“If You Want to Rise Above”:
First-Generation College Students and Opportunities for Enhancing Supportive Services

Approximately one-third of individuals currently enrolled in college are first-generation students.1 As a large segment of the student population, it is important to expand our understanding of this group and the diversity of their experiences. A deeper understanding is also critical to identifying potential challenges and creating effective support strategies. Researchers have found that many first-generation students face obstacles in accessing higher education. First-generation students lag behind their non-first-generation peers in college enrollment and completion rates.2 The literature points to a variety of explanations for this gap, including a lack of academic preparation and obstacles such as having to juggle work and family obligations while in school. Yet these findings likely capture only part of the story, and overreliance on them may lead to misperceptions about this population and mislaid efforts to support them.

Recent research counters the narrative that first-generation students are unprepared for college or struggling academically.3 Some of this evidence indicates that first-generation students report higher levels of educational commitment and greater levels of academic and campus engagement compared to their non-first-generation peers.4 Additionally, student affairs organizations, such as the National Association of Student Personnel Administrators (NASPA) have called on higher education institutions to become more “student-ready,” rather than focusing only on making sure students are college-ready.5 NASPA also emphasizes the need for higher education institutions to identify first-generation students earlier, continue improving data collection and evaluation efforts around this population, and increase collaboration across campus offices and existing support programs to enhance services and eliminate gaps.6

Drawing on in-depth interviews with former college students, our findings recognize the diversity among first-generation students even as we add new knowledge about the shared challenges and opportunities facing this group. While our research was not designed as a comparison of first-generation and non-first-generation students, nearly half of our interview participants self-identified as first-generation.7 As a result, our analysis offers insight on similarities between these two student groups and ways in which their experiences diverge. Four key themes emerged from our respondents: 1) first-generation students do face some unique challenges in accessing higher education; 2) one critical challenge is a profound information gap, particularly with regard to financing higher education; 3) student debt among this population has a substantial effect on long-term financial decisions and aspirations; and 4) there is an opportunity for existing support programs to enhance the ways they assist first-generation students by focusing on higher education financing and longer-term financial well-being.

This research brief begins with an overview of the definitions of first-generation students, then discusses previous research on first-generation student outcomes and describes key programs designed to support first-generation students. Following this, we present primary interview data that deepen our understanding of the first-generation experience and provide first-hand reports about the important role of student support programs. This brief concludes with considerations for leveraging and expanding these existing programs to further support students, particularly in their financial decision-making and financial preparation for higher education and beyond.
Defining the Term “First-Generation”
While “first-generation” may seem like a straightforward term, there is a lack of agreement on a single, comprehensive definition. The Higher Education Act, and specifically the Federal TRIO programs which provide financial and other supports for higher education, defines a first-generation college student as someone whose parents did not complete a baccalaureate degree. However, some advocates, researchers, and higher education institutions use varied criteria to determine first-generation status. For example, some programs define first-generation students to include students whose parents completed college in another country.

Definition matters for several reasons. First, clear definitions help to accurately and consistently determine the size of the first-generation population. Research led by Robert K. Toutkoushian found that among a sample of 7,300 students, those identified as first-generation ranged from 22 percent to 77 percent, depending on which definition was used. Second, identification of the nuances within the first-generation population may further clarify ongoing obstacles and therefore opportunities for better addressing them. Finally, definitions have important implications for eligibility in support programs aimed at serving this population and increasing degree completion.

Research on First-Generation Enrollment, Completion, and Higher Education Financing
Existing data on first-generation student outcomes paints a complex picture. The National Center for Education Statistics (NCES) reports that both first-generation and non-first-generation students have similar expectations for obtaining a bachelor’s degree. However, despite comparable expectations, data indicate that first-generation students tend to have lower college enrollment and completion rates compared to their non-first-generation peers.

The literature points to multiple factors contributing to these divergent outcomes. For example, research shows that some first-generation students have lower completion levels of academically focused high school curricula, putting them at an academic disadvantage from the start when it comes to college application and acceptance. Relatedly, some (though certainly not all) also have lower high school grade point averages (GPA), which heavily affects college admissions decisions, particularly at large public universities. While in college, many first-generation students work full-time, making it more challenging to balance employment and studies. While some research indicates that parents of first-generation students are highly supportive of their children going to college and often make significant sacrifices to help their children realize this opportunity, other data suggest that parents who are unsupportive of children pursuing post-secondary education may create barriers to enrollment and persistence for some first-generation students. Research is conflicting on this point and, for the most part, our respondents reported parents who supported their children’s higher education aspirations, even if they could not assist in achieving them.

There are also inconsistencies in the data on higher education financing among first-generation students. For instance, data from Sallie Mae suggest that first-generation students tend to finance their higher education with a combination of income and savings, relying to a lesser degree on loans. Their data also indicate that first-generation students apply for scholarships at lower rates compared to non-first-generation students. Another study, however, found that first-generation students tended to borrow more frequently and in larger amounts compared to non-first-generation students. On loan repayment, research reveals that first-generation students, particularly those who are also from lower-income households, experience greater difficulties in student loan repayment and default at higher rates. While the specific implications of these data are unclear, more nuanced research is necessary to determine whether there is a connection between (certain) first-generation students’ financial decision-making and the increased financial stressors they face.

What is clear is that first-generation students lack the multiple benefits of parental familiarity with the college experience. This brief discusses some of the adverse effects of this lack of cultural capital for first-generation students, but also recognizes that there are important systemic and structural issues separate and apart from this information gap. Highlighting the information asymmetry experienced by many first-generation students is not intended to obscure the need to address other significant and systemic obstacles.

The Role of Key Student Support Programs
A range of programs are currently working to address the challenges that first-generation and low-income students face and help them overcome obstacles in applying for and completing college. Most notably, TRIO, a group of eight programs, assists low-income individuals, first-generation college students, and individuals with disabilities to progress through the academic pipeline from middle school to
postbaccalaureate programs.” TRIO services include tutoring, mentoring, academic and career advice, financial education, assistance with course selection, and assistance with financial aid and identifying scholarships.

GEAR UP, another federal program, provides discretionary grants to states and partner organizations to run projects that help low-income middle and high school students prepare for and finance college. State-specific programs, such as the Higher Education Opportunity Program (HEOP) in New York, similarly provide financial and other supportive services to economically and educationally disadvantaged students. In addition to these federal and state programs, many higher education institutions are providing their own institutionally-based supports for first-generation students, such as first-generation pre-orientation programs, hosting special campus events, and offering a variety of trainings and learning events targeting first-generation students. Together, these efforts expand the opportunities for first-generation students to succeed in accessing and persisting through college and beyond.

Data on the effectiveness of these programs show overall positive impacts, however, critics point out that few comprehensive evaluations have been completed to date. Those that do exist are a decade old or more. Some smaller scale evaluations have been conducted, but they are significantly limited in scope. There is also little information about which components or combination of components within these programs is having the greatest impact for students, including in financial education or coaching. For instance, many of the TRIO programs include services to assist students in improving financial literacy, but this is not a mandatory component and there is a great deal of variation in the types of services and minimal data on their efficacy. There is important new knowledge to be gained through further research into student support services for first-generation students.

This section details our findings from 30 interviews with first-generation students. These interviews are part of our larger study comprised of 65 total interviews with former students about their experiences paying for college and the effect of student loan debt on their current financial well-being and future financial decision-making. In these in-depth conversations, respondents described expectations—their own and their families’—related to the pursuit of higher education, their experiences applying for college, their sources of information about how to pay for school, the services and programs that supported them through their education journeys, their experiences repaying loans, and the effect of their education debt on their post-college financial lives.

Our findings add to the emerging evidence of the diversity of first-generation students and their education experiences and also allow us to draw themes across their experiences. The first-generation students we spoke with represented diverse racial and ethnic backgrounds and attended a range of higher education institutions (including 2-year and 4-year programs, and public, private, and online colleges). Nearly two-thirds were women, and the majority, but not all, used Pell grants to cover a portion of the costs of college. The study relied on interview participants’ self-identification as first-generation students according to the definition interviewers provided: that first-generation status means being the first in your family to go to college.

**Four key themes emerged through these interviews:**
1. first-generation students do face unique obstacles in accessing higher education;
2. one critical challenge is a profound information gap, particularly with regard to financing higher education;
3. student debt among this population has an effect on long-term financial decisions and aspirations; and
4. there is an opportunity for existing support programs to enhance the ways they assist students with higher education financing and longer-term financial well-being.
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Study Methodology

This study, led by the Center for Community Capital (CCC) and generously supported by MetLife Foundation, used a mixed-methodology design to collect and analyze in-depth interviews and survey data alongside analysis of publicly available data from the National Post-Secondary Aid Study (NPSAS) to better understand the effect of student loans on borrowers. A mixed-methods approach was necessary to provide insight into individual experiences while also examining the context for those findings.

The CCC sample was limited to individuals who
a. used loans to finance portions of their higher education,
b. were not currently enrolled at a higher education institution at the time of the interview, and
c. were available to meet in person for an interview at selected locations.

We used a combination of three nonprobability sampling strategies—convenience, maximum variation, and snowball sampling—to recruit 65 participants from 10 cities in 6 states. Interview participants ranged in age from 19 to 58 years old and just over half (51%) were women. The sample also included individuals from diverse racial/ethnic groups, nearly half (46%) were first-generation students, and individuals represented a range of institution types and levels of degree completion.

Interview questions focused on the participant’s motivation for higher education and areas of study, the participant’s sources of information about how to pay for school, and the participant’s experiences with employment, housing, family obligations, and extracurricular activities while in school. Respondents were also asked to discuss their experiences repaying student loans, the effect of student loan debt on future financial decisions, and their advice to others who may be considering higher education.

For more detailed information on the methods and data analysis, please see the see the separate Methodological Appendix available at https://communitycapital.unc.edu/
Some respondents also mentioned seeking out or receiving assistance from guidance counselors or teachers. However, their experiences and the type of information and levels of support they reported varied widely. For instance, one respondent stated: “We did have a guidance counselor, and I think she told me a little bit about the classes that I need to take in order to be able to apply to certain schools. I think that might have been the extent of formal support.”

On the other hand, others talked of teachers helping them identify colleges that might be a good fit and guiding them step-by-step through the application process. One respondent stated “the guidance counselor was very instrumental. She helped me to navigate the process...I feel like the guidance counselors were the ones who helped the students with the college application process and the scholarship application process.”

Since some research suggests that first-generation students may struggle academically, it is important to point out that was not the case for our respondents. None of our participants said they felt academically unprepared for the rigors of college, though some did express that they found their college curriculum challenging. One respondent stated, “I knew it was going to be challenging, academically. I’m the type of person that has to like, okay, a professor says, ‘Hey, read 30 pages’ and then your next professor is going to say the same thing with their book...Other students are like, ‘No, just skim them,’ and I’m like, ‘No, can’t do that.’ I was at the library for like six hours a day just studying.”

Another respondent recognized the general stress of rigorous academic expectations, but placed it in the context of the additional stressors related to her experience as a first-generation student. She stated:

“I mean, it [college] was challenging. I definitely felt that. Academics, which I think were the biggest stressor for most students, were a big stressor for me, but that was also coupled with just general concerns that come with being a first-generation student. Living away from your family, not having them be able to come visit you just because of financial reasons, because obviously, the cost of a ticket is something you can’t do that often. I think that was also the case during graduate school, where for most people the biggest challenge was just school work and for me it was also school work and family and personal things.”

2. CRITICAL INFORMATION GAPS

A significant information gap related to higher education financing was a recurring theme across nearly all our interviews. This issue deserves special attention because the stakes are high when making choices about how to pay for college, as decisions can have significant and lasting financial consequences. But it must be understood in the context of the larger student debt crisis, especially for first-generation students. Research suggests that simple access to additional information is not a magic bullet here.

Individuals across our sample, both first-generation and non-first-generation, stated that they lacked knowledge about the financial aid system and higher education financing, including loans, may leave first-generation students especially vulnerable to scams and exploitation. The College Board indicates that because first-generation students and their families are likely less familiar with college financing compared to their non-first-generation peers, they may be more likely to be victims of student loan scams. This underscores the need for adequate protections as well as access to accurate, relevant, and consistent information about financing options—improvements that would benefit all borrowers, but potentially vulnerable first-generation students in particular.

For some first-generation students, the lack of knowledge led to debt avoidance. For instance, in discussing how he paid for college, one respondent stated that, “[my family] never even thought of loans either. They didn’t want to take out loans. So, [paying for college] would really be from what they were able to pay working from their own employment and savings.” Another reflected on his experience of applying for student loans completely on his own, saying that,

“When I was in college, about halfway through, I realized other peoples’ parents did all of this stuff for them. I had friends who, they had no idea how much they had in student loans. They had no idea how much their parents were paying. They didn’t know how much tuition was. So that was like, ‘Oh, other peoples’ parents just do it for them, and they have no understanding what’s going on.’ I’m the one who applied for my private student loans. I filled out all the paperwork and I just had my parents cosign for me, which is crazy that they were even able to because they have such bad credit.”

Respondents—both first-generation and non-first-generation—overwhelmingly reported that they did not understand multiple aspects of their student loans. They reported a lack of knowledge about their loan amount, loan terms, interest rates, and the process for repayment. One respondent said, “I very much remember applying for loans and I just felt like I was signing something that I didn’t really understand what that meant for me.”
Another borrower stated: “I remember applying for the loans and I remember thinking to myself, I’m not understanding very well what these loans mean with the interest rate and all of that. I remember thinking, ‘I’ll worry about that later. You know I don’t have to pay that for the next four years.’” Yet another mentioned, “I wasn’t given very much instruction on how loans worked, so I was kind of in the dark starting, and then by the time I realized it, I was already graduating. They [the loans] were confusing. I had no idea what a subsidized and unsubsidized loan was. Even when I Googled it, I was still confused.”

While reflecting on her experience in student loan repayment, another respondent mentioned, “But the thing is, it’s kind of like a payday loan. You need it at that moment. And you just, you’re kind of desperate because you want to [go to college], and it helps you meet your goal. But, then once [the student loan providers] come knock on your door for payment, that’s when it gets really sad and depressing.” When asked for more information, she continued:

“If I’m being honest, I think I’d have been better off going to trade school, and not going this route [to four-year college]. Because you have, like I said, we have these illusions of what a bachelor’s degree would mean. And I don’t know, I don’t know if the payout now is worth...did I really get my money’s worth? Am I really capitalizing on anything that I got from this degree? And the answer would probably be no. Because there’s a lot of people that have worked with my agency for all the years that I spent in college, and they’re making just as much or more than I do. Plus, they’ve got money in their pension, they’ve got at least ten more years above me on their pension. Especially if you’re older, if you’re a non-traditional student. In a way, my degree has been the best thing that happened to me and the worst thing that happened to me.”

Many other respondents described a similar tension between the value of their college experience (financially and non-financially) and the significant financial and emotional burden resulting from lasting student loan debt. Almost universally, individuals wished they had received more guidance about their student loans or had even known where to get more information. Similar to the concept of “predatory inclusion” as described in recent research, loans offer new and important opportunities for pursuing higher education, but without good information and safe, affordable products, the long-term cost of that education may not ultimately pay off as expected.
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</tr>
<tr>
<td>Not First-Generation</td>
<td>40%</td>
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**Figure 2. Financial Satisfaction by First-Generation Status**

### 3. LONG-TERM EFFECTS OF STUDENT DEBT

In our interviews, nearly all respondents reported that student loan debt was a factor in their current and future financial decisions. Our findings indicate, however, that first-generation individuals more often report that student loan debt weighs heavily on financial decisions after college.

Interestingly, first-generation students’ average loan amounts were lower than their non-first-generation peers—approximately $25,000 and $37,000 respectively. And yet, our first-generation respondents reported struggling to pay their student loans. Qualitative analysis of our interview data revealed that nine of our first-generation students mentioned missing payments on their loans; four mentioned having defaulted at some point in their repayment. These findings are consistent with existing research that indicates that delinquencies are higher among borrowers with lower loan balances.²⁹

As Figure 1 shows, differences between first-generation individuals and non-first-generation individuals appear most prominently in decisions about purchasing a home, starting a business, having children, saving for a major expense, and saving for an emergency. Our research indicates that first-generation students who take on debt experience challenges achieving some measures of financial stability compared to their non-first-generation peers, even in light of lower average loan balances.³⁰

Our survey data also suggest that first-generation individuals are less likely to feel satisfied with their current financial situation as relative to their non-first-generation counterparts (See Figure 2). Interviews indicated that satisfaction levels were influenced by both income and current debt.³¹

One individual summed it up as such (and echoed similar sentiments from many of our interviewees): “It’s something that you can’t catch up from. Just the fact that I’m 30 years old and I still have to cater everything around my student loan payments, because they have to be made.”

### 4. OPPORTUNITIES TO IMPROVE STUDENT SUPPORTS

Eight of our first-generation individuals talked specifically about programs, such as TRIO and HEOP, that they found supportive when applying for and succeeding in college. These programs also helped them build skills to prepare for college life and served as a mechanism for making connections to on-campus resources.

In describing her experience with TRIO programs, one individual stated: “[The TRIO programs] were very instrumental in bridging from high school to college.” Later in the interview, she elaborated: “I started out going for tutoring in the summer. Then once you get to a certain age, like senior [in high school], they introduce you to more college-bound programs. So, I went there two or three summers. I don’t think I ever actually went on college trips with them, but I was able to get application information, for sure, through them. They helped me with the applications and references and things like that.”

An individual who attended school in New York and participated in HEOP described the financial support she received. She commented, “HEOP provided a lot of services to me when I was in school, emotional and financially, and they were able to pay for a lot of my books when I didn’t have money to pay for [them] out of pocket. And also support me with clothing as well if I needed anything like that, which is a great program to have. I mean every school is different and every program in HEOP looks different at their school depending on what the students need.” Later in the conversation, she described additional supports she received. She explained:

“And they have, for example, once a month, they have student wellness and it was about de-stressing. So, they would put on an event where they would bring in puppies and kittens and de-stress balls, and they have snacks and plants and zen gardens. It was just a room filled with activities for students to kind of do-stress...It helped me a lot, to be honest, because instead of just sitting in my room, thinking about how can I de-stress, there was something happening. They always also had career fairs to help us improve with our own life, and make sure that after college, we had something that we were interested in, figuring out what the next step was. They always brought in different organizations to talk to us about what potential careers there might be for our majors.”
In another case, one interview participant benefited from student support services when applying for and attending school and, after graduating, she took a job working with a college access program. In reflecting on these experiences, she stated:

“Someone was teaching to me [how to apply for college] so that I could teach other people. You don’t know what you don’t know. Having someone sit you down and then going over the EFC [Estimated Family Contribution], when to fill out the FAFSA, what the EFC means, how to write a letter of appeal to the financial aid office, which you can do. Having someone sit down and just walk through this with me. Then teaching something makes you understand it better yourself, so then teaching it to other students, like high school students really reinforced it to me.”

Another individual ended her interview by commenting generally on the support she received during college, including an institution-specific summer college prep program. She stated: “I don’t think I would’ve made it through college if I didn’t have a support system. I think that was really key, I had a support system on campus and off campus. Anytime I felt like giving up, I had someone or some group to go to or something like that. I think that was really unique, a lot of people I know that went to college didn’t have those support systems and they ended up dropping out. So, I just think that that was really good for me.”

But while respondents credited college-preparatory programs geared to first-generation students with helping them feel academically and socially prepared for college, only a few mentioned that the programs built their understanding of the financial aid landscape. Therefore, despite the many positive impacts of existing programs, there is an opportunity to better address ongoing financial information gaps. Our research indicates a particular need for first-generation students to gain greater financial capability regarding student loans and loan repayment. Many interviewees specifically stated they “didn’t know what they didn’t know” about their loans.

One individual said it like this: “I mean like I feel like it’s [student loans] just this murky water, where I don’t ... I feel like I probably need to know a lot more and figure out exactly what my debt is. I guess it’s sort of, the problem is that I don’t even know where to start asking the right questions.” Another said, “I could have asked [about my loans], but I didn’t know what questions to ask and what were the things that I needed to know in order to be okay.”

Existing programs could be leveraged to better educate student borrowers and their families about the loan application, disbursement, and repayment processes. An observation by our respondent who became a college counselor herself offers an example of how these programs can enhance their financial guidance and counseling services with specific, relevant, and timely information. She states:

“...I have students right now that want to go to school. Most of them come from low-income families. I’m honest with them. It’s like, ‘This is what I have in my debt, this is how it worked out for me, and this is what subsidized is, and unsubsidized, and the rate changes based on the market. You want to make sure you get a fixed rate, get a fixed rate, unless the market price is really low...’”
“It’s kind of a typical immigrant family story”: Experiences of First-Generation Plus Immigrants

Nationwide, immigrant children and U.S.-born children of immigrants make up the fastest growing segment of the population of people under eighteen years old. Recent data also indicates that more than 10.5 million immigrants have a college degree or higher and that number continues to grow. Human and economic capital (which refers to language abilities, prior education, job experience, and income level) play an important role in saving for college expenses, navigating educational systems, and applying to and financing higher education. While some immigrants arrive in the United States with prior knowledge of English, financial savings, and college degrees that increase their familiarity with American higher education, others have limited English language proficiency and limited knowledge about how to navigate the college application and financing process.

Governmental policies regarding immigration status play a critical role in educational access for immigrants and their children. These policies determine the costs of college, the kinds of financial aid resources available, and career opportunities after graduation. Only certain immigrant students are eligible for federal financial aid: permanent residents, conditional permanent residents, refugees, and asylees. Even for those who qualify, the process of applying is complicated, and applicants must provide tax forms that they may not possess or understand. Moreover, some eligible students don’t complete the FAFSA because of a fear of exposing the undocumented immigration status of parents or other family members.

As mentioned in this brief, some advocates, researchers, and higher education institutions have grappled with the definition of first-generation students. An additional factor adding to the existing complexity is the intersectionality of identities. Some experts and others are using the term “first-generation plus” to refer to students that identify as first-generation and another (sometimes intersecting) identify, such as minority, LGBTQIA, and/or low-income. We choose to call attention to the stories of those who identified as being both first-generation students and from immigrant families because they face unique obstacles. Below are quotes highlighting themes from this data.

ON GOING TO COLLEGE:
“It’s expected, you know. I guess when you’re from an immigrant family, then it’s expected that if you want to be better or if you want to rise above what we have right now, you need to educate yourself; you need to go through school, you need to go to college. And it just … I never thought of any other way. Not going to college is not an option for me.”

“I mean it’s kind of a typical, I think, Asian family story, or an immigrant family story. They [my parents] just wanted me to have something they didn’t, and in their eyes education was the only way to become successful. So, like, going to get my undergrad and then going directly to grad school or some type of higher education is the only way that I could make money… because they’re kind of stuck in one economic status and their income is kind of, it’s not fluid. It’s very static so the only way to kind of get above that bracket is to go to school.”

ON NAVIGATING THE COLLEGE PROCESS:
“I guess having to figure it [paying for college] out, everything on my own, because my parents never went through it. Especially being the first person to go to college in my family, now my brother has someone, like I could help him. I literally went into it into the dark.”

“…I didn’t have any kind of guidance. To them [my parents], it was just like, ‘Just go to the school that’s nearby you. Study something safe.’ You know, typical immigrant mentality is just to study something safe. It’s kind of strange, because the option of me not going was never there, but also financial assistance in that school was also never expected.”

ON CHALLENGES & EXPECTATIONS:
“There are so many challenges that we [immigrants] face just in general. That this expectation that we’re a low-income family… when they look at us, they have this idea of … I don’t know how to put it. It’s just we have to work harder, in a way, to prove ourselves. And that’s just in general for anyone of color, you just have to work a lot harder to prove that you know what you’re talking about, you know what you’re doing. That played a role, and just also the way that I speak, because I have a language barrier, that sometimes people have this misconception that I don’t understand what’s happening or that I don’t know. I might not know what one word might mean or I pronounce it wrong, it’s just, I do know what you’re talking about and I’m capable of understanding. It’s just that I have two languages going on in my head. It’s a little difficult. It just makes it harder because I feel like I have to work twice as hard just to prove myself and to show that I can do this work. It took me about three years to prove to my principal in my school that I’m actually capable of doing good work without having to be supervised. And it’s extremely frustrating because I realize that brought on lower self-esteem for my own work and I was always doubting my own work and then I started to realize, ‘I can do this work.’”
Expanding Opportunities: One Proposal

This research provides additional insights into the experiences of first-generation college students. As our findings demonstrate, their experiences are diverse and worthy of increased understanding. While first-generation students continue to face a range of obstacles, our research indicates that college preparation and support programs play a significant role in helping them prepare for and navigate higher education. At the same time, our research suggests that these programs have room to grow their services and expand their role in helping ensure that first-generation students succeed in school and graduate in a financially sound position for the future. Therefore, one (but not the only) way to better serve first-generation students is through expansion of existing programs already serving the population. Existing programs, such as TRIO and GEAR UP, provide a framework to further support students who are making decisions about college, particularly regarding financial education and higher education financing. These programs can seek opportunities to enhance student financial capability through adjustments to the financial education models/curriculum and by seeking out collaborations with existing services to leverage impact. Possibilities for enhancing the financial education component of student support programs include:

- Shift program offerings to a financial coaching or counseling model, rather than simply providing generic financial education. Data on one-size-fits-all financial education shows limited success in building financial capability, but financial coaching holds more promise, in part because it leverages the power of relationships and information tailored to individual needs. General information, such as financial pamphlets or basic financial workshops, are insufficient for ensuring that students can make informed decisions and create more secure financial futures for themselves. Existing support programs may be uniquely positioned as a trusted source for information enhancing the financial capability of the students they serve.

- Seek out opportunities to partner with existing financial coaching services such as Moneythink, an online coaching tool to help students become financial prepared for post-secondary education. Similarly, seek partnerships that can build on, replicate, and/or expand programs such as Stand By Me’s College Funding Project that helps high school seniors create a funding plan to pay for college. These types of collaborative efforts can allow programs to enhance services without adding significant new financial or other resources. These efforts can also begin earlier - in early high school or even middle school.

- Seek opportunities to educate students about and connect to them to college savings programs such as state-sponsored 529 plans, child savings accounts (CSA), and programs such as the 1:1 Fund. This would allow students and families to begin building college savings and potentially lessen the reliance on student loans.

- Simplify the FAFSA and continue increasing the role of programs to assist in completing the application. Additionally, existing programs should incorporate loan counseling that would help first-generation students navigate the complex federal aid system and access the aid they are eligible to receive.

- Further evaluate support programs to better understand their effectiveness, including the financial capability components. The limited evaluations available show that college preparation and support programs do seem to impact completion of FAFSA, for example, but less is known about the impact of the financial education provided by existing programs.

Expanding and enhancing supports for first-generation students is an investment in the future, not just of individual students, but of communities as a whole. Ensuring that first-generation students have the tools they need to succeed and leverage their unique strengths, and to stand on solid financial footing post-graduation, is a goal worthy of additional exploration and effort.
Endnotes


3 Ibid.


5 Ibid.

6 Our questionnaire and survey ask individuals the following yes/no question: “Are you the first in your family to go to college?” Individuals self-selected answering yes on the survey.


9 Ibid.


11 Ibid.


26 The purpose of National Postsecondary Student Aid Study (NPSAS) is to “compile a comprehensive, nationally representative, based on student-level records, on financial aid provided by the federal government, the states, postsecondary institutions, employers, and private agencies, along with student demographic and enrollment data. NPSAS is the primary source of information used by the federal government (and others, such as researchers and higher education associations) to analyze student financial aid and to inform public policy on such programs as the Pell grants and Direct/Stafford loans. Retrieved from https://nces.ed.gov/surveys/npsas/about.asp

27 See economic impact brief. https://communitycapital.unc.edu/research/was-it-worth-it/


31 However, from a statistical perspective, individuals’ first-generation status and their perception of student loan impact are not significantly related [x2 (13) = 18.27, p = .15; Cramér’s V = .15].

32 This observed relationship between financial satisfaction level and individual’s first-generation status is statistically significant [x2 (1) = 3.79, p = .05], although the strength of the relationship is not strong (Cramér’s V = .24).


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The Center for Community Capital (CCC) is a non-partisan, multi-disciplinary research center housed within the University of North Carolina at Chapel Hill, and is a leading center for research and policy analysis on the power of financial capital to transform households and communities in the United States. It is part of the University of North Carolina at Chapel Hill’s College of Arts and Sciences.

The center’s in-depth analyses help policymakers, advocates, and the private sector find sustainable ways to expand economic opportunity to more people, more effectively.

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