





Where the Journey to College Is No Fairy Tale

4

For seniors at one lowincome high school, spring is marked by hope, frustration, and limited choices



The Long Last Miles to College

12

How two low-income students weathered an uncertain season



Poor Kids, Limited Horizons

20

The support they need to overcome barriers to aspirational careers comes too little, too late



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Cover photo of Rhiana Gunn-Wright, who grew up on the south side of Chicago, by Lexey Swall

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For seniors at one low-income high school, spring is marked by hope, frustration, and limited choices

By ERIC HOOVER

DALLAS

N LATE May, Seagoville High School's Class of 2017 gathered for a ceremony that some students welcomed and others dreaded. It was "signing day," celebrating those bound for college, especially recipients of big academic scholarships and grants. The lucky students, sporting T-shirts from various campuses, sat on the right side of the auditorium.

The rest of the seniors — who had to sit in the middle — filled twice as many seats. They were "the undecideds," unsure where they were going to college. Though a few were slackers, many were top students with sterling grades, solid test scores, and clear ambitions. They wanted to pursue a major, a career, a life. They just weren't sure yet which, if any, options they could afford.

At affluent high schools where savvy students apply to scores of selective colleges, May marks the end of the admissions cycle. Here, most applicants were low-income, and the timeline was different. Closure was a ways off.



Just before 11 a.m., hip-hop songs blared as restless teenagers waited for the event to start. Some in the middle rows chatted and goofed around. One young man dropped gum wrappers in a classmate's hair.

Other undecideds sat quietly, blanketed by doubts. One was an aspiring teacher, hoping a state university would give her more grants so she wouldn't have to start at a community college. One was parentless, eager to study science, waiting to see financial-aid packages. One was an undocumented immigrant accepted by a half-dozen colleges her family couldn't afford; as the ceremony began, she felt embarrassed.

The assembly, like those held at many high schools each spring, was meant to mimic the fanfare that football stars get when they commit to Division I programs. The teachers who organized the event wanted to show these students some love. And why not? Nearly all 281 seniors had been accepted to at least one college, and several had received a good deal of money. That was especially good news at a public high school where four-fifths of students are eligible for free or reduced-price lunches, and few have parents who even started college.

Still, acceptances don't guarantee access to higher education. When the neediest students end up with too little aid, an acceptance can feel hollow, even cruel. In the fairy-tale version of college admissions, applicants find the right "fit" by weighing one institution's qualities against another's. Yet the quaint notion of fit derives from an assumption: that everyone's got plenty of choices.

Many students don't, as Sara Morgan knew all too well. The school's lone college adviser, she had guided seniors through an anxious spring, helping them apply for financial aid. Later, dozens were required to submit extra financial documents, a demoralizing process that often delayed their aid awards. Some were waiting for colleges to award state grants that could make or break their plans. As May neared its end, some students still didn't know what it would all cost, and some who did were disappointed.

So Ms. Morgan, 28, understood why many seniors weren't in a celebratory mood. Wearing a blouse, skirt, and low-top Converse All Stars, she walked to the microphone. She acknowledged those in limbo, where they were likely to remain for weeks. "There are a lot of people sitting in the middle who have decided to go to college, and, unfortunately, are still waiting on financial aid," she said, urging them to hang in there. Yet the hours were disappearing fast: Graduation was nine days away.

EAGOVILLE HIGH SCHOOL, a beige square of a building, stands on the southeastern edge of Dallas County, far from the city's mirrored towers. Just down the road, goats tread green lots, the Migalitos Supermercado sells local tomatillos and bright dresses, and houses in the nearest subdivision go for \$500 down. The old oaks shading the school's parking lot can't be seen from the college-advising office; it's windowless.

Ms. Morgan started last November. She was hired by the Academic Success Program, a non-profit group that provides college counselors to 17 schools in the Dallas Independent School District. The group's executive director told Ms. Morgan that she was walking into a tough situation, the kind of job that tends to burn people out. The previous adviser had left after only a couple of months. When Ms. Morgan started, just after Thanksgiving, the admissions cycle was well underway. She had no college-counseling experience.

Ms. Morgan had taught high-school students, all of them poor, in American Samoa, an experience that drew her to college access. At Seagoville she quickly saw how poverty entwined with other circumstances to shape students' views of higher education — and their chances of reaching it. All winter she summoned students to her cramped office, where colorful pennants hang from the wall. Lowkey and soft-spoken, she asked about their plans. Most hadn't started a single college application.

She advised unaccompanied youths, such as the young woman who had no bed. She advised the sons and daughters of undocumented immigrants who feared that completing the Free Application for Federal Student Aid would imperil their families. She advised a young woman who wanted to enroll full time while caring for her 4-year-old son.

And she advised students who were homeless. Victoria Denestan was one of them. Last fall she applied to colleges and completed the Fafsa on her own. Ever since her parents split up, during her junior year, she and her mother had been squatting in a house, knowing they could get booted at any time. She worked shifts at a movie theater, earning \$150 a week, which helped pay for groceries. Her mother was unemployed.

Though Ms. Denestan had an acceptance from a state university, she would need to take out loans, which she feared. She knew she would have to borrow plenty later to fulfill her dream: a doctorate in psychology.

So, on Ms. Morgan's suggestion, she called the University of North Texas at Dallas one day and asked if it would consider her for one of its top scholarships. In her application essay, she wrote that when hardship "came crashing into me like a bulldozer," she realized what would allow her to overcome it: Education.

Early one afternoon in April, Ms. Denestan sat down at the long table in Ms. Morgan's office just after the third-period bell rang. She wore a camouflage cap and big hoop earrings. As she dug into a bag of Chester's Flamin' Hot Fries, she was thinking about her scholarship interview, less than 24 hours away. Outgoing and expressive, Ms. Denestan was

apt to impress anyone during face-to-face interactions. But she worried that her so-so standardized-test scores would sink her.

Ms. Morgan, huddling with another student at a computer, looked over at her. "Victoria, we have to do interview prep."

"OK. We can do that."

"Can we do it after school today?"

Ms. Denestan cocked her head and smiled. "If you want to take me ho-ome. ..." The bus she rode left soon after the last bell.

Ms. Morgan nodded. On the way home, they discussed some practice questions while riding in Ms. Morgan's used Prius.

The next morning, Ms. Denestan took a moment before walking into the room at UNT-Dallas where the selection committee would ask her many questions. She whispered to the ceiling: "Help me, Jesus."

A week later, representatives of the university came to Ms. Denestan's fourth-period English class. They handed her a certificate and a backpack full of schwag: She had won the full-ride scholarship, which would close the gap in her aid package. Stunned, she posed for a photo with her mother, whom Ms. Morgan had invited to share in the surprise. This, the young woman thought, just made

Ms. Morgan was happy for Ms. Denestan. Still, she urged her to at least consider one alternative — an out-of-state college that had sparked the teenager's interest. A college adviser must think in terms of possibilities: The more, the better.

Ms. Denestan was torn, though. After one college puts a golden ticket in your hand, was it foolish to think about going anywhere else?

OLLEGE guidebooks and online search engines urge students to consider an institution's many facets. Location, class sizes, culture. "Find your soulmate school," a Princeton Review website says.

As spring wore on, Ms. Morgan counseled many capable students who couldn't choose among colleges so easily. They're locked into whatever is going to be affordable, she thought again and again. To pick a college based on anything besides that one, bottom-line variable was a luxury.

Aldo Hernandez wanted that luxury. He had taken seven Advanced Placement courses, earned a 4.0 grade-point average, and scored a 1240 on the SAT. He applied to eight colleges and received seven acceptances. His first choice, the University of Pittsburgh, offered him a good deal, but he was left with a \$22,000 gap. Not happening, he thought.

As more aid packages arrived, Mr. Hernandez grew anxious. A fan of science, he distracted himself by reading a book about pathogens and viruses. Then, one day in late April, Texas Tech University, his second choice, sent his aid letter, which included a Pell Grant -\$5,920 — and \$5,500 in federal

loans, leaving him with a \$10,000 gap. He knew that as a dependent he could take out only \$4,000 more because his father, a handyman, wouldn't qualify for a PLUS Loan. And he knew that he lacked a co-signer for a private loan.

Discouraged, Mr. Hernandez came to Ms. Morgan's office and slumped low in a chair. His black headphones rested on the collar of his black polo, which he wore over a black T-shirt, with black jeans. The outfit conveyed his mood. Wry and thoughtful, he paused before answering Ms. Morgan's questions.

"What about the University of Houston?" she asked.

"I don't want to go there."

"Have you seen the financial-aid package?"

"Yeah. There's only a \$3,000 gap. I can afford

Mr. Hernandez, who was considering a career in the pharmaceutical industry, liked Houston's chemistry program but much preferred Texas Tech's campus and social scene. Those qualities mattered to him so much that he was ready to turn down Houston, the most affordable option.

Texas Tech had told Ms. Morgan that it wouldn't apply state grants to students' aid packages for several more weeks. So Mr. Hernandez, who was eligible, might end up getting another \$5,000, which would halve his gap.

Ms. Morgan, the college adviser, usually left work thinking she could have done more. Sometimes ideas surfaced while she was trying to fall asleep.

Either way, his father had saved enough to help him cover his freshman year. After that, though, Mr. Hernandez would have to find a way - scholarships, part-time jobs — to get through. Despite



LAURA BUCKMAN FOR THE CHRONICLE

College counseling requires constant resourcefulness and attention to detail. Sara Morgan (left), at Seagoville High School, in Dallas, soon realized that her job was to navigate, encourage, translate, and cajole.

those unknowns, he was leaning toward Texas Tech, accepting that he might have to drop out after one year. He wanted to *want* the campus he selected.

"I try to be a logical person," he told Ms. Morgan. "But I don't want to be logical when it comes to something that's so important to me. I don't want to, like, settle."

OR many low-income students, the road to college is lined with red tape. This year's admissions cycle dumped more of it in their path.

First there were high hopes because the aid process had evolved in crucial ways. This time around, the Fafsa opened in October, three months earlier than before. And for the first time, applicants could use tax data from the "prior prior year" — 2015 — to complete the form. An online tool would allow them to pull that data from the Internal Revenue Service directly into their applications. A kinder, simpler Fafsa, many believed, would increase completion rates and give applicants earlier aid awards.

But two snags complicated all that. In March the

data-retrieval tool was taken offline amid concerns about fraud. Without it, applicants had to enter tax information manually, using 2015 tax forms. That hitch disproportionately affected disadvantaged students, especially those applying to community colleges and less-selective four-year colleges, where the application season was far from over.

Though the tool's demise hindered some of Ms. Morgan's students, many more couldn't have used it in the first place. That's because many came from families that didn't pay taxes, often because their incomes were so low that they weren't required to file. Some students' parents lacked a Social Security number. Others didn't live with their parents. Some were homeless unaccompanied youths who hadn't paid taxes before.

What's more, applicants who don't use the IRS tool are more likely to be selected for verification, which requires them to submit additional documentation. Many colleges don't award aid to accepted students until they complete the time-consuming process.

And that's where the second complication came in. This cycle came with a new policy: If selected



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When hardship "came crashing into me like a bulldozer," she wrote in an essay, she realized what would let her overcome it: Education.

- Victoria Denestan, graduating senior

for verification, students and parents who said they hadn't filed taxes in 2015 would be required to submit proof of nonfiling from the IRS. More than 50 of Ms. Morgan's students were chosen for verification, and most found the required documents exceedingly difficult to obtain.

One afternoon in April, four of those seniors huddled in the college-advising office. One was still waiting for his nonfiling letter after nearly three months and two dozen phone calls to the IRS. He had been told he needed an appointment at the Austin, Tex., office to get the form, but the next available date was in late May.

Students' confusion was palpable. Ms. Morgan stood beside an anxious young woman who had just called a university's financial-aid office. "I just wanted to know," she said, "if you got all my, um. ..."

"Verification documents," Ms. Morgan whispered. "Verification documents."

Later, Ms. Morgan sat down with a young woman whose mother had died two years earlier. Since then she had been renting an apartment with her older sister and earning about \$8,000 a year at a parttime job. Pell-eligible, she planned to major in biology at a nearby university. But so far she couldn't get the tax form she needed.

"I need an update on what you're thinking right now," Ms. Morgan said.

"I don't know, it's just stressful," the young woman replied, her voice trembling. "I can't get anything done."

After finally finishing verification, she had to further document the extent of her poverty. The university she planned to attend instructed her to complete a "low-income verification form," requiring her to list monthly expenses and income. She also had to write a personal statement explaining how she had supported herself "on little or zero income during 2015."

Many other students at Seagoville had nobody else to help them, which is why they had come to depend on Ms. Morgan. Late one afternoon, the adviser was leaving her office when she glanced at the whiteboard by the door. Someone had written a message in looping, green letters: "I love you Ms. Morgan!" She smiled faintly at the words, and then she wiped them away.

оsт days Ms. Morgan left thinking she could have done more. At night she remained tethered to seniors, who often texted her questions. Sometimes ideas surfaced while she was trying to fall asleep. She wrote each one in a notebook: Handout that explains how to apply for Parent Plus Loan.

Ms. Morgan thought about some students all the time, especially M.C. Those are the initials of an eloquent young woman who loved theater. Who wanted to go to Texas A&M at College Station. Who happened to be an undocumented immigrant.

Born in Mexico, Ms. C. was 4 or 5 when she crossed the Rio Grande with her mother and older sister, not far from El Paso. Walking through rugged terrain on one cold night, she was frightened by the sharp outlines of cows and bulls against the sky. After learning English, she read everything she could: Junie B. Jones and Captain Underpants, then Frankenstein and Pride and Prejudice.

At Seagoville, Ms. C. excelled in science and served on the student council. She organized blood drives and cleanup projects. Ms. Morgan saw her as the kind of student who very likely would have received a generous offer from a selective liberal-arts college or two, especially if she had applied early. Yet by the time they met, those deadlines had passed.

As of May, Ms. C. was ranked 13th in the class, and to her that number felt unlucky. She had acceptances from a handful of colleges, but only modest aid awards. Texas A&M, which had not offered her a scholarship for first-generation students, had an annual price tag well north of \$20,000. The University of Utah — with tuition of \$35,000 a year for nonresidents — gave her a spot in its honors college but no grants. And a couple of more affordable options nearby lacked drama programs.

As an undocumented student, Ms. C. couldn't get federal aid. Though Texas gives aid to undocumented students, any award would be limited.

Then there was her last option. Panola College, a community college in Carthage, Tex., had offered her a theater scholarship, but it would cover only a fraction of the cost of attendance, about \$16,000. My college dream just vanished, she thought upon adding up all the numbers. Though her parents weren't against her earning a degree, they didn't seem interested in discussing it. "Why "don't you just work for a couple years?" her mother asked.

One afternoon in May, Ms. C. stopped by Ms. Morgan's office wearing her black hair pulled back tightly and a shirt that said "Property of SHS Theater Department." She sat quietly near a half-dozen of her classmates discussing their college prospects. After listening for a few minutes, she stood up and bolted out the door, crying.

Ms. Morgan ran down the hallway to catch up with her. For 15 minutes, they huddled at a table in the waiting area. Resting her head on her floral-print backpack, Ms. C. explained that it was hard to be around peers with similar academic records who had been offered much more money. "It felt like I wasn't equal," she said. "That really hurts."

Ms. Morgan spoke softly, telling her not to get down on herself, not to give up, not to write off Panola.

Ms. C. trusted Ms. Morgan, who had helped "take the fog away" as she navigated the admissions process. She knew some students who mistook the adviser's candor for discouragement. But she was grateful when Ms. Morgan told her one day that, with no Pell Grant or scholarships, she probably couldn't afford her dream college. That was more helpful than all the times other people had said, "Oh, you'll get to A&M!"

After the impromptu chat with Ms. Morgan, Ms. C. felt better. Sniffling, she wiped both eyes with her hands, adorned with glittery silver rings. She looked up at the fluorescent lights and smiled. All she could do was wait and see what would happen. She had done everything else.

P late May, the seniors could feel time thinning out. On the next-to-last day of classes, harried students poured into Ms. Morgan's office, each one bursting with questions.

One young woman hoping to visit a beauty school didn't know what do because her mother refused to take her. Another wondered if she should apply to one more college. Another didn't know if she should get a part-time job next fall instead of doing work-study.

College counseling, Ms. Morgan had learned, required constant attention to small details, hour-to-hour resourcefulness. When she realized that some seniors didn't know how to address an envelope, she stuck a sample on her wall. When they kept forgetting their passwords to online portals, she made a list of them. Her job was to navigate, encourage,

translate, cajole.

Throughout the day, Ms. Morgan rarely sat down, carrying on three or four conversations at once. Students interrupted her constantly. While peering over the shoulder of a young man completing the Fafsa, she said, "You were *not* born in 2099!" After microwaving a pot pie for lunch, she placed it on the table. Thirty-two minutes passed before she took a bite.

At one computer, Victoria Denestan, the homeless student who had won the scholarship at UNT-Dallas, was checking out Centenary College of Louisiana, which had accepted her. She liked the descriptions of student life at the small, residential college. And she doubted she would experience the same "togetherness" at UNT-Dallas, where most of the students would be commuters.

Ms. Morgan had offered to drive her to Centenary — about three hours away — the following week. But Ms. Denestan was hesitant. Centenary had left her a gap — \$4,000 — and UNT-Dallas had not. She felt bound to the university that had given her so much money. And she wondered aloud what might happen if she fell in love with Centenary: "It might be really great, but right now I don't *know* that."

A college adviser can present choices, but only students can seize them. After Mr. Hernandez got his aid award from Texas Tech, Ms. Morgan tried to



LAURA BUCKMAN FOR THE CHRONICLE

"I don't want to be logical when it comes to something that's so important to me. I don't want to, like, settle."

Aldo Hernandez, graduating senior

scare up another option. She reached out to Hampshire College, in Massachusetts, which was still accepting applicants.

Later she wrote the admissions office's name and number on a Post-it and handed it to Mr. Hernandez. But the note stayed in his pocket. The tiny college didn't seem like a good fit. And he didn't want another acceptance from a college he couldn't afford.

The next day, a dozen students crowded into Ms. Morgan's office all at once. Amid the whirl of teenagers, she remained placid, as she had all spring. She high-fived students who brought good news. She told those who had accomplished small tasks that she was proud of them. Now and then she took a long swig from a cup of hours-old coffee.

A few times, her exasperation came through. Once, while talking with a senior who had been ignoring a verification request, and who had yet to talk with his parents about the loans they would need to take out to pay for his college, she raised her hands in disbelief: "What in the world," she exclaimed, "are you doing with your life?" She knew the young man — then ranked second in the class - had great potential.

After the last bell rang, a few students huddled around the long table, griping about the signing-day ceremony, which would take place the next morning. One young woman who had yet to complete the verification process said she didn't feel like going. "I don't want to be belittled by all these students getting all this money," she said, shuffling her pink Nikes. A young man with thick, floppy hair nodded in agreement: "I don't want to get embarrassed."

Ms. Morgan gave them a plaintive look. "You guys ... you've got acceptances to big schools, you should be proud," she said. "It's not your fault that you don't know where you're going." The young woman shrugged.

As the last students trickled out, they left the office strangely silent for the first time in seven hours. Ms. Morgan looked down at the table and sighed. "I give up," she said. But that wasn't true.

ATER that evening, Ms. Morgan tended to an urgent matter: Robert Delcastillo, one of the ✓stars of signing day, needed a T-shirt to wear to the assembly.

Last winter Ms. Morgan encouraged him to apply for the Texas A&M at Commerce's honors college, which comes with a scholarship. She edited his essay, a clever riff on the duality of his personality. After some last-minute technical difficulties, Ms. Morgan, working on a laptop at Starbucks, helped him submit his application just before the deadline.

The morning of his interview, Mr. Delcastillo couldn't take a shower because his parents hadn't paid the water bill. So he boiled bottled water on the stove, bathed himself as best he could, and ironed a dress shirt. His mother, then unemployed, drove him to Commerce, where he nervously dropped puns on his interviewers. Weeks later, a letter came: He got the scholarship, about \$70,000 over four years, plus a \$2,750 annual stipend.

When poor students snag major scholarships, however, their financial hardships don't magically disappear. Though Mr. Delcastillo's mother had since found a job, there was little money for day-today expenses. His father was disabled and couldn't work. A while back, Mr. Delcastillo sold his Xbox for \$80 to cover his family's cellphone bill. He knew that his parents probably couldn't pay \$25 apiece to attend orientation with him.

So, as seniors throughout the nation adorned themselves with brand-new college gear this spring, he didn't even consider buying himself a \$20 Commerce T-shirt. Knowing that, Ms. Morgan arranged to get one from a university admissions officer.

At school the next morning, she handed it to Mr. Delcastillo. The shirt — blue, with big yellow letters - said "LION PRIDE." It fit.

When the neediest students end up with too little aid, an acceptance can feel hollow, even cruel.

At the ceremony later, Ms. Morgan thanked the seniors who had met with her, "even a few of you against your will." They included an aspiring computer engineer who once had told her, politely, to stop calling him into her office, because he thought college was too expensive. After she explained grants and scholarships, he changed his mind. Months later, he was wearing a T-shirt from the University of Texas at Dallas, where he wouldn't have to take out loans.

Nervous, Ms. Morgan stepped away from the mic but then turned back to thank the seniors again: "I know it was very personal, and ... I know, I think, I appreciate that a lot." Many students applauded. "Woo!" one shouted, "Ms. Morrr-gaaan!"

Then the raucous celebration began. Teachers onstage hurled handfuls of candy at the crowd. A young woman with a sweet voice sang "The Star-Spangled Banner," reading the lyrics from her phone. The school's mascot — a blue, wide-eyed dragon — danced vigorously.

Sitting in the center of the auditorium, Ms. C., the

undocumented student, watched as her classmates took the stage one by one. Those planning to attend two-year colleges went first, followed by those headed to four-year campuses. Then came a dozen bound for the military. Each senior received a pair of balloons and a T-shirt that said, "I DECIDED."

Though Ms. C. was happy for her peers, she resented the ceremony, which quite literally divided the class. She felt ostracized. And she winced when a teacher demanding quiet told the collegebound students that the chit-chatting undecideds were "interrupting your show." Just because we're undecided, Ms. C. thought, doesn't mean we've decided to throw our lives away.

Finally, seniors who had received an especially large bundle of grants and scholarships took the stage. They sat down at a skirted table and posed with big, laminated checks bearing five-figure totals. Mr. Delcastillo, in his new Commerce shirt, smiled sheepishly when his name was called. After another student's \$98,680 aid package was announced, a young woman in the middle section shouted a question: "Can I have some?"

PPLYING to college is often described as a rite of passage, a moment of self-discovery. But for many students, it's a long and disheartening walk in the dark.

At Seagoville High School, that walk continued into June. Nine days after getting their diplomas, a dozen recent graduates came to Ms. Morgan's office, still seeking an end to the admissions process. Many had not yet seen aid awards.

Four who had completed the verification process were told that their documents hadn't been processed yet. One was told the wait would be six weeks. Another was told eight weeks.

Some Texas colleges didn't hold state grants for applicants flagged for verification, which meant that money ran out while some eligible students were scrambling to finish the process. By the time one top student finished verification at her chosen university, she was told that all state grants had been allotted. Having received only a Pell Grant, she planned to take out loans to cover the gap that remained.

Another young woman, who'd waited all spring

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for an aid award, realized too late that she had missed several emails informing her that she was selected for verification. With no grants coming her way, she decided to attend a two-year college instead

College counselors aren't superheroes. They have the power to help students get more choices, but that power goes only so far. And each student's decision takes a different shape.

Ms. Denestan never accepted Ms. Morgan's offer to drive her to Centenary. After praying for guidance, she decided that God wanted her to go to UNT-Dallas. She decided not to tempt herself with a choice between two very different colleges.

In mid-June, Mr. Hernandez, who had committed to Texas Tech, had not heard about the state grant; the university had yet to give out all the awards. He found the wait nerve-wracking. By turning down a more affordable university, he had based his decision on a feeling instead of logic.

Ms. C., whose last-choice college had become her only viable one, was feeling optimistic. She had finished 11th in the class, moving up two spots. The more she learned about her scholarship at Panola, the better it sounded. Her parents had agreed to take out loans to support her. But, like many other undocumented students in Texas, she still didn't know if she would get a state grant.

As one senior class departed, Ms. Morgan was thinking about the next. She could hear the questions students would ask. She could feel the weight of the challenges they would carry. Already she felt behind. Before verification swamped her this spring, she had planned to spend more time meeting one-on-one with juniors.

In the months ahead, rising seniors in wealthier parts of the city would take test-prep classes. Their parents would edit their essays. Their counselors would polish their applications for early-decision deadlines.

Many of them were already much farther along than her students, who were just learning the essential vocabulary of applying to college. Before the school year ended, she ran a workshop for 30 juniors ranked at the top of the class. She asked if anyone knew what the Fafsa was. Only one hand went up.



The Long Last Miles to College

How 2 low-income students weathered an uncertain season

By ERIC HOOVER

DALLAS

AMON ALFARO and Marisol Perez walked into a Starbucks around 4 p.m., worn down by months of doubt. All along they had wanted the same thing: to leave home, decorate a dorm-room wall, and shape a new life. But wanting something, they knew, guarantees nothing at all.

It was early August, and the thick air clung to every shirt. Mr. Alfaro — slight, with a shadow of a beard — stood in line just ahead of Ms. Perez, who slid off her tinted aviators to reveal a pair of wide, brown eyes that matched her long hair. The teenagers ordered iced drinks and took seats at a long table. Soon a dozen members of Moisés E. Molina High School's Class of 2017 were chatting over the growl of blenders.

Two months after graduation, they had come for one last meeting with their college counselor, one last chance to ask questions, one last dash of reassurance. They all planned to leave Dallas for other towns, other states: the unknown of college. But even then, not everyone knew if they were really going.

The students turned to Jocelyn Powers, an earnest 22-year-old with long red hair, who passed around copies of a to-do list (make a tuition-payment plan, check for reading assignments, contact your roommate). She gave packing tips and advice for living on a budget. Most of her students came from low-income families; none had a parent who had graduated from a four-year college.

When Ms. Powers recalled her first week as an undergraduate, some eager listeners leaned in close, absorbing her experience. "It doesn't feel real," said one soon-to-be freshman, shaking her head. "I know!" said another.

Questions flew. Are 17 credit-hours a lot? Should I buy all my textbooks at once? Do I have to fill out the Free Application for Federal Student Aid every year? The students had no one else to ask.

The road to college is long, and the last miles can prove especially difficult. Between committing to go and move-in day, many challenges keep low-income and first-generation students, especially those who lack helpful guides, from reaching their chosen campuses. Recent research on "summer melt" found that 20 to 30 percent of low-income graduates of urban school districts who had been accepted by — and planned to attend — four-year colleges didn't end up enrolling anywhere.

From afar, the problem might seem as simple as a lack of will, a case of cold feet. But watch students' lives unfold up close, and you'll see a mesh of circumstances as complex as the students themselves. Here, just south of downtown Dallas, parental expectations yanked Mr. Alfaro, a dancer, this way and that. Red tape entangled Ms. Perez, an undocumented immigrant who loves math. For both, worries about money, always, loomed over everything.

Ms. Powers knew their stories. All summer she tried to keep them and others motivated, on track, excited. She emailed them. She texted them. She invited them to these weekly college-prep sessions at Starbucks.

As the last one wound down, Ms. Powers felt hopeful. She knew that Mr. Alfaro and Ms. Perez, who both graduated in the top 10 percent of their class, were sharp. They had thought hard about their college plans. Still, the counselor had reason to worry that one of them would, by the end of August, see those plans melt away.

RAMON ALFARO longed to live in New York City, where dancers go to dance. During his sophomore year he first felt the rush of gliding through space, music in his limbs. The next year he made the school dance team and performed at halftime shows and competitions. By senior year he and his teammate Lisette Sandoval-Perez, a close friend, had a plan: They would attend college in Manhattan and explore the metropolis together.

Last winter Mr. Alfaro set his sights on two colleges that had offered him a decent amount of money. One was the **New York Institute of Tech**

ALLISON V. SMITH FOR

nology, where \$18,000 in scholarships would cover about half of the tuition and fees. Not bad, he thought. He would join the dance club, taste the arts scene he'd read all about, and major in science. He considered a career in radiology, something his sister, Martha, had hoped to pursue, when she still thought she'd make it to college. The lithe young man with the thick-frame glasses pictured himself working — a lot, if necessary — to help pay his way. But his father imagined no such thing.

Some collegebound graduates may be stunned to see their plans unravel. And yes, unforeseen events, like a parent's losing a job in July, can suddenly change a person's course. Yet many crises don't come out of the blue. Often they're rooted in longstanding fears, a misunderstanding of financial aid, financial insecurity. Sometimes they're based in a family's identity and culture. Or in the intricate relationship between parent and child.

Mr. Alfaro's father, Alejandro, grew up in Chihuahua, Mexico. He polished shoes and mowed lawns and cleaned cars to support his parents. In Texas, he worked constantly, living in a one-bedroom apartment with his wife, Maria, and Ramon's two older siblings. He completed a welding program at a technical college while working full time. The credential helped him get a solid job at a factory, and rent a three-bedroom house for his family. He didn't want his children to struggle as he had, or to start their lives in debt.

So when Mr. Alfaro showed him NYIT's aid package, there was no celebrating. Even after the son explained that scholarships didn't need to be repaid, his father scoffed at the prospect of taking out loans to cover the remaining \$16,000. The family earned just enough that colleges would expect them to contribute more than most of his classmates, some of whom wouldn't have to pay a dollar out of pocket.

Money was one concern, distance another. You're the last one, Mr. Alfaro, the youngest, often heard his father say. I want you to be close by. Mountain View College, a community college, was a short walk from the front door. You can just go there, and come back home every day.

But Mr. Alfaro didn't want that at all. It's my life, he would say, not yours.

Finally, his father gave him an order: You can't leave Texas.

Days later, Ms. Powers, the counselor, tried calling Mr. Alfaro's father. Though she wasn't sure the family could afford to send a kid to Manhattan, she wanted them to at least understand why their son wished to go, why the opportunity was important. She didn't get many words out before he hung up on her.

The demise of the New York plan fractured Mr. Alfaro's friendship with Ms. Sandoval-Perez, who didn't want to go alone. Finding a college, he thought, was ruining his life.

Dejected, Mr. Alfaro applied to a handful of Texas colleges, including Stephen F. Austin State University, almost three hours away in Nacogdoches. He visited the campus, found it beautiful, and learned about the dance program. He imagined himself there.

When April came, Mr. Alfaro showed his acceptance letter to his father. After a dinner of chicken and potatoes that night, an argument flared up. It's too far, his father said of Stephen F. Austin. You're not going. The young man protested, raising his voice. He glared at the shorter, sturdier version of himself with a graying mustache.

They shouted back and forth until the teenager stormed down the hall and slammed his bedroom door. He flopped on his bed, surrounded by orange walls and medals from dance competitions. A few minutes later, his father walked in without knocking.

Their fight ended the same way all the others had, with his father hugging him tightly. I'm sorry, he told his son. I love you. But he hadn't changed his mind about Stephen F. Austin.

Mr. Alfaro felt trapped. His options had once seemed as vast as the map of the United States. Yet the map kept shrinking, leaving only Texas, and then, in one night, even less than that.

т Moisés A. Molina High School, where nearly all students are Hispanic, there isn't school spirit so much as "family spirit," Ms. Powers learned in her first year as a college counselor. Everyone — baby brothers and sisters, aunts, uncles, and cousins — turned out for school events.

With light skin and freckles, Ms. Powers doesn't look like most of her students, though she is half Hispanic herself. She understands the bonds here in the Oak Cliff borough of Dallas. Growing up in the suburbs nearby, she helped care for her little sister, and, after leaving for college, felt the separation deeply.

Many students she advised at Molina wanted to earn a degree and build a career so that they could give back to their families. Marisol Perez, soft-spoken and matter-of-fact, hoped to buy her mother and father a house someday. But first she would have to leave them.

Ms. Perez was 10 months old when her parents brought her here from Durango, Mexico. She took to numbers early. Whenever she looked at a math problem, her mind turned clear as water. She could see each step, solve the whole thing without pencil and paper. She liked the certainty of knowing there was a right answer. And she liked that she could find it faster than most of her classmates

Ms. Perez applied to about a dozen state colleges and was accepted by all of them. She planned to major in computer science. The only question was



how to pay for it.

Her parents made little money but had saved about \$5,000 for college. Her savings from a parttime job at Church's Chicken were meager. Without citizenship, she was ineligible for federal aid. Yet she could get help from Texas, which is among a handful of states that give aid to undocumented students.

Last winter, Ms. Perez filled out the required form, the Texas Application for State Financial Aid, or Tasfa. She compiled her parents' 2015 tax information and completed the tedious income-verification process. Many colleges also required her to send an affidavit confirming that she lived in Texas.

Ultimately, Ms. Perez chose Stephen F. Austin. Admissions officers there had shown the most interest in her. Though her mother wanted her to stay close to home, she sought to separate herself from distractions. So I can be more independent, she told her family. She liked the vibe of the campus, the peaceful feeling she got walking beneath its trees. And best of all, one of her closest friends was going there, too.

There was just one problem. As May came to a close, Ms. Perez still didn't know how much her family would have to pay. The cost of attendance would total more than \$20,000 a year. The university had given her an academic scholarship of \$3,000, but that was all. Her parents couldn't qualify for federal loans, and she didn't know how they would cover the rest. While many students get a final aid package well before May, undocumented students in Texas must often wait longer for theirs. Ultimately they might not get much, if anything.

That spring, a festive mood swept through the school's colorful hallways. Food for sale filled the warm air with the scent of grilled corn, quesadillas, and fajitas. The student mariachi band shook the cafeteria with sound.

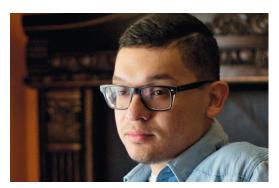
Yet Ms. Perez retreated. An office aide in the counseling department, she'd helped many classmates complete their aid forms, double-checking each one. But as graduation neared, Ms. Powers noticed her pulling back from conversations with friends, busying herself with homework. Something is overshadowing her, the counselor thought, and she knew what it was.

While other seniors were choosing dorms and meal plans, Ms. Perez didn't know what would happen to her. Would she end up on campus in Nacogdoches, or at home in Dallas? It would all come down to math. But in this equation, her numbers wouldn't necessarily add up.

The NCERTAINTY is a heavy chain. It weighs you down, tires you out. Mr. Alfaro resolved to break it.

In April he visited Texas Woman's University, a coeducational institution in Denton, to try out

for the dance team. He won a spot. The university had offered him substantial scholarships, and it was only about 40 miles away. Still, his father wouldn't give him permission to go. *Possibly*, he kept saying.



"It's my life," Ramon Alfaro would tell his father, "not yours."

Then one afternoon Mr. Alfaro called his mother from the school library and told her he couldn't wait any longer to pay the housing deposit. She read him her credit-card number, he entered it online, and a confirmation message flashed before his eyes. The payment, a crucial step toward enrolling, remained a secret between mother and son.

In the weeks that followed, Mr. Alfaro's father didn't endorse his plan to attend the university but more or less acquiesced to it. Ramon could go to orientation in July, and then ... they would see.

In June, Mr. Alfaro's parents threw him a joyous graduation party, where guests rode a mechanical bull and whacked a cap-and-gown piñata, which his sister had stuffed with candy. Everything seemed fine.

Then Mr. Alfaro went to orientation, where he received a white folder with a copy of his tuition bill inside. When he saw the \$4,800 balance, he thought, *Oh*.

Previously, logging into his student portal, he'd seen a much smaller number. But he realized he'd been looking at a preliminary tally, which didn't include all the courses he'd registered for, all the fees. Anxious, he carried the folder home.

A couple nights later, Mr. Alfaro sat down in his room to read the Supreme Court justice Sonia Sotomayor's memoir, *My Beloved World*, which the university had assigned to incoming freshmen. His father came in and sat beside him. It hurts my heart to say we can't come up with that money, he said. We'll find somewhere else for you to go.

His mother consoled him as he thought about calling the director of the dance team to say he wasn't coming. At a community college, he knew, he wouldn't be able to dance.

That evening Mr. Alfaro texted his college counselor. "Ms powers I'm literally crying my dad said I can't go to TWU," he wrote. "He's calling tomorrow to let them know I can't attend bc financial issues." Ms. Powers wrote back, asking if he wanted to talk. No reply.

She didn't know until later that the night had taken a surprising turn. Minutes after saying Texas Woman's University was too expensive, Mr. Alfaro's father heard him crying. He returned to his son's room and saw him, head in his hands, shaking with sobs.

Looking down, he felt responsible for his son's sadness, he would recall later. Guilty. He asked his son a question. What if I get out of work tomorrow, and we head up to the school and talk to them?

Generally, affluent parents don't hesitate to advocate for their collegebound children. Yet the parents of low-income students often don't know what to do, or if they can intervene at all. But sometimes, just showing up can make a big difference.

The next morning, Mr. Alfaro and his father drove to Denton in a Chevy pickup. They went to the financial-aid office and waited. After a couple hours, they sat down with a helpful adviser who saw that the student qualified for an additional scholarship of \$1,000. On her advice, they went to the housing office and arranged to swap a double room for a triple. Then they signed up for a less expensive meal plan. All of that reduced the bill to about \$2.500.

Walking back to the truck, Mr. Alfaro saw his father smile. We did it, he said, wrapping his arm around his son's shoulder. We got your bill down!

Mr. Alfaro thanked him for taking the day off work. He texted the good news to Ms. Powers, who was pleasantly stunned. It wasn't every day that students got their bills reduced by almost half. "Nice!!" she texted back. "So you're still going to college!"

"YES OMG," he wrote. "THANK GOD."

Riding home on highway I-35, Mr. Alfaro said little to his father. He put on headphones and filled his ears with indie pop. He wasn't bound for New York or even for his second-choice campus. But he was going to college, where he could dance. That made him happy.

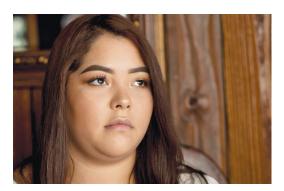
Still, it was hard to shake the feeling he had carried throughout the search. The feeling that, at any moment, everything could fall apart.

ACH year the question echoes across the nation, posed to teenagers who plan to pursue a degree. Are you ready for college?

Proud relatives asked Ms. Perez at her graduation party, where guests enjoyed a *tres leches* cake adorned with her senior-class photo. What could she tell them? She had just graduated seventh in her class of 450. She had studied relentlessly. Yeah, she was ready in every way but one: money.

Officials at Stephen F. Austin say they tell accepted students that the university might give them more aid during the summer, as other students who were offered aid decide not to enroll. Ms. Perez understood that she would get more aid, though she didn't know how much. When she called the admissions office in June, she remembered, she was told she would get an answer at orientation, in late July.

She had no choice but to wait. Her mother reassured her. We'll find a way, she kept saying. But Ms. Perez knew that her parents didn't understand what it might cost. Even if they could find a way to borrow serious money — and the odds were iffy, at best — she didn't want to give them that burden. She thought of her 13-year-old sister, Ruth, who would soon have college expenses of her own.



"What I fear is that I wait," said Marisol Perez, and "don't go anywhere"

As the days inched by, Ms. Perez earned as much money as she could. Five days a week she drove to the printing company where she and her mother worked a 12-hour night shift. She cut paper, stuffed booklets into boxes, and ran the shrinkwrap machine, all of which left her hands nicked and blistered. When she and her mother drove home in the waning darkness before sunrise, they were often too tired to speak.

At orientation, Ms. Perez felt a rush of excitement. She and her close friend Alexandra Vega, whom she had known since elementary school, had arranged to live together on campus. They saw their dorm, met some future neighbors, and ate in the cafeteria. She was given a purple Stephen F. Austin T-shirt; she bought two others in different styles.

The next day, Ms. Perez went to the financial-aid office, expecting to finally see an updated aid award. She left frustrated. The staff was still reviewing Tasfa applications, she recalled being told. She got a business card from a staff member who said the university would put her at the top of the list because she had come to inquire in person.

Back home, Ms. Perez checked her account twice a day. Nothing. She called. *Next week*, she was told. That week came and went with no answer. Eighteen days passed between orientation and the sweltering day she drove to Starbucks for the last college-prep session. All that waiting had drained her.

In the air-conditioned cafe, Mr. Alfaro sipped a strawberry concoction through a straw. His brand-new student ID hung from a lanyard around his neck. Though happy to be going to Texas Woman's University, he couldn't help but envy classmates heading off to their first-choice colleges, like the young woman at the end of the table who had received a ton of money from the University of Rochester.

Mr. Alfaro looked up at Ms. Powers and raised his eyebrows. He liked to tease her for worrying about him. "Powers," he deadpanned, "how do you drop out of college?"

"You don't do that."

"I want to know. Just in case."

"No, you're gonna like it."

"Ohhh," he said, frowning, then lowering his voice: "I hope so."

"Ramon, you are."

A few minutes later, Ms. Powers pulled her chair close to Ms. Perez, who looked sullen. Movein day at Stephen F. Austin was just over two weeks away. "So," the counselor asked her, "what do you want to do?"

Ms. Perez stared at Ms. Powers for a while without answering. "It's difficult," she said finally. She looked down and picked at her elbow.

She had been thinking about registering for classes at Mountain View, the nearby community college, so that she would have a backup plan. "What I fear is that I wait, don't go anywhere," she said, "and end up wasting this semester."

Ms. Powers nodded. "I know how determined you are," she said. "I know you're going to end up at a four-year school, no matter what."

Ms. Perez smiled halfheartedly. Behind her a barista shouted an order for a venti iced latte.

"Keep me updated," Ms. Powers said. "If you do freak out, text me, and I'll calm you down."

Three days later when Ms. Perez logged into her Stephen F. Austin portal, she finally saw that the university had added a state grant to her award. Many months after receiving her acceptance, she knew what she owed. She looked at the numbers and, for a moment, felt nothing.

Then she picked up her phone. "I received my financial aid ms. powers," she texted. "I'm not going to sfa."

Ms. Perez had hoped to get \$15,000, so that her family would have to pay around \$5,000. Or even \$10,000 in grants and scholarships might suffice, she'd thought. In the end, she got \$5,000: the \$3,000 academic scholarship she had already received, and only \$2,000 more in state grants.

Expectations and reality for financial aid often collide dramatically. And bureaucracy can keep low-income students in limbo for months. Tasfa applications are processed manually, officials at Stephen F. Austin say, so undocumented students seeking aid are often subject to longer wait times. And the university didn't get its final student-aid allocation from the state until late spring, which complicated efforts to award that money to all eligible applicants. The funds are limited, especially for undocumented students, university officials say, a point they make upfront to applicants. Typically, the largest grants are \$5,000, much less than Ms. Perez had hoped for.

Her award made her angry. And she felt dumb for thinking she would get a whole lot more.

But Ms. Powers was ready to advocate for her student. "I can't believe it," she texted Ms. Perez. "I'm gonna try and fix it."

The counselor called the financial-aid office. *You dropped the ball*, she said, urging the university to take a closer look at Ms. Perez's grades. Days later, the student received \$6,000 more in aid, for a total of \$11,000.

Yet by then Ms. Perez was fed up. Stung by the initial offer, she no longer wanted to go. And she reached a conclusion that many low-income students do: What seems doable months out looks impossible when the final bill arrives. The remaining gap — about \$10,000 — was still too large, she decided. Federal loans, grants, and work-study weren't an option. So she registered at Mountain View, where she'd pay a fraction of that.

Ms. Perez broke the news to her friend Ms. Vega over lunch at a chicken-wing joint. Ms. Vega was shaken. *I was supposed to do this with you*, she said. They had already split the cost of a new TV for their dorm room.

The night before Ms. Vega left for Stephen F. Austin, Ms. Perez met her for dinner. About to leave home, the young woman was visibly anxious. She worried about becoming so emotional on move-in day that she would climb back into the car with her parents.

It's OK, Ms. Perez said as reassuringly as she could, telling her friend what she had been telling herself. *It's going to be OK*.

ACH admissions cycle delivers a fresh crop of stories about poor kids who've catapulted themselves into an Ivy League college, where they won't have to pay a dime in tuition. There's nothing wrong with those stories, really. They're often revealing, even inspiring.

Yet a casual reader might overlook just how exceptional many of the details are. Relatively few low-income and first-generation students apply to the nation's wealthiest and most-selective colleges. Most of those who do aren't accepted (also, most lottery players don't end up with winning tickets). The great bulk of needy students seeking a four-year degree end up on campuses where resources are scarce, and getting in doesn't equal a full ride. Or they don't even get to attend four-year colleges.

Each admissions cycle also affirms the truth that even smart kids with big dreams, who study hard and display grit, must navigate a complex system run by a vast crew of adults. Enrollment chiefs and financial-aid directors. College counselors and high-school teachers. Parents. Their actions greatly help or hinder a given student's chances, especially when his or her college plans hang by a thread.

If his father hadn't objected to a faraway college, Mr. Alfaro probably would've enrolled somewhere else. Then again, if his father hadn't suggested visiting Texas Woman's University, and if a help-

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ful financial-aid adviser hadn't taken the time to listen, he almost certainly wouldn't have enrolled there weeks later. If Ms. Powers hadn't pleaded with Stephen F. Austin's financial-aid office, Ms. Perez wouldn't have received a more-generous aid award, even though it was for naught.

Summer is perilous because helpful adults are often in short supply. Many applicants don't have a college counselor like Ms. Powers, who kept working after her contract ended, on July 1, who made colorful handouts for her students, and who tried to give them her full attention even when she was tired.

Most families she met valued education highly but found the admissions process daunting. Crucial words like "Fafsa" and "aid" were often difficult to understand. As another school year begins, she is planning ways to build a stronger college-going culture among the mothers and fathers of Molina High.

She keeps in touch with Mr. Alfaro, who has settled in at Texas Woman's University. She was right: He likes it there. He's the only male member of the Pioneer Pride Dance Team, which performs at volleyball and basketball games. He's practicing hard, making friends, and hoping to receive a dance scholarship.

In Dallas, Ms. Perez is taking four classes at Mountain View. She likes philosophy, where she's writing a midterm paper on ethical choices. At home she helps cook and clean, and she's happy to be around her family. But this isn't the life she wanted.

Her disappointment has sharpened her determination. Despite her fears about what undocumented immigrants might face in the future, she plans to save money and transfer to a four-year college, though where she doesn't know just yet.

She still has all three Stephen F. Austin T-shirts. The purple remnants of her plans are crammed with old blouses in her bottom dresser drawer.

Poor Kids, **Limited Horizons**

The support they need to overcome barriers to aspirational careers comes too little, too late

BY SCOTT CARLSON

ARRIUS SLOAN, 17, talks about his dreams — about himself — in the past tense. He hoped to go to the University of Arizona. "I wanted to be a civil engineer," he says. "I really loved math, I really did. I really do, I mean."

Raised on Navajo land in Tuba City, Ariz., in a trailer with 13 other family members, Mr. Sloan got good grades and earned a spot in a boardinghouse for Native Americans to attend high school in Flagstaff, about 80 miles from the broken schools of home. He blossomed there — the kid who carried around a journal full of quotations from famous thinkers, who knocked out a year's worth of credits at the local community college, who toured the University of Arizona as a sophomore and bought a gray jacket emblazoned with

But his grandparents and siblings, back on the reservation with no electricity or hot water, subsisting on little more than potatoes, tugged at his heart until he made a weighty decision late last

"I realized what my point is in life: It's to take care of the people who took care of me," he says. A job in civil engineering might pay six figures years from now, he figures, but in the military, he could earn money right out of boot camp and start sending some home. He plans to join the Marines next month.

"Doing school," he says, "is no longer for me." People who advise low-income students or study their paths to careers may see a familiar pattern here: students with limited horizons who can't bridge the gap between their aspirations and reality. In that gap lie financial insecurity, family pressure, bad schools, a fear of debt, a lack of social or cultural capital, discrimination. Those factors often push poor students to aim low, to go for what seems like a sure thing rather than take risks pursuing an eminent occupation.

Some might regard that pattern with a shrug.

After all, few people work in dream jobs, and many muddle through, college or not, to jobs that simply pay the bills. But the fact is that affluent, generally white people are more likely to reach aspirational careers than are low-income, often minority people, despite their talents, intelligence, or ambitions. And so the positions that set policy, influence public opinion, and guide the business world continue to be held by those who have monev, connections, or both.

"I find that there are two Americas: people who are working for survival and people who work for self-determination," says David L. Blustein, who studies careers as a professor of psychology at Boston College. Those with "career-choice privilege" often draw on family wealth, social connections, or cultural capital to ascend to plum jobs. Meanwhile, students from poor families look for steady, familiar work that seems attainable. Researching a book on employment in an age of uncertainty, Mr. Blustein has found that in poor families, hit hardest by the recession, children were traumatized watching parents lose jobs and scramble for money. "The situation," he says, "is actually getting worse."

The trends disproportionately affect blacks, Latinos, and Native Americans, whose poverty rates are two to three times that of whites. Consider a study of the representation of women and minorities in a range of careers, based on five decades of census data, through 2010. While white women and Asians made significant gains in well-paying white-collar jobs — as doctors, lawyers, scientists, engineers, economists — the share of African-Americans, Latinos, and Native Americans in those jobs hardly budged. Certainly, the college pathways and outcomes for minority students are different: Even when their grades and test scores match those of their white peers, they are more likely to attend less-selective colleges and to drop out before earning a credential, according to Georgetown University's Center on Education

and the Workforce. The difference in college graduation rate between the top and bottom income quartiles is 37 percentage points, according to the most recent federal data.

The trends don't stem from a lack of desire. Research indicates that members of racial and ethnic minorities start off with the same aspirations as their white peers, but that over time they see barriers, and their perceptions of what's possible for their careers begin to change.

Colleges claim to care about this. Their mission statements and public images celebrate the notion of pulling people up the socioeconomic ladder. Some institutions follow race- and class-conscious admissions policies, accept students without considering their financial need, and offer scholarships and support programs. Increasingly colleges are judged on whether students land viable jobs. And yet, for kids trying to clamber out of poverty, college may stand as yet another barrier.

Many institutions, in the race for prestige, have become less accessible to disadvantaged students. College representatives visit their schools less often, if at all. And institutions often promote to low-income populations professional programs — accounting, nursing, hospitality management — more than they do squishier liberal-arts degrees, which may be more of a pipeline to graduate school and influential careers.

A number of nonprofit groups, like Say Yes to Education, the College Advising Corps, the Bill & Melinda Gates Foundation, and the Lumina Foundation, try to advance the prospects for low-income students. They point to some progress, but most of the energy in higher education goes toward getting kids to and through college. What happens after that — do they wind up working in high-end consulting or in retail sales, burdened with debt? — gets less attention.

For a low-income kid from rural Arizona or



from Chicago, the hurdles come early, formed by the examples, expectations, and crises around them. That influence is deeply rooted and difficult to change.

s a junior in high school, Mr. Sloan saw his college plans evaporate. His grandfather, Lathe family's main breadwinner, was in the hospital with blocked arteries. The teenager sat by his bed thinking about what would happen if the old man died. His parents, he says, were unreliable.

Mr. Sloan's grandfather was a military veteran, and like many Navajos, he was a welder who worked in construction, among the few steady jobs the boy saw growing up. One way out of that is to do well enough in school to go to college, but the reservation schools make that hard. "Everybody knows that they are not equipped to teach anybody," Mr. Sloan says. He was lucky to get to Flagstaff High School, the last kid admitted to the boardinghouse the year before. A teacher there persuaded him to enroll at the local community college, and encouraged him to go on to a four-year university. Go back to the reservation with a degree, she told him, and help your family.

As Mr. Sloan considered his options, the bit about helping his family stuck. But even if he got scholarships, he figured, he might still rack up debt, and he wouldn't be able to send money home for as long as he was in college. "A lot of things can happen in four years," he says. "That ain't gonna do it. They need money now."

When he told the school's guidance counselor, Katherine Pastor, that he was going to join the Marines, she was floored. "There was a disconnect," she says. "Here is a kid who is engaged, who is going to community college part of the day, but who feels that enlisting in a branch of the military would be a better option for him."

She tried to tell him that he would get substantial financial aid for college, that he might be able to work while he was enrolled and still send monev home. But Mr. Sloan had made up his mind. He plans to enlist next month, when he turns 18, and graduate from high school this spring. He gave his University of Arizona jacket to his little sister.

His story is not unusual. "I see it all the time," Ms. Pastor says. Teachers, counselors, or family members can sometimes guide a student past the limits they see for themselves, but often not. "We should be talking to students when they are young — as fourth and fifth graders," she says. But there are scant resources for that. She has a caseload of 500 students, roughly the national average. In Arizona the average counselor-to-student ratio is 800 to 1.

As a counselor at Brighton High School outside Boston, Mandy Savitz-Romer would watch her former students drop out of college after a year or two. Frustrated, she guit to study the profession and try to understand what derails students in poor, urban districts. Now she trains school counselors as a senior lecturer at Harvard University's Graduate School of Education. Talking with students right before they're supposed to apply to college, she argues, is too little, too late.

"There are groups of students that are ruling out college, ruling out careers, well before someone shows up to help them fill out an application."

"We can't just work with seniors," she says. "We also have to realize that there are groups of students that are ruling out college, ruling out careers, well before someone shows up to help them fill out an application."

Career aspirations, she says, are all about students' immediate influences. As another expert puts it, You have to see it to be it. Mr. Sloan wanted to be a civil engineer in part because that's what an uncle, one of the only people in his extended family to go to college, had become. Otherwise he saw what many low-income kids do: adults working low-level service or blue-collar jobs, if they're employed at all.

Self-esteem and optimism also play important roles. Affluent kids can aspire to be lawyers, doctors, professors, and politicians because they see that's been possible for their parents and other adults around them. Poor kids don't often know people in such jobs. And because of bad schools, the pernicious effects of discrimination, and financial constraints, they may think they aren't smart or wealthy enough to strive for those things.

"If students don't see that as a possibility for themselves," says Ms. Savitz-Romer, "they might have the highest GPA, test scores, and promise, and they won't choose a major that will get them there."

Low-income students tend to grapple with decisions about majors before deciding to go to college, says Karen Arnold, an associate professor of higher education at Boston College who studies the transition from college to career. The choice of a certain major can be a justification for applying or enrolling. That's because many low-income students believe there's a direct line between a major and a career, she says, "to the point that they might not even be going to college if they don't know what they want to do."

She has also found that many low-income students and their families are skeptical of general-education requirements, which they see as part of a college "scam" to charge more for a degree. "It's hard enough for upper-class students to see how comparative literature is going to work into a career," Ms. Arnold says. "It's virtually impossible for people who don't know a whole bunch of people — or even anyone — who has gone to college."

That's where guidance and career counselors are supposed to come in, to help students imagine possibilities, chart a course. But many schools put their limited resources toward raising test scores and managing students' special needs.

"There is almost no career development going on in schools, particularly at schools that serve low-income communities," Ms. Savitz-Romer says. "Schools don't see this as part of their mission. And even if counselors want to do it, they are not given the time or space."

When financially poor students are prompted to consider dream careers, the message may not resonate. "On more than one occasion," Ms. Arnold recalls, "I have heard students say, 'All this find-your-passion stuff is great, but I can't do that. I need to get my mom out of the Bronx."

But a pitch for college in purely financial terms isn't necessarily helpful either, says Ms. Savitz-Romer. Counselors should emphasize to students not just earnings, but influence, she says. "We don't sell them enough on the ways that they can be part of a change in their community and their world."

NAI NOVOA met scientists for the first time in ninth grade, when a nonprofit group took students to Baja California, in Mexico, to study marine ecosystems. Before that, science in her San Diego high school consisted of watching movies like w.Jurassic Park.

"The only scientist I knew," she says, "was Bill Nye the Science Guy." She spent five weeks studying interactions between gulf nutrients and islands. And she decided then and there that she would become a marine biologist.

There were few precedents for that kind of ambition in her community. Most of the kids at school, if they graduated, went straight to work. Her parents, immigrants from Mexico, didn't get past sec-

How to Help Low-Income Students Strive

Colleges and nonprofit groups offer advice to colleagues as well as students:

More advising, sooner: Talking with high-school seniors for the first time about what they want to do next is far too late. Counselors should start earlier, but their offices are often understaffed. The College Advising Corps has placed recent college graduates at 531 high schools in 14 states to meet with students as early as ninth grade. That provides a "longer runway" for conversations about college and career, says Nicole Hurd, the group's founder and chief executive. The counselors come from more than 20 college partners, which help provide salaries and training.

Setting an example: Low-income students can benefit from early contact with people in aspirational careers, beyond those they see in their families and communities. The Ocean Discovery Institute, for example, introduces low-income youth in San Diego to topics in science and conservation. Nearly all of the students who participate in the program go to college, and 70 percent wind up majoring in science. The nonprofit group, which is considering how to replicate its model in other coastal cities, has won support from the National Oceanic and Atmospheric Administration to start a program in Norfolk, Va.

Support starting out: Internships have become all but essential, but they often pay little, if at all. To get all students in the game, Colgate University raised \$1.1 million last year to provide as much as \$6,500 per student for a summer internship or community-service project. For its first-generation students, Hamilton College offers support for networking, résumé and cover-letter writing, and interviewing.



ond grade. When Ms. Novoa was 3, her father was killed in a car accident. Her mother, who worked as a seamstress and in a factory, was later crippled in another car accident. Not speaking English, she couldn't do much else for work.

Ms. Novoa's two oldest sisters had pursued careers in photography and psychology, but when the family needed money, each one quit college to work. A third sister wanted to be a chemist, but a counselor told her that it might be too hard. Instead she studied criminal justice at San Diego State University and now works at Kaiser Permanente, enrolling people in health-insurance programs.

Buoyed by her dream of marine biology, Ms. Novoa got into the University of California at Santa Barbara. She struggled at first, not having taken rigorous science courses in high school. "It's really fast-paced, and if you don't have the foundation, it's already too late," she says. She watched many low-income and minority classmates drop out, one by one.

She was doing fine in the research courses in her biology major but struggled in the "weed out" courses, like organic chemistry. Because some of her grades were weak, a counselor at the university suggested that she switch majors and give her spot in the research program to a student doing better.

"I was devastated," she says.

Those are the kind of roadblocks that make low-income students believe they don't have as many choices of career, says Ryan D. Duffy, an associate professor of psychology at the University of Florida. He studies "work volition," people's sense of control in making career decisions.

People from lower-income backgrounds tend to have lower volition, he says. Like Ms. Novoa, they may feel underprepared. They face discrimination, or fear they will, in part because they don't encounter mentors with similar backgrounds. In college Ms. Novoa had only one minority female instructor: a physics professor from India.

For low-income and minority students, success "is all about having a role model," Mr. Duffy says. White students can find them in abundance. Minority students, notably on campuses like the University of Missouri at Columbia, are asking for more. "They want to have someone who is like them," he says, "to help them go through the process."

A mentor can also help a student manage family doubts. Ms. Novoa says her mother was proud that she was in college but never fully grasped the significance. For example, if Ms. Novoa was up late studying for a test, her mother would demand that she go to bed. Her mother would beg her to come home on weekends, despite the seven-hour bus ride.

After meeting with that counselor, Ms. Novoa did not give up. She switched to the university's

College of Creative Studies, where she found a mentor in a prominent parasitologist. He helped her create her own biology major, focusing on ecology, which meant she wouldn't have to take some of the most intimidating science courses.

Her grades improved, and the nonprofit group that had taken her on that ninth-grade trip sent her to Washington to accept a science-education award from President Obama on its behalf. She graduated from Santa Barbara, earned a master's degree at the University of San Diego, and is now applying to marine-biology Ph.D. programs throughout California, planning to study the effects of climate change on marine habitats.

The sister who'd been discouraged from pursuing chemistry inspired her to keep going. "She listened to their advice, and she regrets that," Ms. Novoa says. "I really wanted to continue on this path, so that I could be a mentor for students who faced the same obstacles I did."

RIANA GUNN-WRIGHT has gone about as far professionally as any 26-year-old could hope for, and yet her struggle is hardly over.

She grew up on the South Side of Chicago, money a constant pressure, even though her mother had a college education and ran a nonprofit organization. "Scholarship," her mother would whisper to her, starting when she was 7. "Baby needs a

scholarship."

The girl responded. She studied all the time and tested into gifted programs; her mother got her into the best schools she could find. As a teenager, Ms. Gunn-Wright won a scholarship from the Jack Kent Cooke Foundation, which supports high-achieving, low-income students. Her mother wanted her to be a doctor, but when she headed off to Yale University, she thought she might become a lawyer. Feeling no connection to English and political science, however, she switched to a double major in African-American studies and women's, gender, and sexuality studies.

When she went home and told her mother, it led to the biggest fight of their lives, an all-night blowout. "We didn't raise you to go into these subjects that don't seem like real subjects," she recalls her mother saying. "You want to pay your bills one day, don't you?"

But Ms. Gunn-Wright's new majors energized her. Her senior thesis, on welfare reform, won awards, and she became a Rhodes Scholar. After studying at the University of Oxford, she interned at a Washington think tank, focusing on women's policy issues, and recently she went to work for a research arm of the Education Credit Management Corporation, a guaranty agency for student loans.

By many measures, Ms. Gunn-Wright has made it. And yet, sitting in a board room at her office, she says the specter of poverty still haunts her. "Once you have that fear of not having money, it never leaves you."

It's sometimes in subtle ways that her low-income background still limits her, she says. When her Washington colleagues talk about the hottest new restaurant or bar, she feels out of place. She has avoided going out for \$10 drinks when she could be saving for a house, wedding, or unforeseen emergency. She worked two jobs in college, against her mother's wishes, because she didn't want to ask for money. She's certainly not going to now.

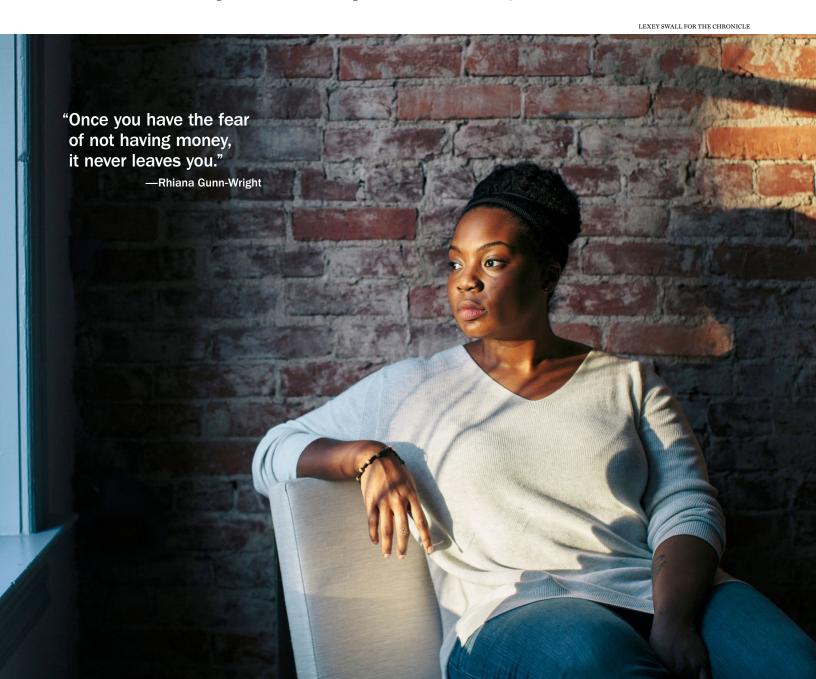
But her peers get plenty of help, their parents covering rent, occasional bills, or car insurance. For many affluent twenty-somethings who were encouraged to figure things out in college, a safety net remains in place well after graduation. Building an impressive career, especially in cities like New York and Washington, usually requires extensive cultural and financial scaffolding.

Ms. Gunn-Wright can live without having tried

the latest artisanal spirits. "I don't think I will ever have a taste for hipster nonsense," she says. But by not socializing with colleagues, she knows she has missed out on valuable networking opportunities. "If everyone is talking about going to a particular restaurant, and you've never been, what do you say? It's definitely a barrier. There is feeling that you don't belong here."

That pattern often begins in college, says Ms. Arnold, of Boston College, and can become a significant barrier to low-income students' pursuit of aspirational careers. Immersive, enriching experiences like internships, study-abroad programs, and social outings broaden students' connections with peers and provide practical experience for the workplace. But low-income students tend to participate in such activities at lower rates — because of the costs, because they don't live on campus, or because they're busy working.

Elissa Chin Lu, a former student of Ms. Arnold's



who now works in institutional research at Wellesley College, has found that low-income students, worried about accumulating debt, choose to work during college, often in retail positions. Wealthier students fret less about debt and spend more time making connections with people and potential jobs in high-status professions. As a result, they are better positioned after graduation.

"The pathways from college to career are increasingly nonstandardized, and need to be negotiated with a good deal of social and cultural capital," Ms. Arnold says. "If you are outside an elite institution, or inside it but not of it, you are not getting those connections in friendships and extracurriculars that lead to these high-profile jobs."

Where administrators have realized this, colleges have introduced programs to support lower-income students' career development. Some provide stipends to subsidize internships, connections to alumni, and lessons in professional etiquette. A fund at Boston College gives low-income students tickets to football games or money for a

And yet "career funneling," the socialization process that pulls affluent students into promi-

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nent, high-paying careers, remains strong.

Many elite-college graduates wrestle with the choice between pursuing wealth or a meaningful vocation. But for Ms. Gunn-Wright, that decision is a special conundrum. Lately she's been thinking a lot about Laquan McDonald, a black teenager who was shot 16 times by a Chicago police officer not far from where she grew up. Maybe she'll get a law degree after all, or go to graduate school for sociology or public health and work on gun-violence policy.

Or should she join a top-flight law or consulting firm? "Is it more of a political act to make money so that my children never need anything," she wonders, "or more of a political act to work in government?" She constantly considers her wage trajectory and the "psychic cost" of worrying about money or being around people she can't identify with.

"You have these gifts, and you know that if you don't use them, people in leadership positions won't look like you, and they might not care about the people that you care about," she says. "At the same time, you have real responsibilities to everyone else."

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