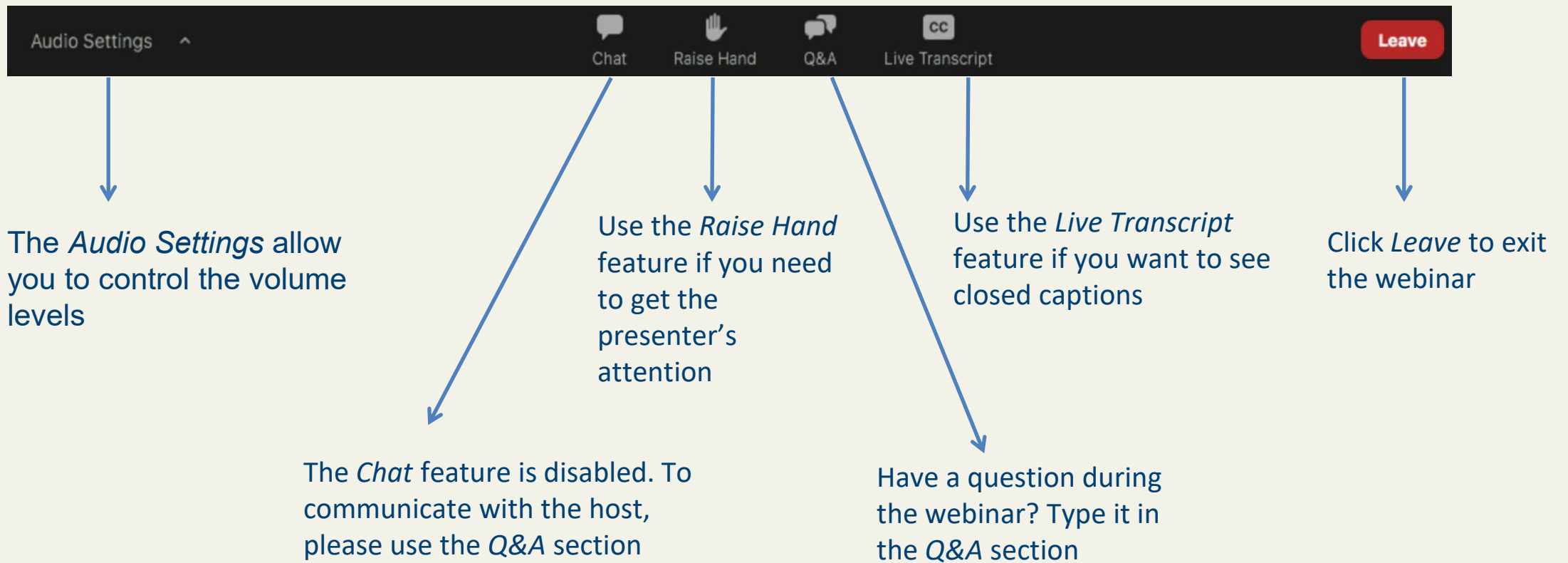


Getting First Generation Students To The End

mefa[®]

How to Participate





About MEFA

State authority created in
1982 helping families plan,
save, and pay for college



Getting First Gen To The End

By Jaron Tucker

Agenda

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





Defining a First Generation Student



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

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



The Population

Different Type of First Gen Students

Student Group 1

- Parents have no college experience at all
- Parents are documented Immigrants
- Student has not been apart of a college readiness program.



Student Group 2

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



Student Group 3

- Eligible Non-Citizens
- Parents may be undocumented immigrants
- Dependency Overrides
- Student is an Orphan



Student Group 4

- Student is DACA
- International Students



The Issues At Hand

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



Financial Burdens

Low-Income Households
Affordability
Dependency

Lack Of Support

All school systems and districts are not created equal.
Households vary in many situations

Inequitable Access To Resources

Many students are not aware of the resources as others.
Lack of community resources

Life

It comes at you fast and personalities, personal & family history impacts the way everyone handles the hurdles life may throw their way.

The Issues At Hand

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

Default Rates are highest among first Gen students

TABLE 2

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

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

Note: In these data, the U.S. Department of Education defines low-income students as those with total incomes below \$25,000 per year.

Source: Author's analysis of data from National Center for Education Statistics, "2003-04 Beginning Postsecondary Students Longitudinal Survey, Second Follow-up (BPS:04/09): Table fmbkc74," available at <https://nces.ed.gov/datalab/powerstats/output.aspx> (last accessed October 2018).

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Default Rates

- 91.8% of all student loans come from the federal government.
- 10.8% of student borrowers default on their educational loans within their first year of repayment.
- 25% of borrowers default within their first five years of repayment.
- 10%-20% of student loans are currently in default.
- 15.6% of student borrowers who attended a private, for-profit college default within the first year of repayment.
- 7.1% of private non-profit college attendees default on their student loans.
- 42.8% of borrowers with loans in default owe a debt of \$20,000-\$40,000.
- 77.6% of borrowers owe \$40,000 or less in defaulted student loans.
- 1% of borrowers owe \$200,000 or more in defaulted student loans.
- Student borrowers who attended private 2-year and less-than-2-year institutions are the most likely to default on their educational loans.
- At a rate of 26.33%, Arts and Humanities majors who attended non-selective schools are the most likely to default on their student loans.
- 17.7% is the default rate among Black/African American student borrowers.
- 13% and 9% are the default rates for Hispanic/Latino and White/Caucasian student borrowers, respectively.

(EDI , 2021)



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The Hurdles

The Hurdles Before Acceptance

Financial Hurdles

- Application Fees
- Deposit Deadlines
- Aid Process Literacy
- Fee Waivers

Personal Hurdles

- Selecting The Right School
- Competing Responsibilities
- Parental Approval
- Application Guidelines & Acronyms

The Hurdles After Acceptance

Academic/Financial Hurdles

- R2T4s (Return to Title IV Calculation)
- SAP(Satisfactory Academic Progress)
- Academic Probation
- Unusual Enrollment
- Change in Circumstances

Personal Hurdles

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

The Student Handbook

This Holy Grail Can Sometimes Fail

The handbook is a great resource for students to learn about your school and their obligations, but does the info always reach the students the way you need it to.

Include some of the key data points in your award letter or emails. Give the info in doses ensuring the materials digest.



Notifying Students early of the potential implications to their aid and enrollment status.



Adjusting your award letters to include information on SAP, & Merit Award Requirements



Maintaining a great relationship between Financial Aid, Admissions, Academic Advisement, Registrar & Student Accounts.



Leave of Absences discussion and how that impacts their aid and potential

If You Make It Make Sense

First Gen Can Survive & Thrive



Resources Before Campus

[Center For First-Generation Student Success](#)

[UASPIRE](#)

[GEAR UP](#)

[Commonwealth Dual Enrollment Partnership](#)

**MASFAA First Gen Student Support
Mentor Program: Volunteer to be a
Change Agent**



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