but did not graduate would be considered a first-generation student.



# The Population



# Different Type of First-Gen Students

## Student Group One

- Parents have no college experience at all
- Parents are documented immigrants and have no U.S college experience
- Student has not been a part of college readiness program

## Student Group Two

- Parents went to college but did not graduate
- Student has family member outside of their immediate household that attended or graduated from a U.S college
- Student has participated in a college prep program

## Student Group Three

- Parents may be undocumented immigrants
- Student has a dependency override
- Student is an orphan
- Eligible non-citizens

## Student Group Four

- Student has DACA status
- International students



# The Issues at Hand

**While there are many contributing factors, the main reasons first-generation students leave without a degree are for the following:**

- **Financial Burden:** Many students come from low-income households with affordability and/or dependency issues
- **Lack of Support:** All school systems and districts are not created equal, and households vary in many ways.
- **Inequitable Access to Resources:** Many students are not aware of the resources available or have a lack of community resources
- **Life:** It comes at you fast and personalities, as well as personal and family history, impact the way everyone handles the hurdles life may throw their way.



# Key Financial Concerns

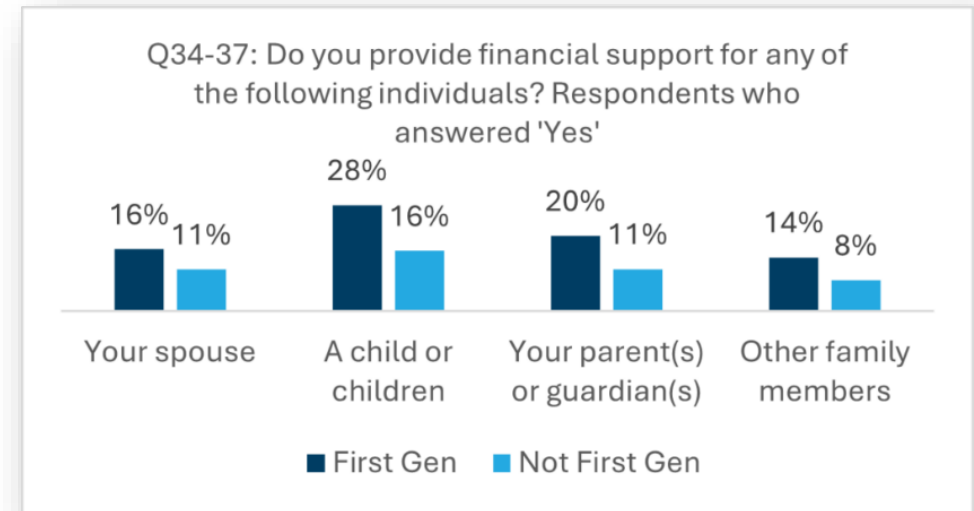
Lack of awareness about the true cost of college

Limited Understanding of financial aid options (grants, scholarships, loans)

Fear of debt or financial insecurity

Difficulty navigating the FAFSA, verification processes, and renewal requirements

Insufficient emergency funds



*Students whose parents have not attended college received less help from their parents in applying to college and were not more likely to receive help from their schools (Choy, 2001).*

# Tips for Financial & Institutional Fit

## Students with low SAI's

- Prioritize financial fit within schools
- Evaluate the desired program cost
- Target schools that meet full financial need
- If attending a school that does not meet full financial need, find out if parents are willing to apply for and/or be approved for a loan
- Find out if the student has a 529 plan

## Institutional Outreach

- Have a very detailed communication that outlines what their net billed cost would be after aid is applied
- Highlight what students will have to actually pay and their non-fixed expenses

# Default Rates are Highest Among First-Gen Students

Did you know a school can lose federal loan eligibility if they have a student loan default rate of over 30% for a 3-year period?




The image shows a screenshot of a table with the following content:

**TABLE 2**  
**Low-income, first-generation college students fare the worst in terms of loan repayment**

Income and first-generation status	Default rate
Low income and first generation	46%
Low income and not first generation	39%
First generation and not low income	25%
Not low income and not first generation	14%

Note: In these data, the U.S. Department of Education defines low-income students as those with total incomes below \$25,000 per year.  
Source: Author's analysis of data from National Center for Education Statistics, "2003-04 Beginning Postsecondary Students Longitudinal Survey, Second Follow-up (BPS:04/09): Table fmbkc74," available at <https://nces.ed.gov/datalab/powerstats/output.aspx> (last accessed October 2018).



# Default Rate Facts

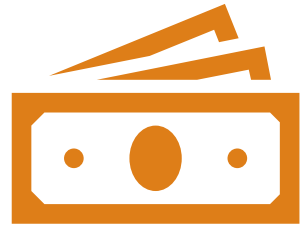
- 91.8% of all student loans come from the federal government
- 10.8% of student loan borrowers default on their educational loans within their first year of repayment
- 25% of borrowers default within their first five years of repayment
- 10%-20% of student loans are currently in default
- 15.6% of student loan borrowers who attended a private, for-profit college default within the first year of repayment
- 7.1% of private non-profit college attendees default on their student loans
- 42.8% of borrowers with loans in default owe a debt of \$20,000-\$40,000
- 77.6% of borrowers owe \$40,000 or less in defaulted student loans
- 1% of borrowers owe \$200,000 or more in defaulted student loans



# The Hurdles



# The Hurdles Before Acceptance



## Financial Hurdles

Application Fees  
Deposit Deadlines  
Aid Process Literacy  
Fee Waivers



## Personal Hurdles

Selecting The Right School  
Competing Responsibilities  
Parental Approval  
Application Guidelines and Acronyms

# The Hurdles After Acceptance



## Academic and Financial Hurdles

- Academic and Financial Hurdles
- R2T4s (Return to Title IV Calculation)
- SAP (Satisfactory Academic Progress)
- Academic Probation
- Unusual Enrollment

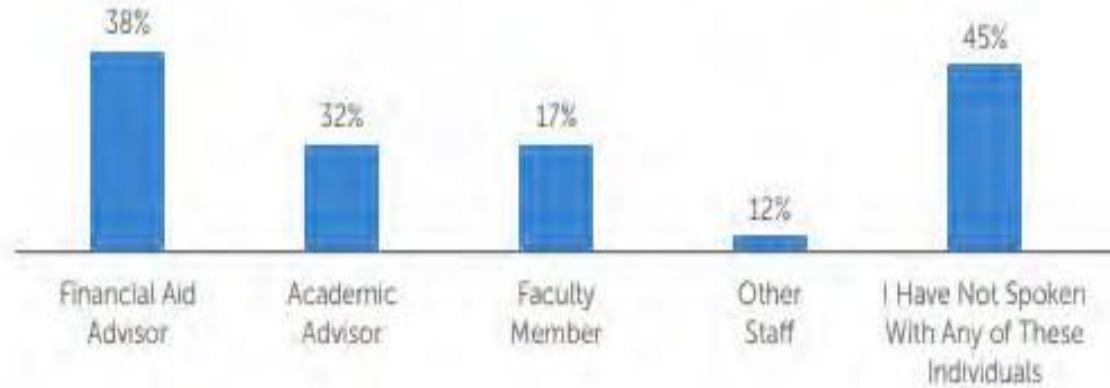


## Personal Hurdles

- Feeling Out of Place
- Homesick
- Lacking Community
- Degree Change of Heart

# Who Do Students Seek Out for Advice?

**Q11-15:** School individuals spoken with about financial struggles\*



\*Percentages indicate respondents who chose at least one of the above choices



# Empowering Families Through Inclusive Advising

Despite facing greater financial challenges, first-generation students were just as likely to agree that the cost of college is a good investment in their financial future (74 percent) compared to their non-first-generation peers (72 percent). Furthermore, first-generation students were more likely to recommend their school to a friend or family member; under the Net Promoter Score\* scale, 45 percent of first-generation students were Promoters of their institution, compared to 39 percent of non-first-generation students.

- Cultural Sensitivity: Recognize and respect diverse cultural backgrounds and values
- Accessible Communication
- Empathy and Patience: Create a judgment-free space where families feel comfortable asking questions
- Community-Based Support: Partner with trusted community organizations to build rapport with families.

# High School Professionals: Key Support Strategies

1

Host **FAFSA Completion Nights** for students and families

2

Offer **early financial wellness workshops:**

- Budgeting for college life
- Understanding financial aid packages

3

Collaborate with local organizations to provide **scholarship databases** tailored to first-gen students

4

Partner with colleges to provide **realistic financial planning scenarios**

# College Financial Aid Professionals: Key Support Strategies



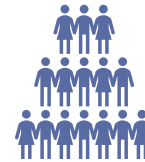
Conduct **one-on-one counseling sessions**:  
Explain aid packages  
and repayment options



Develop **emergency aid programs**: Quick-  
turnaround  
microgrants for  
unexpected expenses



**Simplify communication**: Use  
clear, jargon-free  
language in aid  
documentation



Implement **peer mentorship programs**:  
Pair first-gen  
upperclassmen with  
incoming students



Offer **financial wellness programs**:  
Topics like credit  
management, tax  
preparation, and  
savings

# Building a Supportive Ecosystem

High schools, colleges,  
and community  
organizations must work  
together

Parents and families:  
Build awareness  
through bilingual  
materials and culturally  
sensitive workshops

Employers: Offer  
internship opportunities  
for career preparation  
without financial burden

Alumni networks: Foster  
mentorship and  
networking  
opportunities for current  
first-gen students

# Highlighting & Maximizing Student Employment

## Advertise Work-Study Benefits

- Wages earned from FWS do not count against earned income
- Can help foster opportunities outside of campus and strengthen community partnerships
- Flexible scheduling

## Partner with Other Offices

### Career Services

- Can help highlight the importance of gaining work experience while in school

### Payroll/Finance

- Can provide a pay schedule structure and help minimize time reporting and pay discrepancies

### Human Resources

- Can help establish a protocol for managing student-employee relations

### International Student Office

- Can help advise what positions your international students can and can't do
- Can provide documentation that needs to be in place to work

## Build Work Expectations Into the Awarding Structure

- Use as an incentive to encourage students to work
- Attach it to an unbilled part of your COA like living expenses and/or miscellaneous
- Incorporate language around the work expectation in your communications

# The Student Handbook

## This Holy Grail Can Sometimes Fail

- The handbook is a great resource for students to learn about your school and their obligations, but does the info always reach the students the way you need it to?
- Include some of the key data points in your offer letter or emails.
- Give the info in doses ensuring the materials digest.



Notify students early of the potential implications to their aid and enrollment status



Adjust your offer letters to include information on SAP and merit aid requirements



Maintain a great relationship between Financial Aid, Admissions, Academic Advisement, Registrar, and Student Accounts



Initiate a leave of absence discussion and how it impacts their aid and prospective future



# If You Make It Make Sense

First-Gen Students Can Survive and Thrive

**MEFA**<sup>™</sup>

# Resources Before Campus

- **Center For First-Generation Student Success**
- **UASPIRE**
- **GEAR UP**
- **Commonwealth Dual Enrollment Partnership**





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