

University of Nevada, Reno

**The first-year college transition: Exploring the low-income Mexican-American female experience through a funds of knowledge framework**

A dissertation submitted in partial fulfillment of the requirements for the degree of  
Doctor of Philosophy in Education

by

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THE GRADUATE SCHOOL

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## ABSTRACT

Students from low-income backgrounds are attending institutions of higher education in larger numbers than ever before, but their actual degree attainment rates remain low. While these students may not have parents who attended college and lack pre-college rigor, Mexican-American female students from low-income backgrounds are finding ways to persist. This study deployed a phenomenological qualitative approach to explore students' perceptions of their first year of college. Information was collected about students' pre-college preparation, the role of their family and community, and their experiences on the college campus. Findings illustrate that funds of knowledge were found in many of the Mexican-American female students' experiences. Students gained financial knowledge, relationship building skills, sense of belonging, college and academic knowledge through the experiences of their parents, their work environment and their relationships with teachers and peers. Implications include the expansion of the funds of knowledge framework with the use of the student perspective and recommendations that inform higher education practices surrounding students from low-income backgrounds.

## **DEDICATION**

To the ones who gave me everything I ever needed, Harish and Mahendar Tiwari.

I love you

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## CHAPTER I: INTRODUCTION

Students from low-income backgrounds are attending institutions of higher education in larger numbers than ever before, but their actual degree attainment rates remain low. Only 9% of students from low-income backgrounds actually graduate by the age of 24 (Haycock, 2006). This low graduation rate in higher education becomes even more significant when students from low-income backgrounds are compared to their upper-income counterparts. The top income quartile has seen a 37% increase in college degree attainment, while the bottom quartile has only increased by 3% in the span of 48 years (Haycock, 2006). Students from low-income backgrounds are leaving as early as their first year of college regardless of where they attend post-secondary schooling. In fact, only 66% of low-income and first-generation students are retained past their first year (Tinto, 2007).

It is important to examine the college integration experiences of low-income college students as the first year of college is an essential piece to student retention. There are many well-documented barriers that these students face as they apply to college and attempt to succeed during their initial year. Among those are lack of pre-college rigor (Chen, 2005), limited parental experience of college (Adelman, 2006; Stebleton & Soria, 2012), inadequate knowledge of the financial system (Mitchem & Mortenson, 2015), and an inability to cultivate a sense of belonging on college campuses (Jehangir, 2008). Notwithstanding the challenges they have in accessing higher education, this population is finding ways to matriculate into college. Low-income, and other underrepresented students, are finding motivation through family (Huerta & Fishman, 2014), leveraging assistance from mentors (Carolan-Silva and Reyes, 2013), showing creativity in response

to the lack of resources provided by their high schools (McLoughlin, 2012), and taking advantage of college access and retention programs (Pitre & Pitre, 2009).

Additionally, low-income households acquire knowledge and skills through their daily activities and interactions that can positively influence the college transition process of their students (Rios-Aguilar & Kiyama, 2012). Thus, regardless of the challenges students from low-income backgrounds face during their first year, a number of them are finding ways to continue to degree completion. Low-income Latina college students, in particular, are finding success in higher education, even though many of them face issues of poverty. Reyes (2007) noted the college enrollment rate of Mexican-American women has increased and this population warrants close examination, because Mexican-Americans represent the largest sub-group within the Latina/o population, and their numbers are increasing within the United States (U.S. Census Bureau, 2010).

This current study focused on Mexican-American female students from low-income backgrounds for three specific reasons. One, the theoretical framework for this study has been predominantly used with Mexican-American populations (Rios-Aguilar & Kiyama, 2012). Two, a survey of literature indicated that there is minimal research on this particular sub-group as they transition into college. Three, even though nearly half of Latinas live in poverty, they are graduating at much higher rates than their male counterparts, thus providing an ideal population to explore how students from low-income backgrounds persist in higher education.

Chapter I provides an overview of the theoretical framework used for this study, the statement of problem, the purpose of the study, the research questions, and the

significance of the study. It concludes with the definition of terms and possible limitations.

### **Theoretical Framework**

This study draws on the funds of knowledge theoretical framework in order to examine the first-year experiences of Mexican-American students from low-income backgrounds. Funds of knowledge is a lens that aims to help us understand what knowledge a certain group obtains through day-to-day experiences and how this knowledge is developed. This approach is based on the simple premise that “people are competent, they have knowledge, and their life experiences have given them that knowledge” (González, Moll, & Amanti, 2005 p. ix-x). While researchers note that students from low-income backgrounds may lack some skills and knowledge needed for college success, the use of the funds of knowledge approach asserts that students do not lack these assets, but that their assets may come in different forms, which are not traditionally recognized by institutions of higher education (Rios-Aguilar & Kiyama, 2012).

The funds of knowledge theoretical framework has been extensively used in education to contest the deficit views of low-income Latino/a students by examining the aptitude and knowledge embedded in the life experiences of these underrepresented students and their families (Rios-Aguilar, Kiyama, Gravitt, & Moll, 2011). This theory allows researchers to inform policies and practices that align with the strengths of their participants. This is how the funds of knowledge framework has been used in the K-12 system. For example, by examining how Latino families engage in math while doing daily activities, K-12 teachers can then incorporate those same methods into their lesson

plans (Aguirre, Turner, Bartell, Kalinec-Craig, Foote, McDuccie & Drake, 2012). The framework allows researchers to see how family and community knowledge can be incorporated into the curriculum to make it a more engaging and culturally relevant learning process for underprivileged youth (Zipin, Sellar, & Hattam, 2012). The funds of knowledge framework is rooted in the K-12 arena, but recent studies by Bensimon (2007) and Rios-Aguilar and Kiyama (2012) have transferred the framework at the higher education level. These researchers argue that the theoretical framework could be used to challenge the ideas of college preparation and college access by capitalizing on students and their families' assets. Additionally, higher education faculty and administrators could leverage students' assets in order to aid in the college transition process (Rios-Aguilar & Kiyama, 2012; Bensimon, 2007).

### **Statement of Problem**

The majority of literature regarding college access and retention operates from the assumption that there are deficits in the lives of students from low-income backgrounds (Rios-Aguilar & Kiyama, 2012). Studies in higher education indicate that students from low-income homes lack academic preparedness, funding for their education, and general college information, all of which are needed to be successful (Adelman 2006; Stebleton & Soria, 2012). To address this, university transition strategies often attempt to fill in the gaps for these students. Institutions often implement programs that aim to educate underrepresented students about college culture (O'Shea, 2015). At times, this means removing students from their familiar and social contexts in an attempt to acculturate them into the university (Bejarano & Valverde, 2012). In other words, the skills and knowledge students bring into an institution are not regarded as important. Instead

students are asked to fit into the expectations of the institution. This assumption underlies the deficit model. Green (2006) argued that the deficit thinking in higher education requires students from low-income backgrounds to meet certain criteria to be considered successful. For example, when students enroll in remedial classes, they are labeled as academic failures. This deficit mindset occurs because educators fail to recognize the strengths of students from low-income backgrounds. Current literature focuses on what students “should” have in order to find successes in higher education. If students do not meet certain criteria, they will be considered failures (Green, 2006).

In order to move beyond deficit frameworks, this research attempted to understand the first-year experiences of Mexican-American female students from low-income backgrounds with a focus on strengths. The funds of knowledge framework was considered appropriate for such a task as it allowed the researcher to focus on the assets that students bring with them during the first year. Although challenges have been identified in the literature, not much attention has been devoted to the sources of success (Tinto, 2007). Therefore, it is essential to identify the factors that facilitate college opportunity and persistence among students from low-income backgrounds despite the challenges that complicate their experiences (Harper, 2012). There is a need for research regarding how students from low-income backgrounds find higher education success in the absence of traditional college preparatory and college persistence practices.

### **Purpose of Study**

The purpose of this study was to explore the perceptions of Mexican-American females from low-income backgrounds on their first-year college experiences. While this study examined students’ academic and social challenges, the main focus was to explore

their sources of successes. The research investigated the experiences of Mexican-American women from low-income backgrounds through interviews and participatory mapping (Literate, 2013). Information was collected about students' pre-college preparation, the role of their family and community, and their experiences on the college campus.

### **Research Questions**

This research investigated the following questions:

1. What funds of knowledge do Mexican-American female students from low-income backgrounds draw upon to support their transition from high school to their first year of college?
  - a. What are the knowledge, skills, and resources they draw upon during their first year of college?
  - b. Which of these skills are connected to their family and others outside of higher education contexts?

The funds of knowledge framework allowed the researcher to examine the transitional experiences of students participate in higher education despite. It guided an effort to explore the knowledge, practices, and resources students use while navigating their first-year of college.

### **Significance of Study**

This study could have implications for students, educators, and policymakers because it attempted to understand the strengths of students from low-income backgrounds and how intuitions of higher education can leverage those assets. Studies of the higher education environment indicate that students from low-income homes have



many barriers that hinder their success in college. This particular study did not examine what students from low-income backgrounds lack, rather it explored what they do have that aids in their successful transition from high school to college. With the use of the funds of knowledge framework, this study presents the experiences of students from low-income backgrounds that are not grounded in a deficit perspective. The aim was to inform practice by providing recommendations for faculty and administration on how to engage students from low-income backgrounds in higher education. This knowledge could inform curriculum design in higher education and provide information for better retention practices.

At a theoretical level, this study hoped to expand the current understanding of the funds of knowledge framework. The framework is currently rooted in the K-12 arena, but this study expanded it into the realm of higher education. Additionally, the design of this study provided students with the opportunities to reveal their points of view about their transitional experiences. This study added a unique element of the student perspective to the funds of knowledge theoretical framework. Previous studies by Velez-Ibanez and Greenberg (1992) and Gonzalez, Moll and Amanti (2005) have focused on parents' views. Therefore, this study aimed to inform the theoretical framework by providing student perspectives and by expanding the use of the framework into a higher education setting.

### **Definitions of Terms**

The following terms are frequently used throughout this study. The definitions are provided to ensure clarity of subjects.

**Students from low-income backgrounds.** These are students who come from homes where the family is part of the bottom 20% of all family incomes (National Center for Education Statistics, 2013).

**First-generation college students.** These are students from homes where neither parent has completed a four-year college degree (Engle & Tinto, 2008).

**Federal Pell grant.** This is a grant awarded to students who come from families who demonstrated a low Expected Family Contribution (EFC). EFC is used to determine the amount of money a family can contribute towards a student's college education (Fitzgerald, 2014).

**Funds of knowledge.** Funds of knowledge refers to the accumulated and culturally developed knowledge and skills essential for a household or individual to function and survive in their environment (Moll, Amanti, Neff, & Gonzalez, 1992).

**Knowledge-** Within the context of the funds of knowledge framework, this term refers to the competencies embedded in the life experiences of underrepresented students and their families (Moll & Gonzalez, 2004). For example, business knowledge could be obtained from purchasing and constructing apartments.

**Skill-** The term skill, used within the funds of knowledge framework, is another method to capture the abilities of families (Moll & Gonzalez, 2004; Moll, Amanti, Neff & Gonzalez, 1992). This term refers to the proficiencies developed through training or experience. Skills are usually something that are learned and can be developed through the transfer of knowledge. For example, skills can be a student's ability to read and write in both English and Spanish (Reyes, Da Silva Iddings & Feller, 2016).

**Latina students.** These are female students who identify as Mexican, Mexican-American, Chicano, Puerto Rican, or Cuban (U.S. Census Bureau, 2010). When possible, the focus was on identifying literature that explicitly attended to the experiences of Mexican-Americans. However, when not possible, studies were reviewed that focused on Latina or Hispanic students, some of whom were Mexican-American.

**Mexican-Americans.** These are American individuals who are of Mexican descent (U.S. Census Bureau, 2010).

**Chicano/a.** Chicano/a is a term used by some researchers to describe American born individuals of Mexican descent (Cuadraz, 2005)

**Hispanic.** This term is used by some researchers to describe those individuals who identify as Mexican, Mexican-American, Chicano, Puerto Rican, or Cuban (U.S. Census Bureau, 2010).

### **Limitations**

The researcher's presence during the interview might have influenced the response of students, but was alleviated with continued work with the individuals. Students were aware that, at the time of this study, the researcher worked for the institution they attended and held a position in administration, thus creating a power differential that could influence their responses. The researcher assured students that their participation did not have an effect on academics or participation in the TRiO SSS or First in the Family programs (which were programs that the students participated in) prior to the interview. This was an attempt to reduce the power differential. The researcher also identified herself as a student, who shared some of the characteristics of the focal population, such as being income qualified student herself.

An additional limitation was that all participants were from one institution. While this provided the researcher with consistency of experiences, it also lacked diversity of institutional experiences. Lastly, all students were selected from retention programs that focus on continued persistence of students from low-income backgrounds. Students in these programs might have had a higher desire to complete a college degree, thus they may not reflect the general population of students from low-income backgrounds.

### **Summary**

Although challenges for students from low-income backgrounds have been identified in the literature, not much attention has been devoted to the sources of success. This study explored students' perceptions regarding their navigation of their first year of college. Information was collected about students' pre-college preparation, the role of their family and community, and their experiences on the college campus. The researcher aimed to provide practical contributions through the development of recommendations for faculty and administration on how to engage students from low-income backgrounds in higher education. Additionally, this study aspired to contribute to the current understanding of the funds of knowledge theoretical framework by providing student perspectives and by expanding the use of the framework into higher education.

This chapter provided an overview of the study. Chapter II will deliver a review of the theoretical framework and the literature on low-income college students in general. Statistics regarding Mexican-American students from low-income backgrounds' enrollment and graduation, along with the challenges and successes experienced by them as they navigate their first year of college will be provided, as well. Chapter III will provide a detailed outline of the qualitative research methodology along with the purpose

of study and research questions. It will present the research design, the site and population descriptions, the data-collection and analysis procedures, and will conclude with the limitations of this study. Chapter IV will present the key findings from the two interviews and the participatory mapping exercise. Lastly, Chapter V will conclude with both theoretical and practical implications for the study and suggestions for future research.

## CHAPTER II: LITERATURE REVIEW

### Introduction

The purpose of this study was to explore the perceptions of Mexican-American females from low-income backgrounds on their first-year college experiences. This chapter provides an overview of relevant research about experiences of students from low-income backgrounds as they access and enter institutions of higher education, with a focus on Mexican-American females. There is an abundance of research about why students from low-income backgrounds, who are also students of color, fail to enroll and complete college (Rios-Aguilar & Kiyama, 2012; Harper, 2012). While it is important to understand what barriers exist for students from low-income backgrounds in their transition to college, it is also important to identify the factors that facilitate college success despite the challenges that complicate their experiences (Harper, 2012). Green (2012) wrote, “The combination of the educational pipeline and deficit thinking forces students to either conform to a more traditional pathway or be labeled academic failures because their courses were not taken in the proper sequence or educators could not recognize their strengths” (p. 27). Current research focuses on what students “should” have in order to find successes in higher education. This emphasis highlights that if students do not meet certain criteria, they will be considered unsuccessful (Green, 2012).

While students from low-income backgrounds do not, typically, have the traditional college preparation, they are still accessing higher education at increasing rates. Some students are finding success in college that leads to degree attainment. Specifically, low-income Latina college students are graduating at much higher rates than their male counterparts. In fact, 60% of college degrees awarded to Latino/a students go

to women (U.S. Census Bureau, 2010). The increasing number of Mexican-American women in college particularly warrants closer examination (Reyes, 2007). Mexican-Americans, particularly, represent the largest sub-group within the Latina/o population (U.S. Census Bureau, 2010). This makes Latina students a unique sub-group within the low-income student population because despite them facing issues of poverty (DeNavas-Walt & Proctor, 2014), they are finding ways to persist.

This chapter begins with an overview of the funds of knowledge theoretical framework, which has been primarily used to observe the assets Mexican-American families bring into the educational setting. The origin and use of the framework are provided. The chapter proceeds with a review of general trends of students from low-income backgrounds in higher education, along with the pre-college and transition experiences of Latino/a students. The barriers of accessing and matriculating to college are presented, and are followed by the personal, familial, and institutional factors that contribute to the success of Latino/a students from low-income backgrounds are also included. The section concludes with an overview of how low-income Mexican-American females navigate higher education despite some of the well-documented barriers associated with their low-income backgrounds.

### **Theoretical Framework**

This study draws upon the funds of knowledge theoretical framework in order to explore the perceptions of students from low-income backgrounds on their first-year experiences in college. With the use of the funds of knowledge framework, the researcher hopes to explain how students from low-income backgrounds achieve successful matriculation during their initial year of college. This section provides an overview of the

funds of knowledge framework and describes how the theoretical framework has been used within the context of higher education.

### **Funds of Knowledge Framework**

Anthropologists Carlos Vélez-Ibañez and James Greenberg (1992) introduced the concept of funds of knowledge in their review of literature regarding working-class Mexican families in the southwestern United States. The researchers attempted to understand what sets of skills and knowledge were used within a household for survival during the changing economy of the late 20<sup>th</sup> century. Velez-Ibanez and Greenberg demonstrated how these funds of knowledge were formed, learned and transmitted. For instance, families in their study were found to gain skills and knowledge through their work environment, interaction with other households, daily activities and educational experiences.

Gonzalez, Moll, and Amanti (2005) highlighted that Latino households accumulated a wide variety of knowledge in areas such as agriculture, immigration and mechanical skills. Additionally, these families had knowledge about purchasing, constructing, and renting, which the researchers called business knowledge. Families also possessed professional knowledge about repairing different mechanical items within their homes.

These skills were passed along to children within the household through observation or participation, and had a positive influence on children's learning in general (Moll & Gonzalez, 2004; Velez-Ibanez & Greenberg, 1992). Moll, Amanti, Neff and Gonzalez (1992) described funds of knowledge as:

Those historically accumulated and culturally developed bodies of knowledge and



skills essential for household or individual functioning and well-being. As households interact within circles of kinship and friendship, children are “participant-observers” of the exchange of goods, services, and symbolic capital which are part of each household’s functioning (p. 443).

In other words, as families acquire skills and knowledge through various activities, children in these households also benefit. For example, Vélez-Ibañez and Greenberg (1992) found that grandparents passed along important skills through daily activities. One grandmother, Hortencia, practiced math through games with her grandchildren every night. She learned this skill as a bank teller in her younger years. The grandfather, Tomas, taught his grandchildren wood-working at home in his well-stocked workshop. Furthermore, the researchers noted that assisting family members with day-to-day tasks, such as repairing household items and cars, led children to experiment with mechanical devices. These interactions allowed children to emulate certain behaviors. Hortencia and Tomas’ grandchildren eventually were employed in technical fields. The researchers wrote that the children “attribute their abilities to the entire family’s participating in Hortencia’s computational games and in Tomas’s home repairs and construction” (p. 320). Hortencia and Tomas’ interactions with their grandchildren had lasting effects that went beyond the household repairs. For example, children learned math and mechanical skills at home that they used within the classroom.

Since Vélez-Ibañez and Greenberg (1992) introduced the concept of funds of knowledge, educational researchers have used it in order to inform practices in K-12. Moll et al. (1992) wrote that the funds of knowledge approach in the K-12 setting “facilitates teachers’ recognition and use of family and community resources for

pedagogical purposes” (p. 164). The different forms of knowledge and skills that students and their families bring into the classroom are significant because these funds of knowledge can be leveraged for learning (Moll et al., 1992). Reyes, Da Silva Iddings, and Feller’s (2016) study of eight Latino high school students found that participants acquired linguistic skills through reading and communicating with family members. This was done through either reading letters from relatives from their home country written in Spanish or through having parents read the Bible to their children in their native language. Students were participating in linguistic practices in both English at school, and Spanish at home (Reyes, Da Silva Iddings, & Feller, 2016). The researchers recognized that bilingualism could positively influence Latino children’s learning, specifically in reading achievement and literacy within the classroom.

Primarily the funds of knowledge framework is used in the K-12 sector documenting the wealth of knowledge that exists in underrepresented households to help teachers link curriculum to students’ lives (Rios-Aguilar & Kiyama, 2012). An example of this is Aguirre, Turner, Bartell, Kalinec-Craig, Foote, McDuccie and Drake’s (2012) study of 70 pre-service elementary teachers who examined how families participated in math outside of the classroom. A teacher in this study recognized that while shopping for groceries with their parents, students were adding, multiplying prices and estimating total costs along with subtracting from available money. Realizing this use of math within the home of her students, the teacher developed a lesson plan that asked students to use “Abuela’s” grocery list to add, subtract and multiply items from Las Socias, a store frequented by the students’ families. This lesson plan acknowledged the experiences of

students validating the connection to family for them. Thus, the experiences present in the students' homes were used to create a meaningful learning environment.

The funds of knowledge approach helps researchers realize that families are active in their children's academic lives. Daily practices at home develop literacy skills, math skills and encourage academic achievement among students (Moll et al., 1992; Aguirre et al., 2012). The framework encourages teachers to view their students as having a wealth of knowledge that could be drawn upon within the classroom in order to reflect students' backgrounds.

### **Funds of Knowledge in Higher Education**

Researchers recognize the funds of knowledge framework's ability to highlight student assets and encourage its use in higher education where low-income and underrepresented students commonly are seen as having many barriers (Bensimon, 2007; Kiyama, 2010). This lens shows that students from underrepresented backgrounds have various skills and knowledge that are not traditionally recognized by higher education institutions (Bensimon, 2007). For instance, Rios-Aguilar and Kiyama (2012) examined how the theoretical framework could be used to challenge the ideas of college preparation and access, along with how career aspirations were developed in Latino students. They argued that current literature on underrepresented students' college transition has a "distinguishing characteristic" (p. 3). That is its focus on socioeconomic status, academic preparation, or motivation tends to propose students, and their families, lack the desired characteristics needed for academic success. For example, underrepresented students tend to be seen as having high academic risk factors, such as speaking language(s) other than English or working too many hours (Rios-Aguilar & Kiyama, 2012). With the use of the

funds of knowledge theoretical framework, researchers see that students from low-income backgrounds come from families that have a wealth of knowledge pertaining to college that are developed and transferred in different ways. Even if traditional parental attributes, such as knowledge of the college admissions process, may not be apparent, parents are still able to instill college aspirations within their children (Rios-Aguilar & Kiyama, 2012). The different ways families interact with higher education are not commonly mentioned in the dominant literature regarding underrepresented populations.

Through the use of the funds of knowledge approach, Kiyama's (2012) study of six Mexican-American families found that families encouraged, taught, and created a culture of education, particularly for postsecondary education, within their households. This was accomplished through daily educational practices such as playing games and developing spelling tests for their elementary school aged children that suggested education was important. Additionally, Kiyama (2012) noted that parents had preexisting college knowledge, which they gained through firsthand experiences or through other family members' experiences. Where families did not have knowledge, they reached out to their social networks, which included other families.

While it is evident that students gain skills and knowledge through their family, social networks and their own participation within their households (Rios-Aguilar & Kiyama, 2012), it is not clear what exactly these skills are and how they are used and developed in the context of higher education. The funds of knowledge framework is used in the K-12 setting to better understand what skills and knowledge, influenced by students' backgrounds, students bring into the classroom. The same premise can be used in higher education setting (Bensimon, 2007; Rios-Aguilar & Kiyama, 2012). First, like

in Moll, Amanti, Neff and Gonzalez's (1992) study that identified the funds of knowledge that helped Mexican-American families navigate their economic environments, this current study attempted to understand how students' experiences shaped their skills and knowledge that aided their navigation of the college environment. Second, like in Aguirre, Turner, Bartell, Kalinec-Craig, Foote, McDuccie and Drake's (2012) study, the researcher aimed to recommend practices that would leverage the skills and knowledge.

Rios-Aguilar & Kiyama (2012) argued that the current literature surrounding the transition of underrepresented students into higher education predominantly examines students' barriers. They, therefore, encourage the need to examine underrepresented students' matriculation process in a way that values their experiences by using a funds of knowledge framework (Rios-Aguilar & Kiyama, 2012).

The use of the theoretical framework promotes consideration of the many resources, skills and knowledge that exist in the experiences of students from low-income backgrounds. Additionally, it assumes that low-income households acquire knowledge and skills that can, possibly, positively influence the transition process of students (Rios-Aguilar & Kiyama, 2012). This framework argues that the successful transition of students from low-income backgrounds is influenced by the skills and knowledge these students acquire from their background experiences. Students' funds of knowledge are acquired from their families and community, which can provide aspirations for higher education, as well as, available college knowledge (Kiyama, 2012). Students' backgrounds provide knowledge and other resources that are developed by their experiences. Students can bring these skills and knowledge into the college environment

as the theoretical framework suggests that they do in the K-12 setting (Moll et al., 1992). The study reported here hoped to understand what students identified as these skills and knowledge obtained from their backgrounds, along with how those skills were utilized during the first year of college.

### **General Trends of Students from Low-Income Backgrounds in Higher Education**

Students from low-income backgrounds are entering higher education in larger numbers than ever before. In fact, their college going rate over the last 25 years has increased from 49% to 73% (Toutkoushian & Shafiq, 2008). Disappointingly, this increase still lags behind middle and upper class populations (Haycock, 2006). The National Center for Educational Statistics (2013) affirmed that almost every year from 1972 to 2008 the immediate college enrollment rates of students from low-income backgrounds trailed 20% behind higher income students. African American and Hispanic students disproportionately account for the majority of students from low-income backgrounds, many of whom are the first in their family to attend college (Engle & Tinto, 2008). Latino/a students have recently surpassed African Americans in post-secondary enrollment (Fry, 2011).

Though there is an increase in college enrollment among students from low-income backgrounds, gaps still remain in actual degree attainment (Engle & Tinto, 2008). Less than 9% of students from low-income backgrounds earn a bachelor's degree by the age of 24 (Haycock, 2006). This graduation rate becomes even more significant when gaps among those in the top, third, second and bottom income quartiles are compared. The top income quartile has seen a 37% increase in college attainment while the bottom quartile only increased by 3% in the span of 48 years (Cahalan & Perna, Pell Institute for

the Study of Opportunity in Higher & Penn Graduate School of Education, 2015).

Sawhill and Goldrick-Rab (2014) described this gap as one of the greatest challenges facing the United States. While those with higher income are able to attain college degrees, students from low-income backgrounds are struggling to attend and succeed in higher education.

When attempting to retain students from low-income backgrounds, the first-year in particular is significant. Tinto's (1993) hallmark study on student integration recognized the first year of college as a crucial part of all students' college career especially for 'at-risk' populations. The researcher noted that integration into the social and academic systems of college directly impacts whether students of color persist towards a college degree. Additionally, during the first year, students from low-income backgrounds are more likely to have lower grade point averages when compared to their higher income counterparts (Warburton, Bugarin, Nunez & Carroll, 2001). Tinto (2008) expressed that regardless of where these students attended college they were more likely to leave after their first year. He further stated:

In fact, low-income, first-generation students who started in public, four-year institutions were three times more likely to leave after the first year compared to their most advantaged peers, 12 to 4 percent respectively. They were more than five times as likely to leave in the first year than their most advantaged peers in private, not-for-profit four-year institutions (p. 11)

With the first-year of college being an essential piece to student retention, it is important to examine the college integration experiences of low-income college students.

There are many clearly documented barriers facing students from low-income backgrounds as they apply to college and attempt to succeed during their initial year. The following sections will attempt to address such barriers and will be followed by an examination of factors that contribute to the achievement of students from low-income backgrounds.

### **Barriers Facing Mexican-American Students from Low-Income Backgrounds**

Before entering college, Mexican-American female students, and Latinas in general, face a variety of difficulties in preparation for the college environment. Their low-income background seems to further complicate their experiences. Green (2006) stated prior to entering college, students from low-income backgrounds are not equipped with the tools needed to succeed in higher education. When compared to their middle- to high-income counterparts, Mexican-American female students from low-income backgrounds face issues of financing their education, being academically prepared for college, having social support barriers, and experiencing discomfort on campuses.

### **Difficulty Financing Higher Education**

College affordability is one of the top concerns for prospective students and their families. This becomes increasingly important for Latino/a students because when examining low-income households, they disproportionately outnumber any other ethnic group (Eagle & Tinto 2008).

Funding college for students from low-income backgrounds is an established approach and one that has continually been a priority in higher education. Need-based financial aid can lead to improvements in college access, persistence, and success for students from low-income backgrounds (Bird & Castlema, 2015). The Adoption of the



Higher Education Act (HEA) of 1965 was meant to increase access to higher education for all, specifically those from low-income homes (Capt, 2013). While the initial idea of the HEA still benefits students from low-income backgrounds, the financing of college has changed dramatically over the years (Fitzgerald, 2004). Rising tuition at both public and private institutions is replacing government-aided revenues. Tuition costs are rising faster than government aid, which leaves students from low-income backgrounds looking for other ways to finance their education. One major barrier to these students comes in the form of unmet cost of attending institutions of higher education. Students from low-income backgrounds normally work more than 20 hours per week to help pay for their education and many borrow funds (Fitzgerald, 2004). This unforeseen barrier leads to increased workloads, decreased persistence, and decreased degree completion.

Additionally, the financial aid process is difficult to understand for students and their families, which leaves students underprepared for the financial implications of incurring debt (Bradbury & Mather, 2009). The U.S. Department of Education Advisory Committee on Student Financial Assistance (2005) stated that students and families are overwhelmed by the complexity of student aid.

Even with the confusion of obtaining financial aid, monetary support is essential to students from low-income backgrounds' college attainment. Tierney (2013) demonstrated this vividly in his case study of a first-generation, low-income student named Manuel. Tierney stated, "If Manuel had not received financial aid, there is no way he could have gone to college" (p. 276). Full financial aid programs increase the access, retention, and graduation rates of students from low-income backgrounds (Stewart, Lim

& Kim, 2015). While more aid may equal more retention, the funds students from low-income backgrounds actually receive have dwindled over the years.

The Pell Institute released a report on the status of education equality in the U.S. Through the study certain aspects of tuition increases and Pell Grant awards were assessed (Cahalan & Perna, Pell Institute for the Study of Opportunity in Higher & Penn Graduate School of Education, 2015). The Department of Education illustrated the vast growth of college cost and the relatively stagnant growth of Pell Grants from 1974-2012. In 1974, the cost to attend college was \$8,858 and the Pell Grant covered nearly 67% of college costs. More recently in 2012, the average cost to attend a college was \$20, 243 and the Pell Grant covered only 27% of college costs.

This erosion of the Pell grant did not go unnoticed. The reauthorization of HEA increased student loan amounts in hopes to provide more access to aid. However, the focus on high tuition and high aid, particularly in the form of loans, negatively affects students from low-income backgrounds' opportunities (Capt, 2013). The number of students who borrow and the average amount borrowed has risen from 49% from the early 1990s to 71% by 2012, and the majority of these borrowers are Pell Grant recipients. Even though Pell recipients attend less expensive colleges, they borrow higher amounts than borrowers who do not receive Pell grants. Pell recipients averaged \$31,007 in 2012 whereas Non-Pell recipients averaged \$27,443 in loans (Capt, 2013).

Overall, students from low-income backgrounds have access to financial aid, but the process is confusing and the amount is dwindling when compared to tuition increases. Students from low-income backgrounds are borrowing more money to meet unmet costs, but are still graduating in much fewer numbers than their higher income counterparts.

### **Lack of Academic Preparedness for College**

Latino/a students from low-income backgrounds are not as academically prepared when compared to their higher-income counterparts as they matriculate into college. They have lower grades, degree completion, and standardized test scores compared to higher-income students (Cates & Schaelfe, 2011). Specifically, students from Mexican decent are less likely to graduate from the 12<sup>th</sup> grade in contrast to their White classmates (Warren, 1996). Gándara (2005) reported that even for the highest achieving Latina/o students, SAT scores are still lower than those of White students. Furthermore, Latino/a students' low-income backgrounds impact their pre-college experiences thus influencing their academic preparation for higher education.

Children living in low-income homes are found to be concentrated into low performing schools staffed by underprepared teachers (Murnane, 2007). Reardon (2013) wrote, "The United States has grown more residentially segregated by income over the last four decades, meaning that schools have, in many places, become increasingly segregated by income as well" (p. 15). Students from low-income backgrounds are attending high schools within their neighborhoods that cannot provide them with the rigor needed for college. It is recognized that advanced-level classes improve the possibility of attending college (Kelley-Kemple, Proger, & Roderick, 2011). Sadly, students from low-income backgrounds are not exposed to, or enrolled in, these types of classes (Darling-Hammond, 2010; Kelly, 2008) that would prepare them for college-level work. Latino/a students in general are more likely than any other group to be enrolled in non-rigorous coursework (National Assessment of Educational Progress 2005 High School Transcript Study). They, at times, do not have the opportunity to take part in such courses because

schools in low-income areas may not offer higher-level classes, and if they are offered the courses are often taught by underprepared teachers (Haycock, 2006; Buszin, 2013).

These pre-college experiences culminate during the first-year of college. According to Bradbury and Mather (2009) academic success is an important measure of integration into college. Unfortunately, students from low-income backgrounds have lower grade point averages than their middle- to high- income counterparts (Warburton et al., 2001). Because students from low-income backgrounds are not well prepared for the rigors of college level work, many need remedial courses when beginning college (Chen, 2005; Twigg, 2005). These experiences discourage students and cause them to take longer to graduate. While not all students from low-income backgrounds enroll in remedial courses, they are more likely to do so than their higher-income peers. In fact, 52% of students from low-income backgrounds enroll into remedial courses, whereas only 24% of students in the highest income quartile do the same (Attewell, Lavin, Domian & Levey, 2006).

In addition to remediation, students from low-income backgrounds find managing the academic environment to be dramatically different. Colyar and Stich (2011) study of students from low-income backgrounds who were in a remedial class, reported that participants found college as a “different planet” compared to high school. Students identified the struggle with time-management and recognized it as an important trait that needed to be successful. They also commented on professors not tracking progress and leaving that responsibility on students, which was a new experience for them.

## **Social Support Barriers**

Another well-documented struggle for Mexican-American students from low-income backgrounds is within their social support networks. High school counselors are seen as too busy and families are described as being unable to help with college process.

The counselor and student dynamic described in a study led by Dansby and Dansby-Giles (2011) involved nine students from low-income backgrounds and their experiences in high school. Teachers and counselors were described as too busy and at times unable to connect with students. Students attempted to reach out to school counselors but felt discouraged after many failed attempts. The amount of effort students perceived to go through to connect with a counselor seemed to turn them away from using the counselor's resources.

In addition to school staff, the lack of college knowledge among Latino/a low-income families is also recognized in literature. Latina/o students from low-income families are less likely to have parents with postsecondary education and are therefore less likely to have parents who can provide essential information and resources about the path to college. In fact, in 2015, 26% of Latina/o students reported that their parents had less than a high school diploma compared with 4.0% of the White population (NCES, 2017). Many students from low-income backgrounds are the first in their family to attend college, and with that comes some unique challenges. Being a first-generation college student is shown to have significant negative effects on students' transition and integration into the college atmosphere (Adelman 2006, Stebleton, & Soria, 2012). These students are labeled as "at-risk" because they have a higher likelihood of leaving college without completing a degree. Bradbury and Mather (2009) conducted a study on first-

generation college students' first year experience. They claimed that the family and students found college to be an unfamiliar territory.

When compared to their non-first-generation counterparts, first-generation students were more likely to struggle with assessing the importance of completing a college degree, deciphering which college to attend, and determining what social and academic decisions to make (Pascarella, Pierson, Wolniak, & Terenzini, 2004). In addition, it was common to find many students returning home over the weekend to help with duties such as babysitting and assisting with chores. Stebleton and Soria (2012) wrote that competing job and family responsibilities are common issues that create academic obstacles for first-generation, students from low-income backgrounds. Latinas, in particular, tend to experience a greater sense of family obligation than young adults from other ethnic backgrounds (Fuligni and Pedersen 2002; Raffaelli & Ontai, 2004). Even with the students' new responsibilities in college, their responsibilities at home do not differ.

Additionally, low-income, first-generation, and students of color describe college as a lonely journey. Jehangir (2009) best explained this through the experience of Rhian, who was a participant in the study. Rhian noted that there were not many opportunities where she came from, so when she received a scholarship to attend a university, she took it. She described how she wanted to set an example for her community, but she found the road to degree attainment desolate. Most of this was due to her family and community being unable to relate to her experiences (Jehangir, 2009).

### **Sense of Discomfort on College Campuses**

The transition onto college campuses comes with unique challenges for students from low-income backgrounds. Students are shocked by their new educational environment and have difficulty fitting in their first year. Latino/a students can encounter a campus climate that feels unwelcoming, at times. This uneasiness is felt by Latina students from low-income families as they navigate their first year of college. Bergerson's (2007) case study observed the role of social class and experiences of college students. The study followed one participant, Anna, who described how her low socioeconomic status, Hispanic ethnicity and her rural upbringing influenced her college experience. Anna felt that her social class status made it difficult to fit in. She recalled being able to tell her classmates' socioeconomic status by their apparel and she felt out of place because she could not afford similar clothes. Participants in Huerta and Fishman's (2014) study of 10 low-income Latino college males, college students also expressed a similar sense of discomfort. The researchers found that some students struggled with their clothing because of how their peers viewed them. One student felt pressure to change his attire in order to avoid any negative perceptions.

In general, college students from low-income backgrounds feel isolated and marginalized especially during their first year of college, which influences their persistence. Jehangir's (2009) study focused on seven cohorts of students from low-income backgrounds as they participated in a Multicultural Learning Voice Community (MLVC) class during their first year that captured students' perceptions of their college experience. The researcher wrote, "Transition to college is a period of growing pains. In the MVLC, the nature of this transition often involved conflict. This conflict was not

only tied to grappling cognitively with new concepts or challenging social issues, but also to dealing with internal disequilibrium” (p. 41). Students from Jehangir’s study were not fully prepared to handle the new environment, with new expectations, which caused them a sense of discomfort.

### **Experiences and Factors that Contribute to Mexican-American Females’ Success**

While the above information illustrated a negative picture of how income plays a role in Latino/a students’ transition into higher education, some research does recognize sources of the success in their experiences. The following section provides an overview of how certain factors help Mexican-American and Latino/a students transition into higher education. Low-income and other underrepresented students find motivation through family (Huerta & Fishman, 2014), assistance through mentors (Carolan-Silva & Reyes, 2013), offsetting of lack of resources provided by their high schools (McLoughlin, 2012), and support in college access and retention programs (Pitre & Pitre, 2009).

### **Family as a Source of Support**

Families play a dynamic role in students from low-income backgrounds’ matriculation into higher education. They are a major source of motivation for students from low-income backgrounds. Huerta and Fishman (2014) focused on the transitional experiences of low-income, Latino male students. The researchers found that several participants noted their obligation to serve as role models for their younger siblings and family members. Huerta and Fishman quoted Enrique, a fourth-year political science student who said “My [older] brother cleaned up the way. I set the rocks [for] my sister. She’s [going to] pave the road for my little brother, [so he] can just run through” (p. 91). Enrique saw how his accomplishments could have positive effects on his family.



While the pre-college and first-year experience of students from low-income backgrounds demonstrates the lack of parent college knowledge, parents tend to be the reason these students decide to attend college. Williams' and Bryan's (2013) study of eight high-achieving, low-income African American students found that parents' personal stories of struggles resonated with their participants. Many parents worked more than one jobs, which required odd hours with hard labor. This was similar to Ceja's (2006) findings in the study of 20 low-income, first-generation Chicana high school seniors. The students recognized that their parents' struggle was due to the lack of higher education. Students from both Williams' and Bryan's and Ceja's study recognized education as a way to avoid the struggles of their parents.

Williams and Bryan also found that being disciplined for bad grades was one way parents showed their value in education. They quoted Alonzo, a sophomore African American male in college, who shared:

I know they say [spanking] kids isn't right, but for me personally, that kept me out of trouble . . . and kept my grades up at school, because I knew my mom was paying attention and cared about my education even if she didn't always verbalize it. (p.293)

Despite having a lack of educational experiences, low-income families, specifically Mexican-American families, were instilling the value of education into their students. Kiyama (2011) noted that Mexican-American families valued education and demonstrated it by what the researcher called "nondominant forms." For example, this could be playing games with their children that engaged language skills or allowing their

children to “play” on Microsoft Word. These families engaged in academic practices at home that encouraged a learning environment.

Mexican-American parents from low-income backgrounds value education highly, which in turn is a powerful source of motivation (Kiyama, 2011). It is clear that the majority of low-income parents, despite their low levels of formal education, manage to find their own ways of instilling the importance of doing well in school and going to college within their children (Ceja, 2006; Kiyama, 2011).

### **Assistance from Mentors**

The influence of school staff, pre-college programs and college professionals assists in low-incomes students’ goals of higher education attainment. For example, while most of the eight Latino high school students in the Carolan-Silva’s and Reyes’ (2013) study marginally researched institutions of higher education, two underwent an extensive process due to their participation in a college preparatory program. The program provided students with college tours where they gained knowledge of different college sizes and cost differences.

The influence of high school staff was seen in Perez-Felkner (2015) study of Black and Latino/a high school students. In this study, teachers and counselors acted as advisors and mentors to students. They taught students the norms and expectations of college. This was vital because the students did not have access to this information. In addition to sharing norms and expectations that all students can go to college, the advisors exposed students to key information and resources for the college planning process. More importantly, the advisors in the study provided students with benchmarks

for college access. They helped students understand the ACT and stressed the importance of doing well in high school.

High school counselors and college preparatory programs help students from low-income backgrounds prior to attending college, but the inclusion of mentoring at the college level can positively shape the experiences of these students as well. This was found to be particularly significant for Latino men. Huerta and Fishman (2014) highlighted Jaime's college transition experience. Jaime was a Mexican-American, third-year college student. Jaime's mentor introduced a whole new world of education to him by teaching him how to select and pay for classes. For Jaime, his mentor provided information and strategies to navigate college, which he might not have been aware of. Similarly, other mentors in Huerta and Fishman's study provided a critical support network that helped in the transition process. Huerta and Fishman found that several participants had experiences, like Jaime's, that made them feel they mattered and provided them with critical academic motivation and improved self-esteem. While Huerta and Fishman's study focused on Latino men, they encapsulated the experiences of Mexican-American students who were also first-generation college students.

Members of Latino/a communities, on and off campus, influence their belonging on campus in positive ways. Mentors provide knowledge in areas that low-income families might not be familiar with.

### **Peer-to-Peer Support**

The relationship among peers is an important component to the success of Latino/a students. Perez-Felkner's (2015) three-year mixed-method case study of students at a Chicago charter high school, found that having peers going through the same

experience was a major motivator. Michelle Villanueva, a high school senior in the study, explained that having students who came from the same neighborhood and same ethnic background made her feel part of a community. She also noted that it was “kind of scary” (p.32) to think of attending a school with students who didn’t have the same background.

The concept of peer support is also important when Latino/a students transition into college. Gonzales, Brammer and Swailowsky’s (2015) study found that the culturally relevant learning community where students were around like peers and mentored by Latino/a faculty impacted Latino/a student’s positively. Similarly, Lopez’s (2005) survey of 54 of Latino/a freshman indicated social and cultural interactions, behaviors, and peer support while at college are major contributing factors to success when transitioning into a culturally different university. Additionally, Zalaquett (2005) study of 12 Latino/a students at an urban university indicated friendship, community support and responsibility impacted students positively. Zalaquett also recommended the creation of Latino/a clubs and creating collaborative and mentoring linkages with teachers as factors increasing academic success.

### **Extracurricular Academic Support**

Regardless of the lack of academic preparedness for college within the Latino/a community, Reardon (2013) found that students from low-income backgrounds found ways to compensate for the lack of resources in their high schools. The researcher explored the college transition experiences of 20 students from low-income backgrounds. Participants in the study readily asked their professors for advice, utilized math tutoring,

and asked for writing help from peers and the writing center on campus. They relied on the above resources to keep up with the high level of rigor.

Before entering into college, the students from low-income backgrounds in McLoughlin's (2012) study showed a drive to develop the skills needed to be successful once reaching a higher education environment. McLoughlin illustrated the work ethic displayed by students in the study through Claire a Hispanic female at Harvard, who said, "I felt like I always had to push myself on my own to do more and more if I wanted to go to college and be successful" (p. 25). The students realized they needed to do extra work in order to be competitive in college. Latino/a students from low-income backgrounds in general express that hard work and effort gave them control over their academic futures (Cavazos, Johnson, Fielding, Cavazos, Castro, Vela, 2010).

### **Involvement in College Access and Retention Programs**

Though the Higher Education Act's (HEA) initial goal was to provide financial support for students from low-income backgrounds to access higher education, research shows that monetary support was not the determining factor in students from low-income backgrounds' degree attainment (Cahalan, Perna, Pell Institute for the Study of Opportunity in Higher, & Penn Graduate School of Education, 2015). There are numerous non-financial factors that occur prior to college in addition to the first year of college that greatly affect students from low-income backgrounds' transition into higher education. The HEA went through many reauthorizations over the years, but one of the most significant changes occurred early on in 1964 with the development of the Federal TRIO programs. TRIO programs primary aim has been to assist underprivileged youth, including low-income and first-generation students, get ready for college (Cervantes,

Creusere, McMillon, Mcqueen, Short, & Webster, 2005). Services include tutoring, mentoring, information on postsecondary educational opportunities, and assistance in completing financial aid forms (Cervantes et al., 2005, p. 22). Decades later under President Bill Clinton, the Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) was developed. GEAR UP is another college-transition program with a similar mission targeting students from low-income backgrounds.

Both TRiO and GEAR UP programs provide assistance beyond addressing financial need. Pitre and Pitre (2009) said that TRiO programs are designed to develop skills in students from low-income backgrounds to academically achieve in high school and college. Pitre and Pitre continued on to say that the influence of these programs increases the aspiration of students from low-income backgrounds and actual higher education participation.

In addition to TRiO and GEAR UP programs, under President Barack Obama the First in the World (FITW) grant was introduced. The purpose of FITW is to support the development of innovative solutions to address the challenges in postsecondary education for students who are at risk for not persisting in and completing college (United States Department of Education, 2015). FITW challenges institutions to tackle the issue of persistence in both traditional and innovative ways. This could include mentoring and new curriculum design.

Programs such as FITW, TRiO and GEAR UP all attempt to address some of the non-financial issues associated with being a low-income student. These programs aid in providing rigorous academic preparation and continued college support.

### **Mexican-American Women from Low-Income Backgrounds in Higher Education**

The Latino/a population is continuing to increase in higher education and is considered the largest minority group enrolled in postsecondary education (Fry, 2011). Mexican-Americans are the dominant sub-group within this population (U.S Census Bureau, 2010). This study focused on low-income, Mexican-American women for three specific reasons. One, the theoretical framework for this study has been predominantly used with Mexican-American populations (Rios-Aguilar & Kiyama, 2012). Two, a survey of the literature indicated that there is minimal research on this particular sub-group as they transition into college. Three, even though nearly half of Latinas live in poverty, they are graduating at much higher rates than their male counterparts thus providing an ideal population to explore how students from low-income backgrounds persist in higher education.

The review of literature found very little research available on Mexican-American undergraduate women, and the research that is available was conducted in the early 1990's. Although it is evident that many barriers related to socioeconomic exist among this population, little is known about what factors mediate their academic success at the university level (Wycoff, 1996).

The few studies reviewed examined the success of Mexican-American women in higher education. Ramirez-Lango (1995) study of Mexican-American female graduate students found that the perception of education played a role in academic achievement. For these women, the wish to change their socioeconomic status was an important motivator for pursuing college and, eventually, graduate school.

Mexican-American females are also more apt to spend their time pursuing

academics because education is important to their families. Garza's (1998) study on the university experiences of Mexican-American women found that parents were a major influence on students' academic experiences. In fact, family support had more impact on Mexican-American women's academic experiences than any other ethnic group. Family was viewed as a major source of support toward achieving academic goals. For instance, one participant described how going to college was an expectation set by her parents. College and academics were common topics within these households. Additionally, parents set higher academic expectations for their daughters. Another participant in this study described how her parents expected her to go to college despite them having a 6<sup>th</sup> grade education. This aspect of Mexican-American women is very important because family support is vital to their entering and completing college (Wycoff, 1996).

Mexican-American women also thrive due to the support received from their college communities. Reyes' (2007) study of three Mexican-American women's transition to college found that the creation of supportive communities helped them overcome obstacles and learn to be successful students. The communities in Reyes' study were developed through a federally funded retention program that supported migrant students. The participants were grouped together in classes which encouraged students to study together and they met with the program director bi-weekly for additional college guidance. Reyes' wrote that the "program design was implemented to enact a sense of community, encouragement, academic support, empowerment, and hope" (p. 225). This community structure proved to be an important part of the Mexican-American female students' transition into their first year of college.

Mexican-American women have sources of support regarding education, but in



the case of Mexican-Americans in general, their home environment, language and socioeconomic status are often perceived as reasons for low academic achievement. Most K-12 educational curriculum and interventions see this group as having fundamental deficits that need to be fixed (Campa, 2013). The argument of the funds of knowledge approach is that this population has skills and knowledge that do pertain to education, and can positively influence students' academic achievement. In fact, Rios-Aguilar and Kiyama (2012) wrote that there is a need for research that examines how households fund of knowledge affects Latina/o students' transition to college.

### **Funds of Knowledge within the Context of Higher Education**

There are numerous factors prior to and during the first year of college that greatly affect Mexican-American students from low-income backgrounds' transition into higher education. From what researchers have noted students from low-income and Latino/a backgrounds lack the pre-college rigor, parental experience with college, knowledge of financial systems and a sense of belonging related to college matriculation (Bird & Castlema, 2015; Kelly-Kemple, Proger, & Roderrick, 2001; Reardon, 2013; Jehangir, 2014). With these dynamics working against students from low-income backgrounds it is not surprising that only 9% actually obtain a degree before the age of 24 (Haycock, 2006). Higher education transition research tends to focus on what students from low-income backgrounds and their families, particularly in the case of Latino/a students, need in order for students to successfully matriculate into college (Rios-Aguilar & Kiyama, 2012). But researchers such as, Tinto (2007) encourage practitioners to not only look at why students leave, but to determine why they stay in college.

Despite the well-documented obstacles, Mexican-American students from low-

income backgrounds are finding the tools needed to access and persist in college via family support, motivation for better life, rigorous work outside of the classroom and assistance through retention programs. Table 1 describes that areas researchers have documented as barriers that negatively influence students from low-income backgrounds' matriculation process and the areas that assist in successful transition.

Table 1  
*Representation of barriers and sources of success*

Barriers facing students from low-income backgrounds matriculation	Assistance in students from low-income backgrounds matriculation process
Lack of rigorous course work in high school	Additional work outside of the classroom
Lack of family knowledge regarding college	Mentors aid in the college process Information from family networks
Lack of sense of belonging	Mentors at the college level make student feel as if they matter Peer-to-peer support
Lack of financial resources	Access and retention programs

The funds of knowledge approach would assert that low-income and Latino/a students actually come into higher education with a wealth of knowledge and skills (Kiyama, 2010). Additionally, researchers encourage higher education faculty to capitalize on students' assets in order to aid in the college persistence (Rios-Aguilar & Kiyama, 2012; Bensimon, 2007). There is value in the experiences of students from low-income backgrounds, therefore the fund of knowledge framework would assert that certain skills and knowledge can be pulled from those experiences (Moll & Gonzalez, 2004; Velez-Ibanez & Greenberg, 1992)

Figure 2 illustrates the concept of funds of knowledge within the context of higher education. Family struggles and family encouragement provide college aspirations for students from low-income backgrounds (Huerta & Fishman, 2014). Additionally, mentors in high school, college and family social networks provide college knowledge (Carolan-Silva & Reyes, 2013). Academic preparation is provided through daily household activities and students own desire to seek additional work (McLoughlin, 2012).

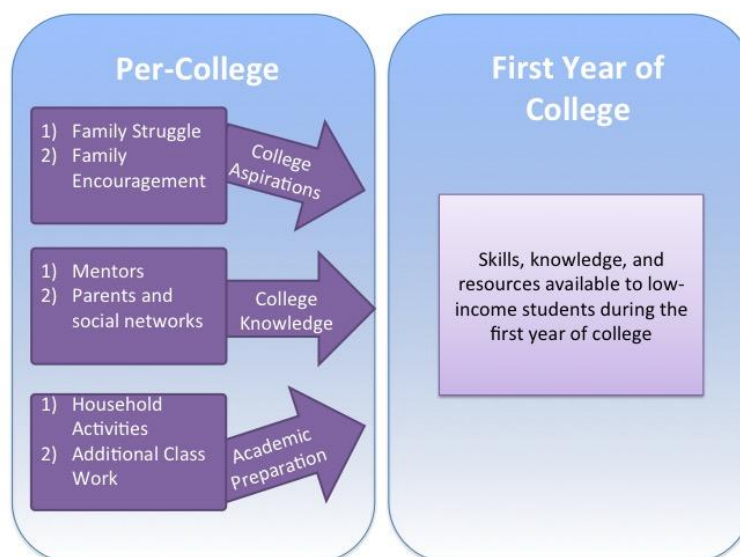


Figure 1: Funds of knowledge within the context of higher education

The funds of knowledge theoretical framework can potentially assist in understanding what assets students bring into higher education (Bensimon, 2007) with them instead of viewing them as a population that needs to be fixed (O'Shea, 2015). We can see that family and community play a dynamic role in developing students' dispositions regarding college, but research has yet to translate students from low-income backgrounds' experiences into skills and resources. Research also lags in how students from low-income backgrounds use these skills once they matriculate into higher education institutions. Therefore, the purpose of this study is to examine what skills and

knowledge students from low-income backgrounds bring into higher education and how they leverage these assets to navigate their transition experience.

### **Summary**

Once Mexican-American female students from low-income backgrounds matriculate into college, they find several areas of difficulty, but also bring strengths within their campus and home communities. The lack of pre-college academic rigor culminates in students' struggle to persist and find success academically during the first year. The new college environment leaves these students struggling to adapt and they find themselves negotiating simple aspects of themselves, such as the way they dress. While the transition to college is challenging, a small number of students from low-income backgrounds, specifically Mexican-American females, are finding ways to persist past their first year.

The persistence of Mexican-American female students from low-income backgrounds in college is an important issue facing higher education today. While these students may not have parents who attended college and lack pre-college rigor, some students are finding ways to persist. Chapter II provided a detailed literature review of the funds of knowledge theoretical framework, the college transition issues of Latino/a students from low-income backgrounds, the factors that aid in students' college success, and specific information regarding Mexican-American females. The next chapter provides a detailed outline of the qualitative research methodology along with the study purpose and research questions. In addition, it presents the research design, the site and population descriptions, the data-collection and analysis procedures, and concludes with the limitations of the study.

## **CHAPTER III: Methodology**

### **Overview**

This research employed a qualitative design through interviewing Mexican-American female students from low-income backgrounds to explore their viewpoints on their college integration process. In general, the interview approach is concerned with understanding a social phenomenon from the participant's perspective (McMillan & Schumacher, 2010). It aims to increase the understanding of the individuals and situations being studied by utilizing approaches, such as interviews and written documents as data-collection techniques (Patton, 2002). A qualitative design provides researchers with an exploratory approach to conduct research (Creswell, 2007; Gay, Mills & Airasian, 2009), meaning that qualitative research aims to comprehend the why behind the numbers normally associated with quantitative research designs. For example, research on low-income student persistence shows that only 9% actually graduate with a bachelor's degree, but research regarding what factors lead to this success is still missing. More specifically, there is a lack of information regarding Mexican-American female students as they successfully transition into higher education. Understanding Mexican-American female students' viewpoint could provide in-depth information that better recognizes their experiences during college matriculation processes.

Litchman (2013) described qualitative research as a way of knowing in which a researcher gathers, organizes, and interprets information obtained from humans using his or her eyes and ears as filters. This type of research often involves in-depth interviews and/or observations of humans in natural and online settings. This research, reported

here, aimed to explore the first-year experiences of students from low-income backgrounds by using open-ended questions to collect data (Gay, Millis & Airasian, 2009; Merriam, 2009). The researcher focused on 10 Mexican-American female college students from low-income backgrounds who had successfully navigated their initial year of college. By conducting interviews with participants, the researcher aimed to understand what contributes to a successful first year transition.

### **Phenomenological Study**

The purpose of using a phenomenological method is to understand lived experiences of individuals who experience a particular phenomenon (Lichtman, 2013). The phenomenon being explored for this study is the first-year transitional experience of students from low-income backgrounds. The phenomenological approach requires the researcher to explore this phenomenon from the perspectives of students from low-income backgrounds.

Litchman (2013) described phenomenology as a complicated idea to understand thus encouraging researchers to understand the origins of the method. Phenomenology is grounded in the work of Edmund Husserl who focused on how people make meanings of their daily experiences. The approach attempts to understand the phenomenon from the perspectives of those who experienced it (Ahmed, 2007). It operates under the following assumptions: the way people understand their environment is linked to their perceptions (Finlay, 2014); human experiences are meaningful; and the human experience can be explained (Litchman, 2013). In accordance to the assumptions, this study places value in the experiences of students from low-income backgrounds during their college transition process and aims to understand this experience through their perspectives. One method of

collecting data that adheres to the assumptions is through in-depth interviews with those persons who lived through a particular experience (Creswell, 2007, Moustakas, 1965). Interviewing allows the researcher to explore students' perceptions of their skills and knowledge. The researcher also hoped to understand how students obtained these assets and how their skills were leveraged during the first year of college.

### **Research Questions**

The funds of knowledge framework provided a lens for the researcher to explore how Mexican-American female students from low-income backgrounds participate in higher education during their first year. This is done by identifying the knowledge and resources utilized by students and by exploring the role of students' families and communities. This research investigated the following questions:

- What funds of knowledge do Mexican-American female students from low-income backgrounds draw upon to support their transition from high school to their first year of college?
  - a. What are the knowledge, skills and resources they draw upon during their first year of college?
  - b. Which of these skills are connected to their family and other outside of higher education contexts?

### **Researcher Background**

Piantanida and Garman (2009) noted it is important to understand what a researcher brings to the investigative inquiry. In a qualitative study, the researcher is the vessel through which the information is gathered and categorized (Lichtman, 2013). It is important to acknowledge the researcher's relationship with potential participants and to

understand the researcher's personal experiences with the phenomenon under study (Piantanida & Garman, 2009). The researcher of this study was a low-income college student, who found herself professionally attracted to fields that involved the access and retention of students from low-income backgrounds in higher education. She also had experience with many of the issues faced by students from low-income backgrounds as they attempt to navigate college. Specifically, she related to the struggles with familial support and financial burdens, which impacted her experiences in higher education.

Litchman (2013) proposed that the researcher's positionality may influence how the meaning of the collected data is constructed. Reflexivity is a process of self-examination that requires the researcher to assess her own assumptions. For example, the researcher may assume that family plays a role in student success, but it is important to be open minded to different outcomes presented by participants. Meaning if family was discussed, the researcher should examine both the positive and negative effects of those interactions, if presented. The researcher assessed assumptions constantly as she interpreted the data. This type of self-reflection was an asset to the study because qualitative study data are developed and interpreted through the researcher's eyes (Lichtman, 2013).

### **Setting**

The institution selected for this research was a land grant, four-year university located in the Western United States, which will be referred to as Sierra University (a pseudonym). The university had more than 20,000 undergraduate and graduate students. Sierra University was a predominantly White institution with the next highest ethnic population being Hispanic, which represented 16% of the student population. This



particular institution was recognized as an Emerging Hispanic Service Institute. Thirty percent of all students enrolled at this study site received the federal Pell grant, which signifies financial need among the group of students who receive these funds (National Center for Education Statistics, 2015).

This university was home to multiple programs that assist students from low-income backgrounds. TRiO Student Support Services (SSS) program had been on campus for nearly 50 years and served 175 students, at the time of this study. This program provided academic tutoring and biweekly meetings with academic coaches. TRiO SSS served students for the entirety of their undergraduate degree.

The First in the Family was another retention program that served low-income, first-generation students during their first year of college. This program was relatively new and aimed to serve approximately 120 college freshmen annually. Like TRiO SSS, the First in the Family program provided biweekly academic coaching for participants.

### **Participants**

The study utilized a criterion sampling design in order to identify participants who meet a certain criteria (Patton, 2002). The researcher focused on a small number of 10 low-income college students who were willing to share their college transition experiences. She provided the one TRiO Student Support Services program coordinator and the two First in the Family program coordinators with the participant selection criteria. Participants who met the following inclusion criteria were invited to participate in the study:

1. The prospective participant had to have received the federal Pell Grant. Those who received the federal Pell Grant have demonstrated financial need.  
Program coordinators had access to this information.
2. Prospective participants had to be between the ages of 18-22. This age group most recently went through the higher school to college transition process. It was assumed that they would be able to recall their first-year experience, since it was more recent for them. They would most likely have lived or had close contact with their families. This is an important component to the funds of knowledge framework.
3. Participants had to have completed one year of college and be currently in her second year. For this study, continued enrollment in college was considered as an indicator of a successful first year transition.
4. Participant had to identify as a Mexican-American female.

### **Recruitment**

Students were recruited from retention programs at the mid-sized research university. This included the federally funded TRIO Student Support Services (TRIO SSS) program and the state funded First in the Family retention program. The two programs served low-income, first-generation college students. Students were recruited with the assistance of the program coordinators. The researcher met with each program coordinator to review the purpose of the study and provided them with the selection criteria. The program coordinators were asked to identify all students who met the criteria and provide a list to the researcher. The researcher then selected five students at random and each of the prospective participants were contacted by the program coordinators.

This resulted in 10 students for the researcher to draw a sample of low-income college students who attended the university, at the time of this study.

The program coordinators notified students about participating in the study and provided them with an interest form. An example of the interest form can be found in Appendix A. Students had 20 minutes to decide if they were interested in participating. Interested students provided an email address, phone number and indicated their interest in participation on the interest form.

Program coordinators provided the researcher with the students' contact information. All students who expressed interest in the study were sent an individual email or received a phone call in order to set up an initial meeting with the researcher. All initial meetings were conducted at the university library because this location was familiar to the students. In addition, it is common for a student to visit the library, thus the reason for the gathering remained confidential. At the initial interview, participants had 15 minutes to review the consent form and ask the researcher any questions.

### **Participant Profiles**

The following section provides brief descriptions of ten Mexican-American female students who agreed to participate in this study.

**Catalina** was an anthropology major. She was very open and ready to talk about her experiences from the moment she walked into the interview. She grew up near Sierra University and lived at home during her freshmen and sophomore years of college. She was involved in a college preparatory program during high school that exposed her to the University campus. She was an only child, but was close to her extended family, which included her cousins. Catalina was part of the First in the Family program.

**Sara** was an accounting major who came to Sierra University from a rural part of the state. She was part of the First in the Family program. Her single mother, who she spoke about often, raised her. She was very proud of her mother and that came out during the interviews. Sara lived in the dorms, but had difficulty making friends until she found a job on campus her second semester.

**Camila** was majoring in biochemistry. She lived at home during her first year in college and continued to do so into her second year to save money. She was considered a local student because she grew up in the same city as Sierra University. Camila was part of the TRiO Student Support Services program. Camila was very talkative from the moment she walked into interview one. She was excited to share her journey to college and seemed to reflect a lot on the questions.

**Valentina** was majoring in education. She immigrated to the United States when she was in elementary school with her sisters, mother and father. She, like Camila, was considered a local student who was from the same area as Sierra University. She lived at home with her parents. She was part of the TRiO SSS program as well. Valentina had a boyfriend in college who was a year ahead of her. She relied on him for information about how to navigate her first year.

**Sofia**, like Catalina, was part of a college preparatory program in high school. She spoke about that experience as being a vital part of her successful college transition. She worked on campus for the same college preparatory program. Sofia was from the same city where Sierra University was located. She lived at home her freshman year and continued to do so her second year. She was majoring in engineering. She was part of the TRiO SSS program. Her single mother raised Sofia along with her sisters.

**Alejandra** grew up near the Sierra University and lived at home during her first year. She moved in with roommates for her second year. Alejandra was a pre-nursing major, a part of the TRiO SSS program and part of a Latina sorority. Alejandra and her family immigrated from Mexico to the United States when she was in elementary school and this played a role in her academic experiences. Alejandra spoke about her sisters a lot because they were role models for her even though they didn't attend a university.

**Paula** was a human development major. She went to high school in the same city as Sierra university and she lived at home during her first year of college. Paula was part of the TRiO SSS program. Paula wanted to attend law school after graduating. She had so many college credits from high school, that she dabbled with the idea of graduating a year early.

**Luciana** was majoring in biology with hopes of attending medical school. She had come to Sierra University from a city eight hours away. Luciana lived in an apartment with roommates who had the same major and she relied on them for college information.

Luciana was part of the TRiO SSS program and a pre-medical fraternity on campus. She felt that she attended a high school that did not have a college going culture. She felt her high school education was not as rigorous as the ones her classmates in college received.

**Isabella** was a health science major at the university. She also attended high school in the same city as Sierra University. She lived at home and worked at a local McDonalds.

Isabella was very quiet during every interview. She was part of the First in the Family program. She enjoyed anime and YouTube. She connected with her friends through social media, which she spoke about in great length.

**Laura** was a pre-law major who decided she wanted to be a public defender. She came to Sierra University from a city eight hours away. Laura attended a magnet school in her hometown. She felt her school prepared her well for college. She was part of the TRiO SSS Program. Laura spoke a lot about her socioeconomic status and how that drove her to constantly work in college. Laura had one older brother who did not attend college.

### **Confidentiality**

In order to maintain confidentiality, the researcher employed strategies to keep students' identities private and secured all research data and audio recordings. Student names were not used; instead, each student was labeled with a pseudonym to protect their identity. Digital audio recordings and transcribed data were kept in a locked drawer located in the researcher's office and a secure web based storage system. The key, which identified participant's actual name and her pseudonym, was kept in a locked drawer of the principal investigator's, the researcher's committee chair, office. This ensured that no identifying information was in one location. All digital audio recordings, student information key, and transcribed data will be destroyed a year after the dissertation defense. Additionally, program coordinators who recruited students were not notified which students actually participated in the study.

### **Data Collection**

Students participated in two individual interviews during the spring 2017 semester. According to Litchmen (2013), interviewing is the primary way to collect qualitative research data. Through interviews, the researcher aimed to examine the experiences of individuals through their stories. In-depth interviews allow the researcher to hear what the participants have to say in their own words using their own language and

voice. This method is described as a conversation between the interviewer and participant (Kvale & Brinkman, 2009).

During the first interview, the researcher reviewed the reason for the study, what would happen with the information collected and how long the process was anticipated to take. This was also when the researcher collected the participants' verbal consent (See Appendix B for a copy of the consent form). The first interview was to establish an understanding of the students' family life and first-year college experiences. These interviews lasted between 35 minutes to 45 minutes. This interview was semi-structured and guided by the following eight questions and sub-questions:

1. Tell me about your journey to college.
  - a. What was high school like for you academically and socially?  
Why?
  - b. Did you consider yourself to be a good student? Why or why not?
  - c. If you needed help on homework, where would you go? Why?
  - d. What motivated you to go to pursue higher education? Why?
  - e. Did you family play a role in your high school experiences? If so, how?
2. Tell me about your first year of college. What was it like for you?
3. What did you do during your first year of college that helped you navigate it? Why?
  - a. Describe where and how you learned to do that?
4. Who do you talk to about what is happening in your college life? Why?
  - a. What sorts of things do you talk about? Why?

5. Do you think you navigated your first year of college successfully? Why?
6. Does your family, or your community, play a role in your college success?
  - a. If so, how do they do that?
7. In your opinion, how do you think students from low-income backgrounds can be successful during their first year of college? Why?
8. What recommendations do you have for those who work with them?  
Why?

Questions were developed by the researcher to explore the initial research questions to understand how students successfully navigated their first year of college. These questions were an attempt to understand what assets students perceived within themselves as college students in order to identify their funds of knowledge.

After all participants were interviewed and the initial data was analyzed, the researcher conducted the second interview. This follow up interview occurred a month after the first interview which allowed the researcher adequate time to analyze the initial findings. The second interview served as a way to gather additional information on areas that needed further clarification. The second interview focused on the funds of knowledge framework. Research questions were developed based on the analysis of the data from the first interview. The second interview was guided by the following eight questions and sub-questions:

1. In high school, what responsibilities/chores did you have at home?
2. Do you think you learned anything from those responsibilities?
  - a. If so, what?
3. How did you know finances were important? Why?



4. When do you first recall being aware of finances/money?
5. Do you think any of experiences affected you in college? If yes, how so?
6. When your family needed help, who would they go to? Why?
  - a. What sorts of things would they need help with?
7. Can you tell me about your friends in high school? What were they like?  
Why?
8. Tell me about your friends in college? What are they like? Why?
9. Do you think low-income students' experiences in K-12 are different from their higher-income counterparts?
  - a. If so, how? Why?
10. What are some strengths you think low-income students have? Why?

The second interview also asked the student to take part in participatory mapping. This technique is an interactive approach that uses a visual method of collecting additional data during an interview (Literat, 2013). Participatory mapping is a technique used initially by researchers to draw on a communities' knowledge in order to better understand a geographical region. This technique can be used to collect data regarding strengths, attributes and resources within individuals (Parker & Carbtree, 2015). The original use of participatory mapping asked communities to visually map areas of disease in their region. Since its origin, the same process has been used in the social sciences to map individual's experiences and their social interactions (Webber, 2015). For instance, this technique is used to map the social networks of participants in order to explore relationships in their lives. Webber (2015) used participatory mapping to better understand how higher education changes women's identities and reconstructs family

relationships. Participants were asked to draw or write about certain experiences and connect their relationships to those experiences. This resulted in some type of map or visual.

For this study, the goal of participatory mapping was to identify students' skills and how they perceived to have developed these assets. Specific directions included the following:

1. The purpose of this activity is to better understand how students successfully navigate their first year of college.
2. I have brought pens and paper to do this activity. I would like you to list your strengths and skills as a student. Then, map how you developed those strengths and who was involved in the process. Feel free to include information about your pre-college experiences.
  - You can do this in whatever way you think best. There is no correct way to draw the map.
4. As you draw your map, I will ask you some questions about what you are doing to gain a better understanding of your map and your experiences.
5. I will record our conversation just as I have your other interviews.

The mapping directions were piloted with three students who met the participant criteria, prior to the initiation of this study. None of those students were participants of the current study. The directions for the mapping activity were refined as a result of the pilots. For instance, the pilot students asked if they could include pre-college experiences in their map, therefore step two was expanded to include that additional guidance. All

interviews were recorded using an Olympus voice recorder and transcribed verbatim. The interviews lasted between 35 minutes to 50 minutes.

### **Timeline**

Table 2 outlines the timeline for the data collection and analysis for this study. After the defense of the proposal the research was submitted to the Institutional Review Board (IRB) for approval in the middle of December. Recruitment began in January, followed by interviews in the middle of January through February. March and April was spent transcribing and analyzing data. Finally, May was dedicated to the development of the findings.

Table 2: Outline for data collection and analysis.

<u>Step</u>	<u>Month</u>
Submitted for IRB Approval	Late-December
Recruit participants	Beginning of January
Interview 1	January
Interview 2	February
Analysis of data	March/April
Development of findings	May

### **Data Analysis**

The constant-comparative method of data analysis was employed. This method allows researchers to conceptualize their data (Charmaz, 2015). The constant-

comparative method provides a systematic and detailed process of coding data and works for those who like structure (Lichtman, 2013).

The steps include open coding, axial coding and selective coding (Lichtman, 2013). Open coding was used to examine the raw data in order to identify themes from each interview. This involved examining each interview and drawing a main idea, also called a code, from each statement. After open coding, axial coding was conducted to relate initial codes to one another. Finally, selective coding was done to make choices on the most important themes. A hierarchy was developed and the researcher chose a smaller number of codes that represent key concepts (Coyne & Cowley, 2006). This allowed the researcher to find broad meanings, which may be apparent across all cases (Charmaz, 2015).

Individual student interviews were first analyzed and then all student interviews were analyzed together for common themes. Interview two went through a similar process. Then data from interviews one and two were analyzed together for general themes and categories. If a majority (6-7) of the participants shared an experience, this was considered as a theme. Additionally, data from the mapping exercise helped to inform findings from interview one and two.

### **Limitations**

The researcher's presence during the interview may have influenced the response of students. Students were aware that the researcher works for the institution they attend and holds a position in administration, thus possibly created a power differential. The researcher assured students that their participation in the study will not have an effect on

their academics or participation in the TRIO SSS or First in the Family programs prior to the interview in hopes to reduce this power differential.

An additional limitation may have been that all participants were from one institution. While this could provide the researcher with consistency of experiences, it also lacks diversity of institutional experiences.

### **Summary**

The persistence of students in college is an important issue facing higher education. The continued enrollment of students from low-income backgrounds lags behind those from higher-income homes, as noted in the literature review. While these students may not have parents who attended college and lack pre-college rigor, some students from low-income backgrounds are finding ways to continue. A phenomenological qualitative study aided in understanding how these students persist using the skills and knowledge.

This study's primary guiding question was "What funds of knowledge do Mexican-American female students from low-income backgrounds draw upon to support their transition from high school to their first year of college?" This was answered by data collected through two interviews and a participatory mapping exercise. The data was then analyzed using the constant-comparative method which allowed the researcher to draw important and relevant themes from students' interviews. The study took place at Sierra University and 10 Mexican-American female students participated.

## CHAPTER IV

### FINDINGS

The purpose of this study was to explore the perceptions of Mexican-American female students from low-income backgrounds on the first-year of college. Using the funds of knowledge theoretical framework, this study explored how Mexican-American female students utilized their preexisting knowledge and skills to successfully navigate their transition into Sierra University. While it examined the students' academic and social challenges, the primary focus was to identify sources of success. The methods used in this research were two interviews and a participatory mapping exercise (Literate, 2013). Information was collected about students' pre-college preparation, the role of their family and community, and their experiences on the college campus. The findings revealed the values and resources inherent in the student's households and their life experiences. The female students in this study spoke about the complexities in accessing and navigating higher education but indicated that it was through those complexities that they learned about the importance of college, obtained academic guidance, and developed financial literacy skills.

This chapter presents the findings of this study. The first section describes the familial funds of knowledge, which include financial knowledge and educational ideologies. The second section addresses the funds of knowledge developed through peer groups by community building. The third section addresses the funds of knowledge from educational professional, which describes the relationship building and help-seeking skills displayed by the participants. Lastly, a summary of the findings is provided addressing the main components of Chapter IV.

## **Familial Funds of Knowledge**

Families are the central focus of the funds of knowledge theoretical framework. This was no different for the Mexican-American females in this study. This section focuses on two areas of familial funds of knowledge that relate directly to the navigation of the first year of college for the participants: a) the development of financial knowledge through family experiences, b) the creation of educational ideologies, aspirations and determination.

### **Development of Financial Knowledge and Skills through Family Experiences**

The participants in this study all came from low-income backgrounds. While this component of their background did complicate their educational experiences, it also provided them with opportunities to develop financial knowledge. This section provides an overview of how certain pre-college experiences developed financial knowledge among the participants. The participants' families struggled to pay bills and family members worked many hours and multiple jobs. These circumstances provided a foundation for the Mexican-American female students to understand the importance of finances in general, and more specifically during their initial year of college.

Interaction with finances and financial struggle occurred early in the lives of the participants. For instance, Alejandra, one of the students who had immigrated to the United States with her family, recalled how she knew money was an issue in her family because despite everyone in her family working, there never seemed to be enough of it. She said,

It [money] is important because, like I said, my older sisters were working when they were like, 15, 16...So, my mom was always working, my dad was working--

obviously, that meant we needed more money and I do have a big family, so it wasn't like other kids, say, like my cousins and stuff. They have like toys and stuff that I never got because I knew there wasn't, like, money around.

By observing her family, Alejandra developed a picture of her family's financial situation. Her family was limited in what they could provide. Also, Alejandra became aware that providing for the family was everyone's responsibility. From her parents to her sisters, everyone was involved.

This was also the case for Valentina, who recalled that her family's financial situation was never hidden from the kids. She noted the reason her family immigrated to the United States was because it was getting difficult to find work and make money for food in Mexico. "That was primarily the reason why we came here [United States] because it was getting difficult finding work over there like even making money for food" she said. When asked how she knew money was an issue in her home, Valentina described how she was not only aware but intimately involved in the household economics because she helped her mother keep track of finances by logging into her online bank account. She said, "So, it's like I would have to put in, like, the password for her, like bank and stuff, so like, I would see how much money we have." Oftentimes, Valentina had access to knowledge unavailable to children and teenagers, like the amount of money being deposited and how much was left in their accounts on an ongoing basis. Unlike other students her age, Valentina gained a detailed understanding of her household's personal finances by reviewing bank statements.

Since all the participants understood that money was a constant struggle in their households, the knowledge affected the way they experienced high school. For instance,



the students would purposefully not attend school functions that required their parents to pay because funds were not readily available. For example, Camila, who was very involved in her high school's agriculture club, refrained from participating in certain activities because of the financial cost. She shared,

We would have to, like, pay, like, every once in a while, like a hundred dollars for this event that we would go to or, like, our little dress. So, you know, like, around those times I would feel really bad for having to ask my parents for money. So, I think that's when I really kind of, like, took it into consideration. And, like, sometimes I would decide not to go just because of money.

Though Camila wanted to be fully involved in her high school career, she would self-regulate her financial decisions because of her familiarity with the monetary situation at home. When she spoke about her circumstance she was not upset as one may have anticipated, but on the contrary, her demeanor appeared to be very understanding. She spoke about it with a nonchalant tone to her voice.

Like Valentina discussed above, Camila was also deeply involved in the financial situation at home. A unique experience for her was that she was responsible for navigating the bankruptcy process during the financial crash of 2008. She shared,

When the economy crashed, we went through, like, a bankruptcy thing. So, we had, like, a lot of paperwork to fill out. It got really complicated when there was like 10 things to submit and I would always have to be like 'oh, this is this and this other thing means this' and I kind of translated everything and kind of got everything together, because, you know, some of the things would be, like, really obscure.

As the above quote demonstrates, Camila became accountable for filing her family's bankruptcy claim when she was only in high school. This is a role that many teenagers do not have. During the interview, she mentioned that she recalled doing high-level finances for her parents by examining tax information and organizing complicated government financial documents. Without recognizing it at the moment, she was gaining experience in budgeting, spending, and learning about different financial institutions.

Camila's story is a good example of the types of financial responsibility the participants in this study had within their households. Students observed their families' monetary struggle, which led them to make decisions about their educational experiences, such as participating in certain school activities. They also gained hands-on financial knowledge through daily household activities like knowledge of banking, experience with navigating complex financial documents, and the ability to discuss household finances. The next section further provides examples of how the participants' socioeconomic backgrounds developed their financial knowledge. First the role of employment is discussed and later the section moves into how participants displayed financial knowledge as they transitioned into their first year of college.

**Employment experience prior to college.** The need to have expendable income was a central theme among all the Mexican-American female students. Since they were reluctant to ask their parents for money, participants took on the responsibility to fund their own educational experiences. Most of them obtained employment while in high school, and they were all employed during their first year of college. The students in this study noted their participation in various extracurricular activities and how working provided them with the funds to engage fully in their high school and college

experiences. For instance, Laura, who talked about her financial situation often during the interviews, described that the need to get a job was rooted in the frustration she felt about her family's financial struggles. She said,

I was so frustrated not being able to have money because, I think that if you want to go out with your friends, if you want to go out to eat, you want to go to, like, these high school things, the movies, and stuff, and my parents didn't have money to, like, allow me to do that. Like they let me go, but, you know, what are you going to do when you don't have any money? So, I was tired of not having things, I was tired of not having clothes, and not having money to spend, and so I got myself a job.

Laura wanted to participate with her peers and felt her financial situation stifled her ability to do so. This drove her to find employment while in high school.

Laura's experience was not unique among the students. In fact, all participants described how they were unable to rely on their parents to provide monetary support. Catalina knew her parents were unable to provide her with monetary support when she was in middle school. She said "I remember there was a time when, like, there was a lot of us living in my house, and it just came time for back to school shopping. We all just wanted, like, you know, new things, but my parents couldn't really do it." Catalina indicated that with the increased number of household members, her parents were unable to buy her new clothes or a backpack for school. In order to buy those things she realized she was going to have to work for it herself.

Like, in middle school I had to sell candy. I'd go to Costco and buy, like, the \$15 things of candy and I'd sell each of them for a dollar, so I'd doubled the money

and just things like that. So, we kind of learn, just like, my parents would help us to get there to make money, but we'd [Catalina and her younger cousin] be responsible for me keeping up with things like that, and just making money on our own. Because, like, it wasn't just something like we just got, unless it was like a birthday or something, but it was like you make it yourselves.

Catalina smiled and giggled while talking about this experience. This could be interpreted as pride in her younger self's ability to develop such a business or could be interpreted as nervousness. She even spoke about the time she got in trouble from a teacher for selling candy at school. Instead of stopping, Catalina found a new location to sell. Catalina may not have recognized it at that moment, she demonstrated a sense of resourcefulness and resilience, in her ability to manage money and exhibited some basic sales skills while in middle school.

Taking on financial responsibly at such an early age was a strength of the participants; they were gaining financial literacy skills that were based in their real-life experiences. These experiences were rare, as they are not conventional for most teenagers. Valentina described why she saw such engagements with work as an asset among students from low-income backgrounds.

The fact that you're growing up so fast, I guess, gives you an advantage for the future because you're, like, exposed to it [financial struggle] prematurely. So, when it does come time to, like, you have to be responsible, like, be a grownup, I feel like you're way more prepared than other students or other kids would be.

The students' financial struggles developed their ability to take initiative to help alleviate some of their economic stress. Participants were managing money and holding jobs

from as early as middle school, and the financial and time management skills developed from those experiences transferred with them as they began college. As Valentina said in her earlier statement, when it was time to manage all their own financial and life obligations in college, the participants in the study were ready to take on that role.

**Financial knowledge and the college experience.** Once the participants began the college application and enrollment process, money played a significant role. They knew from their experiences within their households that their family would be unable to help financially; so once again, they had to find ways to finance their academic goals. Though the students did identify their socioeconomic status as a struggle at times, they also noted during the participatory mapping that having to navigate their financial situations developed strengths and skills that helped them during their first year in college. Participants spoke about how they funded their education on the own and how working in college was an asset. They spoke about their ability to budget and how scholarships played a role in their academic success during their first year of college.

***Financing college on their own.*** The financial familiarity participants displayed as early as middle school was very relevant when they began applying to colleges. Prior to starting college, Camila discussed with her parents how they were going to pay for her college education. She realized after that conversation that she would have to finance her college education herself. She said, “I had to put my big girl pants on, and, like, make sure I have money to pay for this, and know how I'm going to pay for it.” Camila’s parents had gone through a bankruptcy, so she did not want to place additional stress on them. She began looking for ways to finance her education by herself. She said “So, like, I was like, ‘Okay, like, I need to make sure that I know what scholarships are, what

grants are, what loans are, and, you know, really like just dive into it.” She began applying for scholarships during her junior and senior year of high school, and at school she learned about the financial assistance available to her through the federal government. She was comfortable filling out financial aid forms through the U.S. Department of Education because of her experience helping her family file for bankruptcy. Camila described what she learned through that experience, “I think it kind of helped because now [in college], like, I do have, like, some insight as to, like, what certain forms mean and what-- how I go through the process of filling out applications by myself.” The financial struggles in Camila’s childhood contributed to her financial literacy in college.

All of the participants noted the importance of having an income while in college. This gave them the independence to make financial decisions. Laura was very adamant about making sure she had enough money to support herself. During her first year of college she worked nearly 40 hours a week. While she would not recommend doing that again, she did stress the importance of having money. In fact, she shared the following advice for incoming first year students should, “...definitely have a source of income. Even if it's not that big it's just definitely worth it to have money on the side for whatever you want. You know, like, even if you're stressed out and you want to go buy an ice cream. Like, that really helps out having the money to do that.” Laura always wanted to make sure she had enough because she was determined to never put herself in the financial stress she observed her parents had.

All participants indicated being stressed about how they were going to pay for college before they began and during their first year but having scholarships and

employment provided them with a way to alleviate some of that discomfort. The Mexican-American female students recognized their sense of independence and responsibility as skills they leveraged during their first year of college. Much of this was based on their need to navigate their low-socioeconomic backgrounds.

***Learning how to budget.*** The responsibility to manage their financial situations was something the participants in this study were prepared to do. Students demonstrated knowledge of how to budget for classes and food. They took control of their own spending which they identified as a strength during their first year.

Sara was asked what advice she would give to students from low-income backgrounds regarding their first year. She clearly identified the importance of budgeting and learning how to do finances. She said,

I think it [college] can be really overwhelming especially when you look, like, before even starting college, figuring out finances, figuring out, like, even though you live in the dorms, and probably [eat at] the dining hall, sometimes you want to buy groceries on the side, like ‘where am I going to get that money?’ Or buying textbooks, like, that's a huge thing, too, and it gets really overwhelming.

Sara was aware of all costs associated with her first year of college. She did not want any surprise expenses, such as lab fees or extra book costs because of her tight budget. She encouraged first-year students to “...get organized, first of all, because it's a lot of, like, in college you have to pay for a lot, and there's a lot of unexpected expenses too.” For the participants, it was imperative to know their expenses because funding was limited, and it did not allow for surprise expenditures.

Budgeting also determined how many hours students needed to work. Isabella was very conscious of the cost of her education. She had to be, because she needed to regulate how much she worked in order to pay for school expenses. She explained, “If I took another class, I had to pay like \$600 more for that class-- and I feel stressed because I'm, like, I need like go to work more and pay that off.” While Isabella was concerned, she was able to pay for her education on her own. In fact, all participants stated that the ability to pay for things empowered them and caused them to worry less. Having a source of income provided the students with a sense of control over their financial situations. They had seen the effects of their low-income backgrounds and wanted to avoid some of those pressures with having some source of income while in college.

*Money motivates academic success.* Since the participants understood their family's financial situations, money turned into a major motivator to do well in college. Catalina said “I feel, like, even though money is an issue, I feel like it's a good thing, because it pushes me to do a lot better. If I had it just like all paid for, maybe I wouldn't be, like, as driven.” Catalina was grateful for the drive her low-income background provided her with, because it made succeeding academically a priority. She recognized her low-income background came with limitations, but she saw it as the reason to do well in school. Catalina did not have the safety net of her parents' income to fall on if she lost her scholarships. Getting good grades was the only way she could continue to keep going to college.

This reality was shared among other students in this study. Sofia who had participated in a college preparatory program, discussed explicitly how money contributed to her academic success. As she wanted to keep a particular scholarship, she



stated, “I have a scholarship and, like, financial aid and all that. I have the Sierra Bank scholarship and that needs a 3.0 or above. So, I got above that, but it was like, I was scared, like-- I was scared that I was going to lose it. So, I knew that I needed to keep them [grades] up.” The fear of losing scholarship money provided Sofia with motivation to maintain good grades. Though it was a tough goal, she was able to meet the high academic standards imposed by the scholarships.

Catalina, Sofia and Paula all attributed their academic success to their need to maintain funds. For Paula, doing well in courses meant being able to obtain additional funding in the future. She said, “I definitely think low-income students can be successful toward the first year of college especially, if they use their potential and put all that effort into their courses and college in general, because by doing really well in school then they could obtain scholarships to be successful in college.” The female students in this study participated in their academics like it was a job. They expected themselves to go to class, get good grades, and receive scholarship money as a reward for their efforts.

All students noted the importance of good academic standing during their first year. They said that if their grades were not high, they would not be able to keep their funds thus causing them to possibly leave college. For instance, Luciana said, “There's no way if you lose them [scholarships] you're going to be able to afford school this year.” Scholarship and grant funds provided access to higher education for the participants, but once in, it was the students' academic performance that assured they would persist. This meant keeping high grades to maintain funding, in order to continue to their second year and beyond.

The financial struggles the Mexican-American families in this study faced could be a hindrance, but the female students in this study were able to leverage these experiences to prepare them for their first year of college. They learned intricate details of their family's finances and used their knowledge of budgeting and working to navigate their first year of college.

### **Development of Educational Ideologies, Aspirations and Skills**

This theme explores the experiences of Mexican-American students that contributed to the development of education ideologies, aspirations, skills and how those experiences influenced the first year of college. It is evident in the literature that Mexican-American families place a high value on education (Kiyama, 2011). This study presents the variety of ways families help their students from educational ideologies, such as their beliefs about the importance of academics. In many ways, families' experiences influenced the students' positive ideas of education, even if some of those experiences are not situated in an educational setting. Participants provided examples of how their parents showed interest in their high school academic performance that shaped their educational ideologies. Participants also accredited their first-year skills and strengths to their families.

**Direct academic talk.** Parents showed their interest in their students' high school academic performance in multiple ways. Sometimes that was expressed through discipline for bad grades or encouragement through examples of their own experiences. Catalina described herself as an "okay" student in high school, because she did not make grades a priority during her freshman or sophomore year. This was true until her mother

stepped in to demonstrate the importance of academics through revoking Catalina' after school and summer camp privileges.

Catalina            My mom wanted to keep my grades up and stuff. When I didn't do too well my first couple of years, she told me, like, I couldn't do sports, I couldn't do anything unless I got my act together. They [my parents] definitely pushed me to do better.

Interviewer        How did they push you?

Catalina            Just in the way they wanted me to focus more on-- they wanted me to make school my priority because the social things, like, you can do that some other time but school is what you need to be doing good at.

Interviewer        Do you recall anything specific that your parents did?

Catalina            I revert to back to the College Preparatory Program again, because we have these things called summer academies, so during the summer we'd do homework and stuff, but we also stay in the dorms, and it was kind of fun. I was supposed to go into it junior year and my mom didn't let me because she told me I needed to get my grades up. I need to focus and, like, just make school was my priority, so I was upset that I didn't get to go. She was like, 'until you get your grades you can't do anything extra.'

Catalina's mother took a strict stance when it came to her daughter's grades. Though for Catalina it was perceived as harsh, the punishment seemed to be effective. From that moment, Catalina mentioned that she focused heavily on her grades and

indicated that she improved her academic performance her junior and senior year of high school.

Punishment for bad grades was one of many ways parents encouraged good academic standing. All participants identified themselves as being the first in their family to attend college, so they felt their families had limited college information. Nevertheless, even though their parents did not attend college, they did encourage their children to do well in school in hopes that they would pursue a college degree. This is evident in the case of Valentina, whose family had limited experience with education in the United States. This limited her parents' job options but that situation motivated Valentina. When asked how she knew academics were important, Valentina spoke about the role her parents played in helping her understand the significance of doing well in school.

My parents would always be like, 'Do you want to be stuck working at a warehouse like earning this much? Like, it sucks it's cold in the winter and then it's super-hot in the summer and like you don't want that.' So, then, I think that was kind of like, 'maybe I should try and do good.'

Grades were an important indicator of success for Valentina's family. And though her parents did not attend school in the United States, they used what experience they did have to illustrate the importance to doing well academically.

Threading job opportunities to college was a common theme among all participants. The Mexican-American families in this study indicated that a good education was surrounded by the desires for a better life. For the students, education meant the opportunity for better jobs and a chance at climbing the social ladder. Luciana's parents immigrated to the United States when she was very young. She

described how her mother noticed other Mexican-Americans were advancing in their careers because they attended universities. She shared,

Well, like, because they came to United States to give us a better life, and, like, I felt, like, she [my mother] saw, like, how many people did go to school and when people got better jobs because they were going to university, and how because...I mean some of her friends, they had-they were documented, so they could work.

And then they went to school and then just got hired right away.

Luciana knew her parents had immigrated for her to have better opportunities in the United States. They did have jobs but employment was complicated due to her mother lacking a college degree and having a complicated legal status. Nevertheless, Luciana's mother seemed to have provided a good example of how families observed educated individuals advance their careers and how this knowledge was passed down to their children.

Valentina also knew the limited employment options her family had and how a college degree meant that she could have more opportunities than her parents. Valentina recalled always hearing about college and the importance of doing well in school from her parents:

You're not going to get anywhere here [United States], like in this country, with just a high school diploma like jobs are now requiring college like a bachelor's or something of the sort. I think when I started hearing that was just like 'OK, so maybe I do need to get further than high school.' And, then I mean, after, like, sophomore year that's when I was really, like, I'm going to do it. Like, it was scary, but I was, like, I have to do it for myself and for my own good.

Valentina's family sent the message that she needed to obtain a degree, if she was to be successful in the United States. A high school diploma was not the standard for success, it was a college degree. Paula also relayed a similar message in a conversation about why she decided to pursue higher education.

Paula                      Well, what motivated me to pursue higher education was that, I guess, there was just no other option because in order to, like, work up the social ladder you must have a good career. And in order to survive, you have to have a form of post-secondary education.

Interviewer              Why is it important to move up the social ladder?

Paula                      It's important to move up the social ladder for me because I associate moving up the social ladder with a better quality of life.

Paula observed at home how her family, as she said, "barely made it" financially. For her it was a direct result of the jobs her mom and dad could find because of their limited education. The Mexican-American female students in this study acknowledged that higher education meant survival in the United States economy. They had witnessed their parents struggle with jobs and observed others find good careers through education.

**Skills and strengths in college tied to family.** Many times, the roles family played in higher education were indirect, meaning that non-academic related activities were tied to the participants' educational ideologies. For example, students observed their family's daily activities, such as working multiple jobs, and they contributed those moments to the development of their educational aspirations. All participants were asked what role their family played in their success in higher education. They all noted that family support was very important during their first year. During the participatory

mapping exercise, they identified the role their parents played in developing their skills and strengths as college students.

Specifically, six participants described how their dedication, or ambition, to do well during their first year of college came from their parents. Sara described this vividly when asked to define her skills during the participatory mapping exercise. She attributed many of her strengths to her mother who raised her as a single parent. Most significantly, she described how her mother indirectly contributed to her motivation to attend college. She said, “So, my mom is a single mom to me. She didn't graduate high school. So, she just kind of motivated me, seeing how she struggled in her life.” During the participatory mapping exercise, Sara described herself as accountable, motivated and skilled at managing multiple responsibilities, such as working and school work; all of which she accredited to her mother. Her mother’s day-to-day activities were not directly tied to education, but Sara transferred her mother’s experiences into her academic life. Observing her mom work and take care of the family, provided Sara with a role model to do well in school.

Though there was an absence of direct college information from parents, such as information about academic majors, there was an abundance of experiences that students were exposed to that contributed to their work ethic and commitment to obtaining their college degree. Alejandra described herself as very determined when it came to her academics and pursuing college. She credited this strength to her entire family and the immigration process they went through when arriving to the United States from Mexico. When asked to provide an example of how her family contributed to this strength,

Alejandra recalled how her father came to the United States by himself when he was only 14 years old.

Well, my dad coming over here and bringing, he helped bring all his brothers over here. He came first and he lived here when he was like 14 on his own. And then he got, he became a resident and eventually a citizen and then helped my uncles and stuff. But I think it's really hard to come to a whole different country. Like it was hard for me and my sisters and we had each other, so I can't imagine how he did it like coming over here by himself. But it's something he really wanted. So that's why he was able to do it.

The immigration process that her parents went through was not directly related to her educational aspirations, but Alejandra attributed this experience to the reason she found success in the first year of college. In her view, her parents had gone through major difficulties immigrating and adjusting to the United States. So, from Alejandra's perspective, if her parents could endure such struggles, she could figure out how to navigate the complexities of the first year of college.

Mexican-American families played a dynamic role in their children's educational journey to college and during their first year. Participants in this study identified two areas of familial funds of knowledge that were developed at an early age and transferred over to their initial year at their University. Mexican-American female students were well acquainted with the complications their low-income backgrounds provided. Through those experiences, they could fund their higher education goals, budget their own expenses and be academically competitive.



Students identified that the reason they went to college was because of their parents despite their parents lacking actual college knowledge. Whether it was directly or through parents' experiences, seeing parents work multiple jobs in difficult conditions provided observable role models.

### **Funds of Knowledge through Peer Groups**

The development of a strong community is an important part of Mexican-American families' experiences in the United States (Vélez-Ibáñez & Greenberg, 2005) because it allows them to exchange resources. Vélez-Ibáñez and Greenberg (2005) noted that funds of knowledge could be described as the "cultural glue" that holds together relationships and these relationships are important for the understanding of certain cultural rituals and provide an avenue for the exchange of resources. Elements of this could be seen in who the participants surrounded themselves with. Peer groups helped the Mexican-American female students navigate their first year. This section describes how the Mexican-American students built their peer communities and the role of these community in the college transition process.

### **Building a Community of Peers in High School**

The participants indicated a strong preference to turn to their peers for academic and emotional support. They described how informal interactions with their peers provided them with information and support that helped them navigate high school and their first year of college. Building a community of like-minded and similar background peers began in high school, where participants relied heavily on their peers to navigate through academics. The following section describes the peers the participants discussed surrounding themselves with and what type of knowledge they shared with one another.

**Type of friends matter.** The type of peers the participants surrounded themselves with in high school influenced their academic experiences. Seven of the participants described their friends as being “like me,” meaning that they were similar to the participants. They identified these peer communities were representative of three key elements the participants used to describe themselves as well: immigrants, of a low-income background, and academically driven. This section provides examples of the type of peers the participants surrounded themselves in relationship to the three key elements mentioned above.

***Immigrant background.*** Through a funds of knowledge framework, communities provide ways of passing knowledge and dealing with complex immigration situations (Velez-Ibanez & Greenberg, 1992), therefore communities are valued highly, particularly in immigrant families. The Mexican-American students in this study also described how their immigration status connected them to their friends because they were able to talk about complexities that surrounded them while coming to the United States. Laura described her high school social life as very enjoyable because she had a group of close-knit friends. When asked why she felt so close to this group, she shared that they were like her, but she specifically spoke about a friend whose family went through immigration struggles. Laura said,

I think I mostly hung out with girls that were like me.... I think we just kind of bonded because we knew what we were going through. One of my friends, her dad got deported. I knew exactly, like, how that-- not that I knew specifically how that felt like, but I know the situation. How it is for immigrants and all that stuff, and I think we just bonded-- got closer because we knew what we go

through. Then we knew we had struggles that other people didn't have. And so, it was just so much easier for us to come together because we knew, like, exactly what each other's families go through and we didn't judge each other.

For Lara, having friends who she could relate to, provided a community of other females she could confide in regarding her home life, which at times was complicated by her family's legal status. Lara's experience with immigrating to a new country was not unique. In fact, six of the participants identified as immigrants and spoke about some of their complex life experiences, such as Valentina. During the second interview, Valentina was asked to describe her high school friends and their backgrounds. She mostly spoke about her twin male friends and her friend Jackie (pseudonym). She said,

My friend Jackie, like, she has, like, a big family and then she lived in Mexico too I think at some point. And then all I know, like, the twins also lived in Mexico, so it was kind of very similar stories to mine. They all, like, left over there [Mexico] and somehow made a transition to the U.S. Like struggled with some of the same things I did. So, I think maybe that's kind of why I built a bond with them and then seeing that they want to do something better for themselves and how they would help their families. It's kind of, like, well, that's how I saw myself. So, I think that's, like--I identified a lot more with them than I would have with anybody else.

Immigration was a significant process that brought participants close to each other. The bond over immigration created a safe environment where students felt more connected to each other.

*Socioeconomic backgrounds.* Throughout the interviews, the Mexican-American students in this study described how their lives were complicated by their low-income backgrounds. The socioeconomic status of the participants' friends threaded many of their experiences together, even when they were from different ethnic backgrounds. Sara's friends in high school were ethnically diverse but she was still able to confine in them because they all came from similar low-income backgrounds. She said, "I think we all bonded because we all had to work in high school." For Sara, the need to work was indicative of her friends' socioeconomic background. She described that her friends understood the financial struggles she and her mother went through daily. She indicated that she did not feel embarrassed or judged when talking to her friends about finances.

When the socioeconomic status was a mismatch, tensions occurred. Camila was friends with an ethnically diverse group of females throughout high school, but she never felt she was able to fully relate to them. Her friends came from homes where both parents had college degrees and good jobs. Often Camila would find herself unable to participate in school activities with her friends and speak to them about her parents' financial struggles. This experience made her feel like an outsider. She shared,

So, you know, I felt like it was really hard for me to explain to them...I mean some of them were, like, the club [agriculture club] with me so they're like 'oh why don't you go to this?' and I was like--I couldn't really say, like, because I don't have the money to do it because, you know, it's like they never even think about it.

Camila shared that she was uncomfortable talking about her financial issues so, at times, she became disconnected from her friend group. Furthermore, the frustration she felt

with her friends' inability to understand her situation came to a breaking point during their senior year when it was time to apply to college.

It was a little weird senior year because I would get really frustrated with them. I don't know-- I felt mean for being this way because, like, I felt like to a certain extent they didn't need to worry about who was going to pay for their college, and, then I remember at one point one of my friends was super angry at her dad because her dad said he wasn't going to pay for her college, and I was like 'well you know it's, like, he really doesn't have to because you know it's not like. It's not his...like they're not obligated to do it.

Through Camila's experience we begin to understand why it was so important for the other nine Mexican-American female participants to surround themselves with comparable peers. Most participants in this study appreciated not needing to explain their financial issues because their peers were in similar situations.

*Academically driven.* The participants described the peers that they associated themselves with as academically driven and college bound. For example, Catalina was in the College Prep program which prepared high school students for college enrollment. It was because of their participation in the program that Catalina and her friend Rose stayed friends even though they went to different high school. "...I think it was, like, just because we were doing the same things [college planning]. The College Prep program and school stuff like that, and maybe because you're going towards the same direction we just stayed friends." This theme of college focused friends was seen throughout the experiences of the participants. Paula attended high school with a group of friends who had the same socioeconomic background. But aside from being from the same economic

background, she noted they also had similar goals. Paula indicated this was important in successfully navigating her high school experience. When asked to describe her friends Paula said:

Their [her friends] background was definitely like mine. We went to a title one school. Well, I guess from a less financially stable background and we're all Hispanic and I guess all of our hopes were to go to college and they were to get scholarships to go to college and be involved in extra-curriculars...

The environments outside of participants' high schools did not always have a college going culture. As mentioned previously, the students' parents had limited information regarding college, such as how to find scholarships. This made the students' peer communities within their high school's imperative to their college success, because where parents lacked in information, their friends helped fill in gaps.

Peer groups carried a lot of weight when it came to influencing the participants. Therefore, who the students surrounded themselves with also reflected what direction they themselves wanted to follow. For example, Valentina said,

Just surrounding myself by, like, friends who, like, knew of college, like, and were informed I guess you could say. And then, I don't know, I think just surrounding myself, like, the people I did with were very like influential--positive influence.

Valentina's friends were a positive influence because they wanted the same thing- to go to college. Her friends had information about college that could be shared among the group. Even though Valentina and her friends were part of historically underserved

communities, the collective goal of attending college outweighed some of the negative aspects of her low-income and first-generation background.

Like Valentina and Paula, all participants recognized that their peers had a positive influence on their college and high school endeavors. Participants described their friends as “like them.” Whether it was their immigration status or socioeconomic background, the participants all noted the similarities in their peer groups.

**Academic help and college admissions support through high school peers.** All participants leveraged their peers for knowledge about academics and college support. This was significant because, as noted before, they all indicated they were not getting the academic assistance at home from their parents. In fact, parents relied on their kids to handle schoolwork on their own or find help if they needed it. This was especially true for Laura who relied heavily on her friends to get help with school. She shared the following when asked where she received homework help while in high school:

I mean it would have to be my friends, or teachers of course, because it definitely was not at home that my parents don't know exactly what the material is, [because]they didn't graduate high school or anything, so they weren't really of assistance. I think they kind of depended on me being on my own. Like, they never saw the need to assist me, or anything, so I just kind of, like, left them alone at that. And then, I would just seek help from others like other places on school campus-- really my friends.

The funds of knowledge framework asserts that Mexican-American families rely heavily on their social networks to fill in gaps of information (Moll & Gonzalez, 2004). For the

participants in this study, the gap was academic support from their families. They relied on their peers to fill it.

Even when schools attempted to provide resources such as after school tutoring, students would bypass this option and rely on their friend group. Sometimes this was due to the inconvenient time help was offered. When asked about where she received help with homework in high school, Luciana said:

Well, normally it would just be like a group of friends. So, just be, like, the people in my class it would be like ‘Okay, somebody in the group gets it. We’re going to go--we’re going to go to their house or something and we’re going to learn from there.’

Luciana noted that this was the only way she would receive academic help because of the distance between her home and school. She explained that there was teacher assistance after school, but Luciana would take the bus home, which left directly when school ended. Thus, she did not have the opportunity to take advantage of the resources provided at her school. She said, “I was like ‘okay, we’re going to go meet up somewhere else after school is done,’ we all pretty much lived near each other. So, it was just, like, go to someone’s house and go from there.” Even though her school provided help, she was unable to use it. It became important for Luciana to build a support network in her neighborhood community. Alejandra also described a similar support system. She talked about how she used her peers to advance her own knowledge of certain subject areas. She said “Hey you’re [her friend] really good at math. Like, can you help me on calculus? So, it was just, like, a support system. I get a strong a support system between



my friends support and, like, you can say, I could go to them for anything.” Her peer group provided both academic and social support while in high school.

The peer-to-peer interactions among the Mexican-American female participants also provided support, as they began their college journeys. Their friends all had varied experience with college preparation and collectively the students had much more information than they did individually. For example, Camila tried to be as prepared as possible when going through the college admissions process. Even though she had a binder full of information, she did not have some of the same experiences as her friends.

So, I think we [her friends] really kind of like helped each other out because I remember there was a couple of times where my friend would ask me like ‘hey when's this due?’, or, ‘hey, do you have a list of test days?’ I would ask them questions because I remember one of them got a chance to go out of state and look at a college. So, we were kind of had like a support system sort of thing going on. So, I think that helped.

When one of Camila’s peers received a valuable piece of college information, their entire group benefited. The participants demonstrated how they were sharing knowledge that was vital to their college going process. Mexican-American females used their peers as their resources. Collectively they could build on each other’s academic knowledge to navigate classes and college knowledge to navigate the application process.

### **Community Building in College**

The significance of community building was also relevant as the participants entered their first year of college. Four participants indicated that having a strong network of friends was an important factor in their transition from high school to college.

In fact, during the participatory mapping exercise four of the participants listed “friends” as a reason they successfully navigated their first year of college because they had peers to trust and turn to for help with academics. The same benefits they received from their peers in high school were sought once the students arrived on the college campus. They all noted the importance of meeting new people, but more specifically, they also cited being around those who came from a similar background. Laura had moved to the city where Sierra University is located from a town eight hours away. She arrived knowing very few students. But once she began college, she quickly found a group of friends from similar background. Laura said,

Well, we all are similar and our similarities just bond us closer, and I just seem to bond faster and better with those type [low-income and Latina] of people because they know what I'm going through, and I think that's why we became so close. We're just all first generation, you know, like low-income and we're just, like, bouncing through the years like trying to figure it out.

It was easier for the female students to bond with other female students from the same background. They actively sought out Latina sororities or programs for first-generation students. All the participants described their journey to college as tough because their parents did not attend college and they lacked the financial resources. So, upon being accepted into Sierra University, they sought out communities that made them feel comfortable on campus. Some joined retention programs like TRiO Student Support Services (SSS), while others joined the First in the Family freshmen retention program. Both programs provided students with biweekly academic coaching and assistance with college related questions.

Much like other participants, Alejandra had a close and ambitious group of friends while in high school. When she arrived on the Sierra University campus she wanted to make sure she encircled herself with a similar group of peers. She recalled why she joined a Hispanic sorority:

I joined a Hispanic sorority here. I like them because I wanted to, like, to meet more, like, Latinas, like, Hispanic girls that were ambitious like I was and had the same backgrounds, because here at the University, like I said, it's not that I don't feel comfortable around people that are not like me but it's just...I wanted to feel connected like 'OK we understand where we're coming from.'

For Alejandra and Laura connecting with other college students meant being around other Latinas. This provided them with a community of peers who spoke the same language as them, understood the immigration process, and were from homes where neither parent went to college. This made the unfamiliar university campus feel a bit familiar and helped the females feel more connected during their first year.

The peers the participants surrounded themselves with played an important role in their success during the first year of college. The participants relied on their friends for moral and academic support much like they did in high school. They also relied on their friends to obtain valuable college information. Whether it was academics or general college insights, their peers were able to provide these resources.

Camila, who was tackling college with a group of her friends, most vividly described the type of academic support she received. "The things we [her friends] talk more like about the nitty-gritty, like, how are we going to pass class, or when are we going to study... We definitely set up a lot of study groups and we like to do our

homework together.” It can be seen that collaborating and working with one another was an essential part of the participants’ success during the first year. Aside from academic assistance in classwork, participants relied on their friends’ knowledge about the college system. Luciana explained how her roommates were two years ahead of her in college, so she gained valuable information from their experiences.

They [roommates] were a year behind their four-year grad time, and I was a semester behind. So, I was like ‘OK like if they're doing it and they're doing okay, then they got through it, so will you’. So, I talk to them a lot. Like, “okay, so what did you do for this or for that?”

Luciana began college by being placed into remedial math which caused her to question her ability to get into medical school. Her peers also began college in a similar situation but were able to be on track, which provided Luciana with positive examples to pursue her academic goals. Leveraging knowledge from their peer communities was a common practice among the female participants of this study. Much like in high school, they would approach their peers about class schedules or academic assistance before they would attempt to contact an advisor or professor.

### **Funds of Knowledge from Educational Professionals**

Research indicates that Latino/a students would strongly prefer turning to their peer groups for academic and college information (Crisp, 2008), but nine of the participants in this study also indicated the importance of specific high school and college staff. These were unique relationships, because these staff members were also seen as friends; it was these relationships that allowed the transfer of important college-related information. The female students relied heavily on college professionals to provide

technical assistance with financial aid and academic advising. The following section describes: a) how the students build relationships with high school mentors, b) the type of information and assistance they received, and c) how the students developed similar relationships during their first year of college.

### **Building Relationships with High School Mentors**

Though research regarding students from low-income backgrounds suggests that their high schools often are unable to provide them with proper college and academic support (Dansby & Dansby-Giles, 2011), the Mexican-American female students in this study quickly identified teachers and counselors who provided additional support outside the classroom when asked about who they talked to about college and their journey to college. Students identified the most important quality as feeling known by their high school counselor or teacher. Meaning that the high school staff knew about the participants' families and other personal information that was not necessarily based on how the students did academically. Generally, these relationships were built with high school staff that knew the students outside of their academics. They described specific high school staff members as understanding and willing to help them achieve their educational goals. Valentina even portrayed her teacher as a friend. She said,

I just felt closer to some teachers, like there was more of, like, a bond, like, they were more willing to help-- more open. They were, like, almost like teacher friends, so I could go to them with, like, anything in my life and then they'd be there for me.

There was a level of trust that was built between Valentina and her teacher because she felt recognized. This was significant because as seen in the previous theme (funds of

knowledge through peer groups), the Mexican-American female students generally sought out peers from similar backgrounds. This was not the case with high school staff, since these teachers and counselors were not necessarily from the same background as the students. Particular teachers were willing to learn and acknowledge the students' lives outside of the classroom by talking about non-academic related topics. Like Valentina, Alejandra also had a similar relationship to a counselor and teacher while in high school. She shared,

I would spend a lot of time with my counselor because it was outside from academics. I didn't want to talk about academics with her like--so, I got really close to her. A science teacher--I got close to her too because we were in MESA (Mathematics, Engineering, Science Achievement), so we would, like, spend a lot of time with her. She was like a mom, like, I guess--not like my mom. Like, a mom who would try to push me to do better because she knew [I] could and that's how she was.

Alejandra's experience demonstrated the participants' initiative regarding the development of networks within their high school environment. She found adults that she connected with through extracurricular activities and began to leverage those relationships to receive additional academic help. Alejandra described connections made outside the classroom that made her feel comfortable reaching out to specific teachers and counselors to receive academic and personal guidance.

The fact that teachers could develop a bond with the participants gave students access to college information that may not be available through their peers or families. Students obtained college access information through these types of connections. For

example, Sara did not talk to her mother often about going to college. She knew higher education was important, but when it came to understanding what to major in, it was her math teacher who helped guide her.

She [math teacher] would actually tell me--because at first, she told me to become an engineer, just because I was pretty good at math and I ended up changing it, but she just always told me, like, you should do this or you should do that. She knew my mom too--my family history and that was nice.

Sara did in fact choose a major in the math field with accounting, and she credits her math teacher for directing her towards the field. As she described the relationship with her math teacher, Sara also mentioned the relationship her teacher had with her mother because of where she worked. Sara said “My mom works at the grocery store and talks to everyone... but most of my teachers actually know my mom because of that.” Sara felt known by her teacher and allowed herself to take advice from her. The combination of teachers having college information and knowledge of the student’s family background allowed Mexican-American females to engage with certain teachers. This is an important component of the funds of knowledge framework because most studies that use this theoretical lens focus on teachers going into the students’ home to better understand their lives (Aguirre, Turner, Bartell, Kalinec-Craig, Foote, McDuccie & Drake, 2012). Though none of the students mentioned their teachers visiting their homes, they did describe how they talked about their home life with teachers.

Additionally, structured time and attention provided during the school day was one unique aspect that arose when discussing the high school’s role in developing academic and college readiness. All 10 participants described some version of this, but

Isabella and Valentina provided the most details of how these interactions with high school teachers occurred. Isabella described how she could excel academically because of class provided during the school day.

We have this class called like IC and we were, like-- it was like an instructional class and we just, like-- it was like our free period and everybody would just do their homework during that time when you go. Like, go to class and do your homework and if you need help you go to that class to get help.

Unlike Luciana, Isabella did not have to wait to receive academic help. Isabella could work on homework at school and receive support from teachers the moment she began struggling. A similar concept was applied to college preparation. Valentina attended a high school where college preparatory classes were built into the curriculum.

We had, like, a seventh period--kind of like just dedicated to applying to college. So, then the adviser, or the teacher I guess you could say, he was very open about, like, giving scholarships due dates on. 'You need to do this,' he kind of would be, like, 'you have to apply to Sierra University,'--need like all this stuff. They would have, like, a specific day for like college application. So, that was pretty cool. I think that was one of the major things that helped me.

The schools in these cases recognized the need to have support built into the school day to provide students access to vital college and academic resources.

### **Help seeking from higher education professionals**

Recognizing the benefits that educational professionals in high school provided, participants sought out similar connections with staff once they arrived on the Sierra University campus. During the participatory mapping exercise, four of the students



identified communication or “asking for help” as a skill that helped them navigate their first year. This was done through developing networks with individuals on the Sierra University campus. When asked to describe her strengths during the participatory mapping exercise Luciana described why it was important to build relationships with professionals on campus:

So, a strength now which I recently discovered-- asking for help because for one, I just don't feel, like, especially being a first-generation college student you can do it by yourself. And I realized that, like, my second semester in college was, like, starting to get harder. It's like, oh I didn't know exactly what--I didn't know how to do certain stuff.

Help seeking was a critical skill needed because the Mexican-American females in this study did not necessarily have individuals in their lives that could guide them when they began college.

When asked who the Mexican-American females spoke to about their college life, seven out of the ten students mentioned an administrative faculty member at Sierra University. They stated that they felt encouraged by these individuals to continue their education, therefore, they felt they could turn to this person for advice. Valentina specifically pointed out her TRiO Student Support Services (SSS) academic coach stating, “I had TRiO, which was always, like--if I needed any help, Tom (pseudonym) was always there.” The TRiO SSS program provided regular communication to students and this was a common trend for all the participants, whether they participated in First in the Family or TRiO SSS. Students felt they had a structured place to go and a specific person to talk to when they needed help. Paula also mentioned the benefit of being part of

the TRiO program her first year, but more importantly she demonstrated the forethought of securing tutoring assistance, even though it was not a requirement of the program. “I joined the TRiO scholars program because they do help you and they provide academic counseling and tutoring. And while we do have the requirement to do academic counseling, tutoring is not, but I chose to do tutoring my first year of college because I had I math both semesters and I knew math was my weakest subject.”

By building connections with the Sierra University professionals, the participants could attain knowledge to help them navigate their first year. In fact, students pointed to this aspect of their first year as reason for their success, as the following excerpt demonstrates.

- |             |   |
|-------------|---|
| Interviewer | What did you do during your first year of college to help you navigate it and why?  |
| Isabella    | First in the Family program and having to use the Sierra University website. There were so many questions like financial, like, I didn't know what the Pell Grant was, so I was confused. I was, like, is that loan the subsidized loans the unsubsidized loans. So, I had to like to ask also, like, Pricilla [Pseudonym, First in the Family Coordinator] for help. Also, going in for our meeting. Bi-weekly meetings was like helpful because I would be able to ask questions and-- yeah, that helped a lot. |

As evidenced by this quote, Isabella would reach out to her First in the Family coach to clarify her knowledge of the financial aid process. She was already aware that different funding sources existed but needed more detailed guidance. Isabella is a good example

of how the Mexican-American female students used their connections in higher education to advance their college knowledge as they navigated their first year. All the participants in this study used some type of structured resource such as TRiO Student Support Services or the First in the Family program.

Outside of their participation in these retention programs, the students were also apt at developing new relationships with professionals if they felt they were not getting what they needed from someone. For example, Alejandra recalled a moment when she did not feel her nursing advisors were giving her the information she needed. Recognizing this, Alejandra sought out a new academic advisor. She said “I just want to know if it [taking an increased class load] is possible, and if it is, then I'm trying it. Because with nursing, they wouldn't even answer that for me. She [new advisor] said it's definitely possible to do it and go for it.” Alejandra showed that the Mexican-American students in this study were very committed to their academic goals and found it important to seek help and develop relationships that would further their knowledge of the college advising process.

The Mexican-American females developed the skill of help-seeking early during their educational journey. Their high school experience had taught them that relationships with educational professionals could provide vital knowledge and skills, such as college information and academic assistance. All participants recognized that their families supported their educational aspirations but could not help with the actual process. This motivated the students to then seek help from outside of their household—a skill that was carried into their first year of college.

## Summary

All 10 participants indicated that being from a low-socioeconomic background presented various challenges for them while navigating the college process. They described the difficulty accessing higher education information and the stressful life situations that complicated their educational experiences. Though the participants recognized the challenges, they also described their skills and knowledge that helped them navigate their first year of college. By using the funds of knowledge framework, certain skills and knowledge were identified from the experiences of Mexican-American female students.

Figure 2 shows how certain skills, knowledge, and dispositions (funds of knowledge) developed from the experiences of Mexican-American female students. Academic knowledge was developed through informal interactions with culturally similar peers. Peer communities also provided a venue to exchange college information. However, peers were not the only source for college knowledge. This was also gained through the “teacher-friend” relationship. These were the relationships students built with education professionals that eventually provided them with college guidance, such as advice on major selection and how to apply to colleges. These encounters also demonstrated the participants’ abilities to develop relationships with adults.

Additionally, the role of work played a function in developing students’ financial knowledge through their income management, which started as early as middle school. The participants also acquired financial knowledge through observing their families’ financial experience. As with other studies, students in this study attributed their higher education ambition to their families’ experiences. They described how their families’

experiences with immigration and working multiple jobs contributed to the development of their own work ethic.

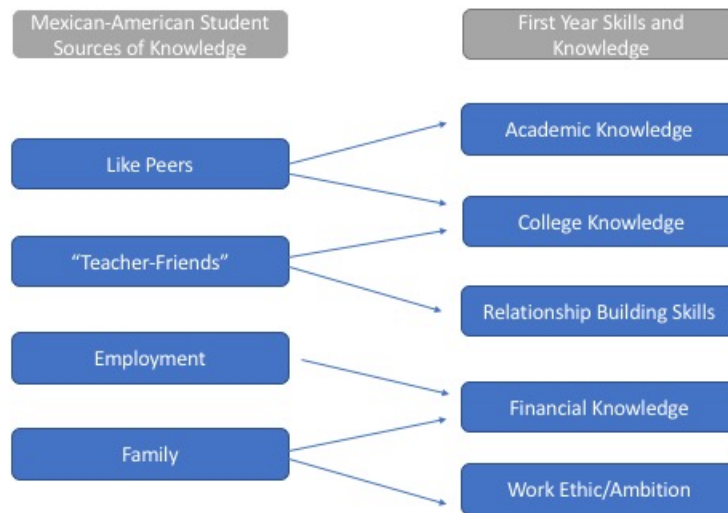


Figure 2: Skills and knowledge from the experiences of Mexican-American female students from low-income backgrounds.

In conclusion, the findings illustrate that funds of knowledge were found in many of the students' experiences. Through the experiences of their parents, work environment and relationships with their teachers and peers, students gained financial knowledge, developed relationship building skills, and acquired college and academic knowledge.

## CHAPTER V

### DISCUSSION AND IMPLICATIONS

The purpose of this study was to explore the first-year college experiences of Mexican-American female students from low-income backgrounds. The number of students from low-income backgrounds enrolling in higher education has increased but their actual degree completion rates still remain low. Many factors contribute to the low level of attainment, such as lack of college knowledge and lack of financial resources.

Regardless of the challenges students from low-income backgrounds face during their first year, a number of them are finding ways to continue on to degree completion. Low-income Latina college students in particular are finding success in higher education, even though many of them face poverty and its associated issues. Therefore, the study of this population is imperative to better understand the factors that contribute to student success. This chapter highlights the major findings from Chapter IV, provides both theoretical and practical implications, delivers recommendations for universities, and offers suggestions for future research.

#### **Overview of Major Findings and Connection to the Literature**

While this study focused on the ways Mexican-American female students succeed in higher education, it is important to note that their income and immigrant backgrounds complicated their educational experiences. For example, the participants began working at early ages, were responsible for their own college expenses, and some had to navigate the immigration process. Though the participants were apt at responding to these stresses, their counterparts were not necessarily facing some of the same issues.

Nevertheless, the Mexican-American students in this study demonstrated personal agency in that they took lessons from their experiences and found ways to leverage their skills and knowledge to navigate their first year of college.

Some findings from this study echo current literature regarding first-year experiences of Latina students from low-income backgrounds. For example, the participants indicated that they attended college because they saw their parents and family struggle economically in the United States in the absence of a postsecondary degree. Other findings illuminate the experiences that helped participants navigate their first year of college. Most notably, the Mexican-American females in this study discussed how their socioeconomic backgrounds complicated their educational experiences, the roles of peers and educational professionals in their college success, and how working played a prominent part in funding their education.

### **Financial Knowledge and Paying for College**

In literature that has focused on the low-income student college experience, financial struggle provides a major barrier in accessing higher education and persisting in college (Eagle & Tinto 2008). Tuition has risen consistently over the years, while state and federal funding has remained stagnant. This means that students from low-income backgrounds are being asked to fund this unmet need on their own (Fitzgerald, 2004; Goldrick-Rab, 2016). Thus, studies show that low-income students work more and have to find alternative ways to pay for their educational experiences during college (Eagle & Tinto 2008). While the same barriers were observed in the current study, the participants

indicated that these experiences were the foundation for the development of skills, knowledge, and strengths that assisted them as they navigated their first year of college.

The funds of knowledge theoretical framework acknowledges that students learn certain skills and knowledge through observing and participating in daily household activities (Moll & Gonzalez, 2004; Velez-Ibanez & Greenberg, 1992). This was seen in the participants' experiences as they observed their families' monetary struggles. Families were limited in their ability to pay for education-related expenses, such as field trips in high school and college tuition. This caused the Mexican-American female participants to make financial decisions related to their education on their own. The students' financial struggles developed their ability to take initiative to help alleviate some of their families' economic stress by self-regulating their spending and working themselves. Participants also developed financial management skills through their adolescent job experiences.

The financial knowledge and responsibility that participants displayed early on was relevant the moment they began applying to colleges. All participants in this study spoke about how they had to find the resources to fund their education. This was done through finding scholarships, applying for federal financial aid, and by working while in high school and college. The Mexican-American female student participants had experience handling finances from an early age, therefore figuring out ways to navigate financial aspects related to college-funding was a familiar setting.

The female students in this study never saw college financing as their parents' job. As experience taught them, going to college was completely dependent on how much funding they themselves were able to obtain. This could be seen as a limiting factor



because the students' parents were unable to help financially, but viewing this experience through a funds of knowledge framework helped to highlight the financial knowledge among this group. They were prepared to take on the responsibility of paying for college, and they were very aware of the cost of higher education. The students' background and life experiences with money led them to an in-depth knowledge of finances, and provided them with the ability to take initiative to find the resources to pay for their college endeavors.

### **The Role of Employment**

Through the experiences of Mexican-American female students in this current study, higher education professionals can begin to understand some of the multiple facets of employment that assist students' college experiences. Oftentimes research discusses working in negative ways when examining low-income student employment and how working in college affects the college transition experience (Engle & Tinto, 2008). Research states that working many hours a week leads students from low-income backgrounds to participate less on campus and in their academics (Choy, 2001). Yet, this is a necessity for students from low-income backgrounds because they must make up for the cost of attending college that financial aid does not cover (Fitzgerald, 2004). The findings from this current study validate the previous research, in that the participants needed to work to help support themselves and their families, while also paying for their college tuition. Working was an essential and unavoidable part of the participants' lives. However, it was not viewed as a barrier but rather as an asset. In fact, during the participatory mapping exercise, "work" or "working" was identified by all participants as a source of strength in college. The participants discussed the role of their working

experiences in a different manner, highlighting how it actually provided them with skills that helped them navigate their first year. Students mentioned the cultivation of time management skills, a sense of independence, and invaluable financial support, all through their experience working and attending school at the same time. The students did not indicate if they worked fulltime or part-time, so that may have played a role in their perceptions of employment.

Never the less, the participants did not view working as something that took them away from participating on campus, but as a mechanism that allowed them to participate in college and college related activities. The participants did not speak about working as a negative factor in their life, but as an expectation that they were well-prepared to meet.

### **Persistence with the Help of Peers**

In addition to work, peer interactions were discussed as a significant part of the college transition experience of the Mexican-American female students. By developing close-knit and trusting peer interactions, students indicated that they found support for their educational success. The importance of academically-inclined peer networks in college transition confirms findings from previous research. When students have friends who like school and come from similar backgrounds, they have a greater chance of improving their own school success (Perez-Felkner, 2015; Gonzales, Brammer & Swailowskly, 2015). This was the case for the participants in this study. Making friends and developing a social community was instrumental in assisting students to persist in college. Furthermore, the students indicated that having friends from similar backgrounds was an important characteristic of their peer groups, hence, their peer community was similar in their socioeconomic and cultural backgrounds.

The importance of being around culturally similar individuals is seen in Vélez-Ibáñez and Greenberg's (2005) study of funds of knowledge. The researchers described it as the "cultural glue" (p. 54) that keeps these relationships together. This means that community members understood family rituals and assisted each other in gaining access to resources along with developing additional social networks. Resource exchange was demonstrated by the Mexican-American females in this study as they leveraged the knowledge among their friends to help navigate academics and the college-going process. They used their friends for help with classroom material, emotional support and information about scholarships and colleges. Elements of this collectivist nature of these relationships were seen in the high school experiences of students and manifested again during the first year of college. Students reported their friends on the Sierra University campus assisted them in not feeling like they were alone because they were all from similar cultural and socioeconomic backgrounds. Friends were mentioned consistently by all participants as one of the major reasons they were still in college.

### **Ability to Develop Deep Relationships with Education Professionals**

Previous research indicates that students from low-income backgrounds have difficulty obtaining college information from counselors and teachers at high school and college (Dansby & Dansby-Giles, 2011). This was not the case for the Mexican-American students in this study, and the findings aligned with Perez-Felkner's (2015) study of Black and Latino/a students who described their high school teachers and counselors as mentors. "Teacher-friend" as coined by Valentina in the study, was the best way to describe the type of relationship the participants had with educational professionals.

In high school, teachers and counselors were described as caring and understanding of the participants' needs. These teachers knew the participants outside of an academic setting and knew about students' home and social lives. This made the students feel understood. The relationships were built in an informal manner, meaning that they happened organically and outside of a formal classroom setting. This is important because these connections were not being built during class time when formal lesson plans were being delivered.

Similar elements of these high school relationships were sought out in college as well. All the participants mentioned at least one higher education professional that helped them. They relied on university professionals to provide emotional support as they navigated their first year of college because the students were unable to speak to their families about the college experience. These close relationships also provided students with technical assistance in college-related matters. For example, when participants had questions about majors or course selections, they turned to certain trusted individuals who had taken the time to learn about their cultural and socioeconomic backgrounds. The Mexican-American students credited their first-year success to these relationships.

### **Theoretical Implications**

The funds of knowledge theoretical approach is widely used in K-12 literature as a way to incorporate family values and resources into the classroom, to understand people's experiences, and to help move research about low-income students beyond the deficits. Rios-Aguilar and Kiyama's (2012) study was one of the first of its kind to bring the framework into the realm of higher education by examining the experiences of

families in a college outreach program. The researchers focused on what the families knew about college and some of the unique ways families were exposed to college information, such as learning about different universities while watching their favorite college football team. The current study further expands the use of the funds of knowledge framework into higher education by examining the transitional experiences of Mexican-American female students from low-income backgrounds.

A contribution of this study is its focus on the student perspective, which is not typically addressed in the funds of knowledge framework. Through interviews, this current study also confirms that students learn certain skills and knowledge by actively observing their parents during daily activities. In doing this, the study verifies that students are “learning by observation” (Moll & Gonzalez, 2004; Velez-Ibanez & Greenberg, 1992) in their households. Meaning that as the students observed their families’ daily activities, such as reviewing their parents’ bank statements with them, they inherited certain skills and knowledge, such as, financial information.

The use of the framework is important to college transition research because it allows researchers to pull skills and knowledge from students’ experiences that are not normally acknowledged but are an important part of students’ transition process. The clearest example of this was the financial knowledge and responsibility the Mexican-American female students displayed as they applied to college and navigated their first year. Thus, findings from the study expand the types of funds of knowledge found in Mexican-American homes than previously documented. Not only are students exposed to math and language skills in their homes (Reyes, Da Silva Iddings, & Feller, 2016; Aguirre, Turner, Bartell, Kalinec-Craig, Foote, McDuccie and Drakes, 2012) but also

financial knowledge, community building, and work experience.

This study provides an opportunity to better understand how students from unrepresented backgrounds successfully navigate the college transition process in a way that views their experiences and backgrounds as assets and not detriments. Therefore, the use of the funds of knowledge framework drives recommendations for the practical implication of incorporating the values and resources found in Mexican-American students' lives to help them achieve success in higher education and to graduate.

### **Implications for Practice**

Increasing the graduation rates of students from low-income backgrounds is a large and complicated task. This section provides implications for practice to aid in the persistence of students from low income backgrounds.

With increasing tuition costs and the stagnant nature of federal and state funded financial aid programs, higher education financing is a barrier and a point of stress for many students. This stress and responsibility was evident in the experiences of the Mexican-American students in this study. Since students from low-income backgrounds are responsible for paying for their college expenses, they need to be well-informed of all costs associated with attending a postsecondary institution. Therefore, the first recommendation is to ensure that universities and colleges are transparent about the cost of tuition, fees, books, parking and additional expenses. The participants in this study have had to budget money from an early age, therefore institutions of higher education should ensure that students have all the tools and information they need to budget accordingly. By providing detailed costs, students from low-income backgrounds can make informed decisions about their finances, the number of hours they need to work,

and budgeting any additional expenses.

Next, researchers and practitioners (Engle & Tinto, 2008) assert that because students from low-income homes work many hours, they are unable to fully participate socially or academically on campus. This study shows that working enables students from low-income backgrounds to participate in their education by providing expendable income to pay for activities, books and additional classes if needed. While this does make the participants' experiences different from their higher income counterparts, employment provides the participants with important skills. For example, students obtained valuable experiences like working with others and managing money. From the participants' points of view, working did not hinder them from participating in college clubs or academics, instead it provided them with accessibility to take advantage of those opportunities.

The recommendation that stems from this reality is to not view working as a deficit, but a mechanism for students to participate in their education and obtain real world experiences. Eliminating the need for students from low-income backgrounds to work and solely go to college may not be an option for institutions due to funding limitations. Therefore, if working is going to be a major component and an unavoidable part of students' lives, then institutions may need to restructure how to work within that constraint.

Institutions could value the skills and knowledge learned through working as assets in the lives of students from low-income homes by openly recognizing the importance of both being involved on the campus and working in order to stay in school. For example, when reviewing applicants for scholarships, internships or student worker

positions, faculty could value work experience as much as on-campus social or study abroad experience (Bensimon, 2007).

Additionally, there are two recommendations for surrounding peer-to-peer interactions. As this current study and previous studies (Perez-Felkner, 2015; Gonzales, Brammer & Swailowskly, 2015) demonstrated, Mexican-American students from low-income backgrounds benefit from peer interactions. One recommendation for faculty is to facilitate opportunities for students to collaborate with their peers through discussion and in-class peer work. This could allow students to cultivate their peer communities in college as they did in high school. Additionally, since the participants in this study relied on their peers to provide academic help and general college information, it is important to ensure that students receive correct and timely information. One approach could be done by ensuring that all student staff, such as residential life staff and student government student staff, are well informed of academic and general college information.

Peer-to-peer interactions are important but so are the interactions between college faculty and students. The Mexican-American females spoke highly of the relationships they had with college staff, such as their advisor and retention program coaches. Academic faculty were missing from this conversation. Given that social relationships are important to Mexican-American students, faculty who teach first-year courses could alter their role in the classroom to one that is more approachable.

### **Suggestions for Future Research**

In general, there is a need for increased research regarding the first-year college transition experiences of Mexican-American female students. While this study adds to the current literature, further research on this population and first-year transitional



experiences are needed, using a larger number of participants and multiple institutional perspectives.

The funds of knowledge theoretical framework could provide many opportunities as it is rather new in the higher education environment. There is a need for further examination of how this lens could inform higher education practice. Researchers should observe the daily lives of Mexican-American college students' families for additional forms of funds of knowledge. Research on families should examine how their daily lives provide skills, values, and resources to their college-age children. This could be done through observing and interviewing family members and college students. Additionally, it would be important to examine how those lessons from daily household activities manifest during the college experience.

There is also a need to expand the funds of knowledge framework beyond the Mexican-American population. Examining other historically underserved populations, such as African American students, might provide researchers with additional forms for funds of knowledge not historically recognized in higher education. Additionally, a longitudinal study that follows the lives and experiences of a group of students, could provide researchers with a better understanding of how funds of knowledge is developed, expressed, and enhanced for the years.

Furthermore, there is a need for more research about how working influences the experience of students from low-income backgrounds. This study scratched the surface of the skills and knowledge students gained from their employment and could provide a foundation for additional elaboration. Interviewing and observing students who work while in college could provide an avenue to do such a study.

## Conclusion

This study was one of the first attempts to bring the funds of knowledge framework into higher education, in particular the first-year transition experiences of students. The framework allowed the researcher to write about students from low-income backgrounds from an asset lens. The 10 Mexican-American female students interviewed in this study described how their socioeconomic status complicated their lives, but these experiences coupled with a rich cultural background also allowed important forms of knowledge and skills to be cultivated. Undoubtedly, their experiences enlighten the views of first-year success by highlighting certain skills and strengths they obtained throughout their lives.

Dominant literature on students from low-income homes focuses on many of the barriers preventing students from accessing and succeeding in higher education (Green, 2006; Rios-Aguilar & Kiyama, 2012). This current study provided an opportunity to move beyond why students leave and examine why they stay. The Mexican-American female students built communities with peers, educational professionals and coworkers that allowed them to exchange important college-related resources. Additionally, observing their families' financial struggles enabled participants to gain knowledge about financial literacy, which they leveraged during their first year of college.

The researcher's hope is that this study can be one of many that moves higher education professionals and institutions to recognize the assets embedded in the lives of students from low-income homes and, more importantly, to develop practices that honor those experiences, skills, and knowledge to aid more income-qualified students graduate with a college degree.

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## APPENDIX A Information Script

Hi (student name),

I am reaching out to you today to see if you are interested in participating in a research study which aims to understand the first year experiences of students who receive the Pell grant.

Monika Mala, a PhD student, is conducting a research study. She is interested in better understanding how students persist in higher education during their first year.

If you volunteer to be in this study, you will be asked to participate in an interview. It should take about 45 minutes to an hour once in the beginning of the spring semester and once in the middle.

This study is considered to be minimal risk of harm. This means the risk level is typical to those encountered during your daily activities.

Benefits of doing research are not certain; but she hopes to learn how to inform best practices for working with Pell eligible students in higher education. There are no direct benefits to you in this study activity.

All of your interactions with the researcher will remain confidential. This means other people will not know what you write or say to Monika. If you participate, your name will not be shared.

You may ask questions at any time. I can provide you with Monika's contact information if you would like. (Provide Monika's email: monikam@unr.edu or phone number: 775-527-2635) There is an office that provides oversight called the Office of Human Research Protection. If you have any concerns on the conduct of the study, call the office at 775-327-2367.

Your participation in this study is completely voluntary. You may stop at any time.

If you are interested in being interviewed by the student researcher please indicate below with your name, phone number and email address.

Student Name: \_\_\_\_\_

Student Phone Number: \_\_\_\_\_

Student Email: \_\_\_\_\_

**Thank you for your participation in this study,**