2016

INVISIBLE FINANCIAL BARRIERS
TO COLLEGE ACCESS

FOR ASIAN AMERICANS AND PACIFIC ISLANDERS

APIASF Today's Minds,
Tomorrow's Future
Asian & Pacific Islander American Scholarship Fund

CONTRIBUTORS

INVISIBLE FINANCIAL BARRIERS TO COLLEGE ACCESS FOR ASIAN AMERICANS AND PACIFIC ISLANDERS

GM FOUNDATION

ADVISORY COMMITTEE

Dr. Mitchell J. Chang
Professor of Higher Education & Organizational Change
UCLA

Dr. Doris Ching
Interim Chancellor
University of Hawai'i West O'ahu

Dr. Michelle Cooper
President
Institute for Higher Education Policy

Dr. Mary Yu Danico
Associate Dean, Director of Asian American Transnational Initiative, Professor of Sociology
Cal Poly Pomona

Georgette Dixon
Senior Vice President and Director of National Partnerships
Wells Fargo

Dr. Curtiss Takada Rooks
Assistant Professor, Asian Pacific American Studies
Loyola Marymount University

EDITORIAL COMMITTEE

Neil Horikoshi
President & Executive Director
Asian & Pacific Islander American Scholarship Fund

Cecilia Marshall
Managing Director of Scholarships & Programs
Asian & Pacific Islander American Scholarship Fund

Joy Yoo
Associate Director of Marketing & Communications
Asian & Pacific Islander American Scholarship Fund

ASIAN AMERICAN AND PACIFIC ISLANDER RESEARCH COALITION (ARC)

Samuel D. Museus, PH.D.
Associate Professor of Higher Education and Student Affairs Director of the Culturally Engaging Campus Environments (CECE) Project

Fellow of the Asian American and Pacific Islander Research Coalition
Indiana University

Tracy Lachica Buenavista, PH.D.
Associate Professor of Asian American Studies

Fellow of the Asian American and Pacific Islander Research Coalition
California State University, Northridge

Contents

ACKNOWLEDGEMENTS

Samuel D. Museus
Indiana University Bloomington

Tracy Lachica Buenavista
California State University Northridge

STATEMENTS

The Asian & Pacific Islander American Scholarship Fund (APIASF)

The Asian & Pacific Islander American Scholarship Fund (APIASF) is the nation's largest non-profit provider of college scholarships for Asian Americans and Pacific Islanders (AAPIs). APIASF places an intentionally strong focus on students who live at or below the poverty level, are the first in their families to attend college, are traditionally underrepresented in higher education, and are committed to community service. Since its inception, APIASF has distributed over $100 million in college scholarships to AAPI students across the country and in the Pacific Islands.

APIASF's holistic approach includes partnerships with a number of nonprofit, corporate, research, advocacy organizations, and the nation's Asian American and Native American Pacific Islander-Serving Institutions (AANAPISIs) to support opportunities for students to access, complete, and succeed after post-secondary education. Through its programs, APIASF is able to develop future leaders who excel in their careers, serve as role models in their communities, and contribute to a vibrant America.

The Asian American & Pacific Islander Research Coalition (ARC)

The Asian American and Pacific Islander Research Coalition (ARC) is a leading research and advocacy organization conducting research relevant to policy and practice affecting Asian Americans and Pacific Islanders (AAPIs) in education. In the upcoming months, this cyberspace will constitute a vehicle for constructing a synergistic network of AAPIs in education, generating and disseminating valuable knowledge relevant to AAPIs in education, and linking theory, policy, and practice to advance the agenda of AAPI communities across the continental United States and the Pacific.

The ARC focuses on producing critical scholarship in ways that recognize and reflect the value of the *empowerment* of the AAPI community, *mentoring* of future AAPI scholars and activists, *transformation* of education systems to better serve AAPIs, *collectivism* designed to advance the well-being of AAPI communities, and understanding the AAPI experience with increased *complexity*.

FOREWORD

In recent years, the postsecondary community has emphasized the need to increase college completion, and rightfully so because our nation's college completion rates are far too low. At present, fewer than 50 percent of college students earn a degree or credential within six years. This statistic reinforces that college completion must remain a priority. However, the singular emphasis on completion has led some to mistakenly believe that we have solved the access problem. All the while, the problem of "accessing" college has become even greater for a growing number of students.

In response to such trends, the Institute for Higher Education Policy released *Access to Attainment* (2014), an access agenda for 21st century college students. The agenda is a call to action to improve college access – and completion – for today's students, especially those who have not been served well by the postsecondary system. Increasing college access among Asian Americans and Pacific Islanders (AAPI), specifically, is of critical importance to the access agenda and broader college attainment goals.

At a time when AAPIs have been noted by the U.S. Census Bureau as one of the fastest growing populations, the experiences of too many resemble the protagonist of Ralph Ellison's novel, *The Invisible Man* (1952), who remarked, "I am invisible simply because people refuse to see me." In this book, the main character's invisibility is not driven by a physical condition, but rather societal conditions and political realities that exclude his voice and needs as a Black man. Unfortunately, for many AAPIs, the prevalence of the model minority stereotype and exclusionary policies have caused generations of disadvantaged AAPIs to be overlooked and rendered "invisible" in education reform.

Expanding access and educational opportunity to more AAPIs is a moral imperative that requires stronger consideration be given to the diverse needs and circumstances within the AAPI community; however, there is a strong economic argument as well. By 2020, the year that the Obama Administration intends for this nation to once again lead the world in college attainment, it is projected that the U.S. economy will have 55 million new job openings. The majority of these jobs – over two-thirds – will require some postsecondary education or training. To meet this goal, increases in college access and success among AAPI students are essential. Given that, many of our long-standing educational programs and policies will need to be revisited and revised to better align with the needs of these students.

This report seeks to (re)introduce and (re)educate higher education leaders to the realities of today's AAPI students. The report critically examines the invisible barriers facing these students, while also demonstrating how the model minority stereotype has led to false assumptions and inequitable opportunities for many of them. By aligning research with sound policy and practice recommendations, the authors also offer pragmatic solutions for campus-based and policy leaders, who desire to improve the outcomes of "all" AAPI students. While the report's findings are oriented toward evidence-based research, this narrative is enhanced beautifully by the personal stories of AAPI students who give voice to their needs and experiences.

The first step towards increased college attainment is to increase college access. As the postsecondary community seeks to advance this goal, there must first and foremost be a commitment to ameliorating the college access problem, and then secondly, ensuring that AAPI students, especially those from low-income, disadvantaged backgrounds are not overlooked in critical conversations about education reform. In committing to this goal, not only do we improve the lives of deserving students, we also transform communities and enhance our nation's economy.

Michelle Asha Cooper, PhD
Institute for Higher Education Policy
Washington, DC

EXECUTIVE SUMMARY

Despite common misconceptions that all Asian Americans and Pacific Islanders (AAPIs) achieve universal academic success, many AAPIs do not transition successfully into postsecondary education. While research has demonstrated the role that economic factors play in college access processes, AAPI perspectives and experiences are rarely given specific attention in these conversations. As a result, the financial challenges that AAPI students encounter in their pursuit of higher education are not well understood. The primary purpose of this report is to center the perspectives of AAPI college students and shed light on the often-invisible financial barriers that impact their college access.

To provide important demographic context, we utilize data from the U.S. Census Bureau and U.S. Department of Education to examine disparities in college access by ethnicity and income. The main findings of the report are informed by original survey data collected from 1,984 AAPI college students from across the nation regarding financial barriers to AAPI college access. Interview data from 22 AAPI undergraduate students and practitioners who directly serve AAPI students as they navigate the transition to college also informed the findings and policy recommendations.

Background Highlights

• The financial barriers to higher education faced by AAPIs are obscured by the model minority myth, a racist stereotype that assumes AAPIs achieve universal and unparalleled success, and which subsequently justifies the lack of attention paid to AAPI education issues.

• Despite the model minority misconception, several scholars have shown that, when data are disaggregated, many ethnic groups within the larger AAPI category exhibit rates of college access and success that are far below the national population.

• In addition to being grouped into the AAPI category and stereotyped as model minorities in national arenas, Southeast Asian Americans (e.g., Cambodian, Hmong,

Laotian, and Vietnamese Americans), refugees from Burma/Myanmar and Bhutan, and Pacific Islanders (e.g., Chamorros, Native Hawaiians, Fijians, Samoans, and Tongans) are also often stereotyped as academically deficient, which leads to unique challenges to their educational and occupational mobility.

Findings of the Study

• Many AAPIs, especially those from historically underserved ethnic groups and less affluent backgrounds, have limited access to postsecondary options:

   o A sizeable group of students (55%) indicated they were unable to attend their institution of choice.

   o Approximately 70% of participants reported that their choice of institutions was limited in some way by financial constraints.

• Many AAPI students experienced a lack of adequate information and support about college in general, and about financial aid in particular, as they navigated the pathway to college:

   o Almost one-third (31%) of the students somewhat or strongly disagreed that they had someone on whom they could rely to answer questions about college when they were in high school.

   o A majority of our survey participants reported not receiving enough information about financial aid options.

   o Receiving inadequate information and support about financial aid and college options in high school can contribute to misunderstandings. Many students reported that they were unaware that grants and scholarships do not have to be paid back.

   o Lack of access to high-quality and fast technology created additional barriers to information and support for AAPI

students pursuing higher education.

o The reality that English is often not the primary language spoken in many AAPI households, coupled with the overly complex language used in many college and financial aid applications, constitutes significant challenges for AAPI students and their parents.

• Complexities in the Free Application for Federal Student Aid (FAFSA) submission and verification processes posed noteworthy barriers to college for many AAPI students:

o Approximately 60% of our survey respondents somewhat or strongly agreed that the FAFSA application process is difficult.

o Almost 1 out of 5 individuals reported not having the necessary information to complete the FAFSA at some point in their college careers.

o Approximately 1 out of 9 students reported missing a FAFSA deadline. Among these students, 52% indicated that they missed the deadline because they felt the FAFSA was too difficult to complete, 51% did not have the required information, 27% reported they did not think completing the FAFSA was important, and 23% did not want to borrow money.

• Persisting economic challenges shape AAPI students' experiences as they adjust to higher education and continue their college careers:

o The vast majority of AAPI students are worried about paying for college.

o Many AAPI participants are loan-averse, with almost half of our respondents (47%) indicating that they are unwilling to borrow more than a total of $5000 dollars to pay for college.

o Many AAPI students are employed while in college, and a majority of them work to avoid borrowing money to pay for college.

o 49% of our survey participants worked one job during the academic year, 15% held two jobs, and 3% worked at three jobs.

o Almost 1 in 5 respondents (19%) indicated working over 20 hours per week during the academic year, while 38% of participants indicated working 0-5 hours per week.

Policy Recommendations

• Promote culturally responsive college access programming to reach AAPI students early in college access processes. Efforts can include diversification of practitioners serving AAPI students, practitioner training around critical AAPI education barriers, and incentivizing partnerships with Ethnic Studies programs and community-based organizations that already serve AAPI students and families.

• Fund youth- and family-centered programming around college access and affordability, financial aid, and postsecondary financing options. Such programming can include the funding and training of peer- and parent-advocates who might be able to better outreach to AAPI students and families.

• Create, translate, and disseminate multilingual college and financial aid materials that account for the plethora of languages spoken in the AAPI community. In addition, pursue efforts to simplify the language on FAFSA forms and other application documents.

• Increase access to enhanced technology during college access processes. Potential mechanisms include funding

under-resourced high schools and community-based programs that serve AAPIs with new technologies (e.g., computers and high-speed internet connections) to ensure that these students have access to high-quality and fast technology during college search, choice, and transition processes.

- Simplify and streamline the financial aid application process, particularly the FAFSA. Also, explore financial aid eligibility alternatives for students with non-traditional family structures and/or who are non-U.S. citizens (i.e., U.S. Nationals or undocumented students).

- Enhance financial aid literacy around college financing options. While the simplification and streamlining of

financial aid processes might increase financial aid application and completion rates, increased education around college financing options is important to encourage loan-averse AAPI students to apply for and benefit from financial aid.

- Outreach efforts to make financial aid verification processes more transparent and less burdensome to AAPI students and families must be developed and maintained. Moreover, increased training for financial aid officers regarding the barriers that AAPI students face during the verification process is necessary to ensure that these professionals are equipped to determine most effectively what information students can and must report.

I got some information from school, but I got most of my advice and help with scholarship applications from friends, who were also mass applying to scholarships. Collectively, we had a giant compilation of scholarships we were all applying to. We were all in the same boat.

— Bryan, 19-year old upper-income Vietnamese/Chinese American student attending a private four-year university in Colorado

INTRODUCTION

Economics play a significant role in shaping access to college (Bergerson, 2010; McDonough, 1997). For example, students from low-income backgrounds are less likely to access college because they are more likely to attend underfunded schools, have lack of support and access to college-going information, and face the material difficulties associated with the costs of application and enrollment processes. Among low-income students who are able to pursue higher education, many enroll in institutions deemed less selective, are more likely to stop out, and cite the inability to afford college as a primary factor influencing their persistence (Engle & Tinto, 2008; Terriquez, Gurantz, & Gomez, 2013). However, there have only been a few studies on college access among Asian Americans and Pacific Islanders (AAPIs) specifically (Chang, Park, Lin, Poon, & Nakanishi, 2007; Museus & Vue, 2013; Teranishi, Ceja, Antonio, Allen, & McDonough, 2004). Even in discussions about the financial barriers for students of color, AAPIs are often treated as an overachieving homogenous group, if they are included in the conversation at all.

Despite common misconceptions that AAPIs are a monolithic group that achieves universal academic success, many AAPI students do not transition successfully into higher education (National Commission on Asian American and Pacific Islander Research in Education [CARE], 2008). As a result, the economic challenges that AAPI students encounter on the road to college are not well understood.

What are the college-going rates of AAPIs? How do college-going rates vary between more and less affluent groups within the AAPI category? And how do financial barriers specifically shape these processes? Answers to these questions are critical in generating an understanding of the role of finances in college access for this population.

This publication builds on previous reports that underscore challenges that are not well understood by the general public but pose significant barriers for AAPIs on the road to and through higher education (e.g., CARE, 2008; Chaudhari, Chan, & Ha, 2013; Vang & Trieu, 2014). The primary purpose of this report is to shed light on the invisible financial barriers faced by AAPIs on the path to and through college. First, we examine the treatment of AAPIs in research to provide some context for the current project. Second, we present key findings from our analysis of U.S. Census Bureau and U.S. Department of Education data, surveys of 1,984 AAPI college students, and interviews with 22 AAPI students and practitioners. Finally, we offer policy recommendations that are grounded in AAPI perspectives and essential to addressing the financial barriers of these students. In doing so, we aim to expand conversations about college access and affordability to be more inclusive of AAPI students, generate a more accurate understanding of their realities, and thus better clarify how policymakers and practitioners can maximize the postsecondary options for AAPIs.

DEBUNKING MYTHS AND CLARIFYING AAPI REALITIES

The financial barriers to higher education faced by AAPIs are obscured by the model minority myth, a racist stereotype that assumes AAPIs achieve universal and unparalleled success (Museus & Kiang, 2009; Osajima, 2005; Suzuki, 2002; Wu, 1995). The myth poses several negative consequences regarding the treatment of AAPIs in research on college access and affordability. First, it perpetuates inaccurate depictions of AAPI postsecondary success. While the federal government recognizes over 48 AAPI ethnic groups, all of which come from different geographic regions and have varying histories, cultures, and languages (Hune, 2002; Museus, 2013a, 2013b), the model minority stereotype suggests that these diverse communities are a singular homogeneous group that goes to and succeeds in college.

Second, the inaccurate depiction of AAPIs contributes to misconceptions that AAPIs are not really racial minorities that face educational challenges because of racial inequities (Museus & Kiang, 2009). Furthermore, the assumption suggests that, if AAPIs do face struggles, these challenges are not worthy of attention because they are not comparable to their Black, Latino, and Native American counterparts. Such notions subsequently lead to perceptions that this population does not need resources or support. As a result, AAPIs are regularly excluded from conversations and efforts around diversity and equity in education.

Researchers and policymakers often reinforce the myth with aggregated data analyses that suggest AAPIs achieve educational and occupational success at rates far higher than other racial groups (Museus, 2009). For example, some studies have shown that, in the aggregate, AAPIs go to college and attain degrees at rates higher than other racial groups in the United States (e.g., Pew Research Center, 2012; U.S. Department of Education, 2010). However, when data are disaggregated, many ethnic groups within the larger AAPI category exhibit rates of college access and success that are far below the national population, particularly those who more commonly originate from low-income and working class backgrounds (CARE, 2008; Chang et al., 2007; Ching & Agbayani, 2012; Museus, 2013a, 2013b; Museus, Antonio, & Kiang, 2012; Vang & Trieu, 2014).

In reality, certain AAPI ethnic groups comprise some of the most under-resourced communities across the nation, and the many educational challenges faced by these populations have been well documented. (Museus et al., 2012). For example, it is important to note the differential treatment of Southeast Asian Americans (e.g., Cambodian, Hmong, Laotian, and Vietnamese Americans), refugees from Burma/Myanmar and Bhutan, and Pacific Islanders (e.g., Chamorros, Native Hawaiians, Fijians, Samoans, and Tongans) in research and public discourse. While often subsumed into the AAPI category and stereotyped as model minorities in national arenas, in other contexts these groups are also stereotyped as "school dropouts," "gang members" or "welfare sponges" (Mayeda, Pasko, & Chesney-Lind, 2006; Museus & Park, in press; Ngo & Lee, 2007). Such deficit characterizations inaccurately depict these communities as a drain on America's resources and not worthy of support (Museus, 2008).

There is an overall misunderstanding of and lack of critical attention paid to AAPI communities. Given how the model minority myth has material consequences for the (mis)treatment of AAPIs in research, in this report we explicitly center their perspectives and experiential knowledge regarding financial barriers to postsecondary education. We highlight the voices of AAPI college students and those who work with them to provide a detailed account of and new insights into the financial challenges that they face, in order to better inform educational policy and practice around college access and affordability.

FINANCIAL BARRIERS IN CONTEXT OF COLLEGE ACCESS

Financial factors can shape students' access to institutions of higher education by shaping their aspirations to attend college, decisions about which colleges they can or should attend, and their experiences as they transition into higher education. Accordingly, the current report aims to understand the financial barriers that AAPI students face within the context of college access. While the term *college access* is often used synonymously with postsecondary enrollment, we build on the work of higher education scholars (Cabrera & LaNasa, 2000; Hossler & Gallagher, 1987; Museus & Vue, 2013; Perna & Jones, 2013) to offer a more holistic conceptualization of college access as a phenomenon that encompasses multiple processes.

These processes include (1) *defining* college predispositions whereby students begin to develop educational careers, they either do or do not begin to develop aspirations and expectations to go to college, (2) *searching* for the right colleges and the role educational institutions (e.g., K-12 schools and college campuses) can have in providing students with information about postsecondary options, (3) *choosing* a college to attend and completing the enrollment process, and (4) *transitioning* to college, whereby they adjust to college life (e.g., balancing employment and family responsibilities with coursework). We assert that students do not necessarily have access to higher education simply because they are admitted and registered for courses. They must also make a successful transition and adequately adjust to postsecondary education to take advantage of opportunities afforded by their institutions. As this report will reveal, AAPI students experience financial challenges throughout the searching, choosing, and transitioning phases of going to college. Thus, it is imperative that policymakers and practitioners understand AAPI financial barriers as they relate to these various phases of access.

While there remains a dearth of research specifically on AAPI college access, there are studies that provide some insight regarding the factors that shape the postsecondary participation of AAPIs. In particular, demographic factors such as ethnicity shape students' access to resources and college opportunities. For AAPIs, ethnicity and the varying migration patterns of different groups offer some explanation regarding bimodal educational attainment among AAPIs. For example, some college-educated East and South Asian American (e.g. Chinese and Indian) groups were recruited to the U.S. in order to meet the nation's growing demands for skilled science and technology professionals in the latter half of the 20th century (Espiritu, 2008). Many Southeast Asian Americans in the United States are refugees who were involuntarily displaced from their homelands as a consequence of war and political unrest (Chan, 1991; Espiritu, 2014; Schlund-Vials, 2012; Vang & Trieu, 2014); and Pacific Islander migration has been precipitated by military occupation and affected by a legacy of American colonization (Mayeda, Pasko, & Chesney-Lind, 2006; Shigematsu & Camacho, 2010). As a result of these different historical contexts, Asian American refugees and Pacific Islanders are more likely to live in severely under-resourced locations and be negatively racialized — factors that have prevented their education and occupational mobility (Kiang, 2002, 2009; Museus, 2013a, 2013b; Museus et al., 2012; Vang & Trieu, 2014). It should also be noted that, even some AAPI groups with higher rates of education (e.g. first-generation Filipino immigrants) suffer from underemployment and earn incomes severely non-commensurate with their skill sets (Buenavista, 2010; Tintiangco-Cubales, 2007).

Furthermore, ethnicity intersects with economic influences to not only shape the chances that students will attend college, but also where they will enroll. For example, among Chinese American students, those from higher income backgrounds are more likely to attend prestigious private institutions when compared to their counterparts from low-income backgrounds; whereas for Filipino and

Southeast Asian students, proximity to home has been identified as an important factor across socioeconomic lines (Teranishi et al., 2004). For the latter two groups, it is important to note that they also prioritize institutions they deemed more affordable.

We also know that AAPIs demonstrate different perspectives around finances than other groups. In terms of general banking practices, compared to other groups, AAPIs are more likely to conduct financial business with institutions that are in close geographic proximity and have linguistic translation capabilities (Banking in Color, 2014). Like other people of color, AAPIs are also more likely than their White counterparts to use cash for daily financial transactions, including the payment of bills. And, in times of financial emergencies, AAPIs tend to rely on family members and friends for financial advice and funds instead of formal banking institutions. AAPIs also exhibit unique perspectives in the context of higher education financing. AAPI students across income quartiles and institutional types are less likely than White, Black, and Latino students to borrow loans to pay for school (Cunningham & Santiago, 2008). In addition, there is some evidence that borrowing beyond one's means is perceived as a negative practice and that other mechanisms are relied upon to pay for college among AAPIs, such as pooling family support. Such information is helpful in understanding why some AAPI college students from low-income and working class backgrounds often report challenges associated with socioeconomic status, including obligations to financially assist families while enrolled in school (Chaudhari et al., 2013).

Collectively, the aforementioned research on migration patterns, ethnic differences, and financial practices implies that AAPI students and families have unique perceptions of and perspectives related to money. Yet, there has not been a study that comprehensively examines how perceptions and relationships to money can influence the college access processes of AAPIs. In the following sections, we examine data from the U.S. Census Bureau, U.S. Department of Education, and the survey responses of 1,984 AAPI college students regarding their various experiences applying to and persisting through higher education. Students were asked to address questions related to defining their college predispositions, searching for postsecondary options, choosing a college to attend, and their transition to college. While these data were useful in identifying trends rarely understood about AAPI college access processes, we also relied on in-depth interviews with students and practitioners who provided more nuanced explanations regarding AAPI perceptions of postsecondary options and affordability. Our analysis reveals several often invisible financial barriers to AAPI college access.

FINDINGS OF THE STUDY

Our findings indicate that AAPI students experience invisible financial barriers to higher education, which we discuss in four sections. First, we utilize U.S. Census Bureau and U.S. Department of Education data to highlight *limited access to college* within the AAPI population. Then we turn to original data we collected from (1) a survey of 1,984 AAPI college students and (2) interviews with 22 AAPI students and practitioners who work with AAPI students navigating the college access process, to detail the financial barriers that AAPI college students face. Specifically, the second section demonstrates that AAPI college students reported having *inadequate resources*, or insufficient information and support, in high school as they navigated the financial aid application process. The third section details the reported difficulties that AAPI students encounter, particularly *complexities in the FAFSA process*, as they apply for financial aid and navigate the pathway to college. The fourth section focuses more holistically on *continuing economic barriers* as students make the transition to college and adjust to the postsecondary education system.

Despite the limitations of our study (Appendix A), it is noteworthy that this analysis is one of a few to center AAPI perspectives to understand the role of finances in shaping their postsecondary access. And, the current report offers a more comprehensive view of the range of financial barriers to AAPI students' access to college than what previously existed. We designed an original survey that included items we hoped would capture culturally-specific approaches to

finance (e.g. loan aversion) and challenges (e.g. linguistic barriers) among AAPIs. We also conducted one-on-one interviews with AAPI education practitioners who possessed a depth of experiential knowledge working directly with AAPI students. Our goal was not to define AAPI financial barriers relative to the experiences of other ethnic and racial groups. Such an approach is grounded in our belief that this community is distinct and worthy of examination on their own, which is different than the more commonly additive or comparative treatment of AAPIs in research.

Limited Access to College

Our analysis of U.S. Census data indicates that a sizeable segment of the AAPI student population has limited access to postsecondary options. As we demonstrate in this section, some AAPI ethnic groups exhibit relatively low college-going rates compared to others. In addition, a large portion of our AAPI college student survey sample reported that their college options were limited, and cost was the most frequently reported factor limiting college choices among these students.

The U.S. Census Bureau and U.S. Department of Education data convey substantial ethnic disparities in college-going rates throughout the AAPI population. Figure 1 shows the college-going rates of Asian Americans who are 18 years of age or over by ethnic group. These statistics reveal that some

ethnic groups within the Asian American category attend college at relatively high rates. The college-going rates of Asian Indian (87%), Mongolian (85%), Taiwanese (85%), Filipino (79%), and Sri Lankan (78%) Americans are higher than the national population (56%). However, in stark contrast, Bhutanese Americans have the lowest rates of college attendance at 15%, followed by Burmese (34%), Cambodian (40%), Tibetan (41%), Laotian (42%), and Hmong (49%) Americans, all of whom exhibit college attendance rates substantially lower than the overall national average. It is important to note that such data do not indicate who among these groups attended colleges and universities outside of the U.S., which for many ethnic communities actually dictated their ability to migrate.

The statistics in Figure 2 display similar inequalities in the Pacific Islander population. Those who identified as Polynesian[1] in 2013 have the highest college-going rate at 64%, followed by Chamorros (61%), Native Hawaiians (53%), and Guamanians (49%). In contrast, Marshallese (24%) and other Micronesians (24%) attend college at the lowest rates, followed by Fijians (40%), Samoans (43%),

1 We understand that multiple Pacific Islander ethnic groups are considered and identify as Polynesian. However, The U.S. Census Bureau's American Community Survey includes a separate category that participants can select to identify as "Polynesian," so we included this category in our analysis.

and Tongans (45%). In sum, the data demonstrate significant inequalities in educational attainment among AAPI ethnic groups. More specifically, recently arrived refugees and indigenous Pacific Islander groups appear to experience greater barriers to college.

Moreover, individuals from communities with high poverty and low-income levels are less likely to go to college (Klein, 2014), and those who do not go to college will earn lower wages throughout their lifetime (Pascarella & Terenzini, 2005). Figures 3 and 4 reinforce and provide a glimpse into the relationship between income and college attendance among AAPIs. Figure 3 displays data from AAPIs who were enrolled in 10th grade in 2002. The figure shows the percent of AAPI students who enrolled in any postsecondary institution by socioeconomic status. As students' socioeconomic status increases, so does their likelihood of attending college. Moreover, Figure 4 shows that AAPIs who never attended college earn a mean annual income that is less than one-third of those who did attend an institution of higher education, and those who have not completed a college degree earn less than one-third of those who have attained a college credential on average (i.e., an associate's degree or higher).

Figure 1. Proportion of Asian American Population Accessing College by Ethnicity

Legend: ■ Did Not Attend ■ Attended
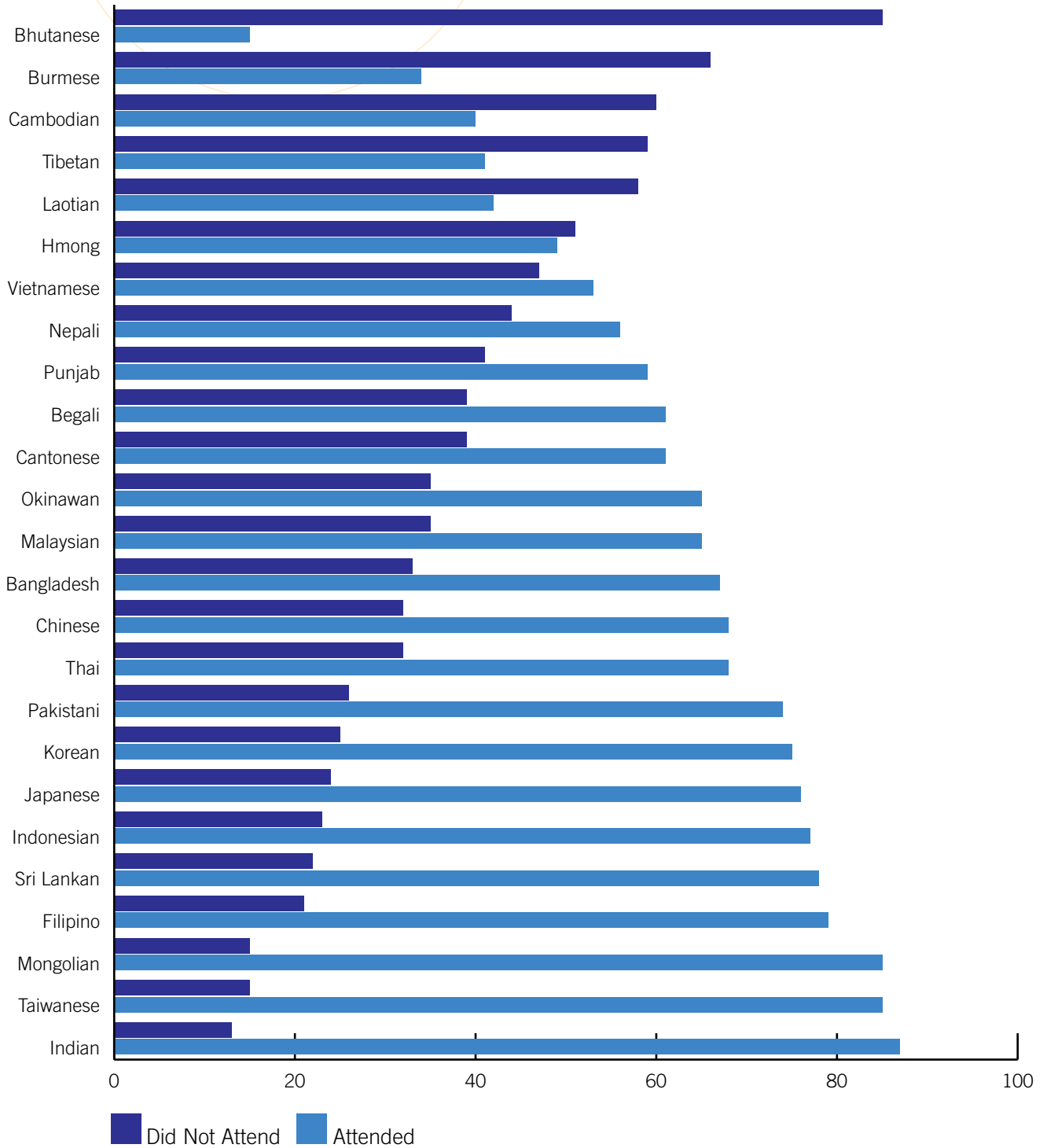
Note: These data are from the U.S. Census's 2013 Public Use Microdata System (PUMS). The sample was limited to those 18 years of age and older and appropriate sample weights were applied.

Figure 2. Proportion of Pacific Islander Population Accessing College by Ethnicity
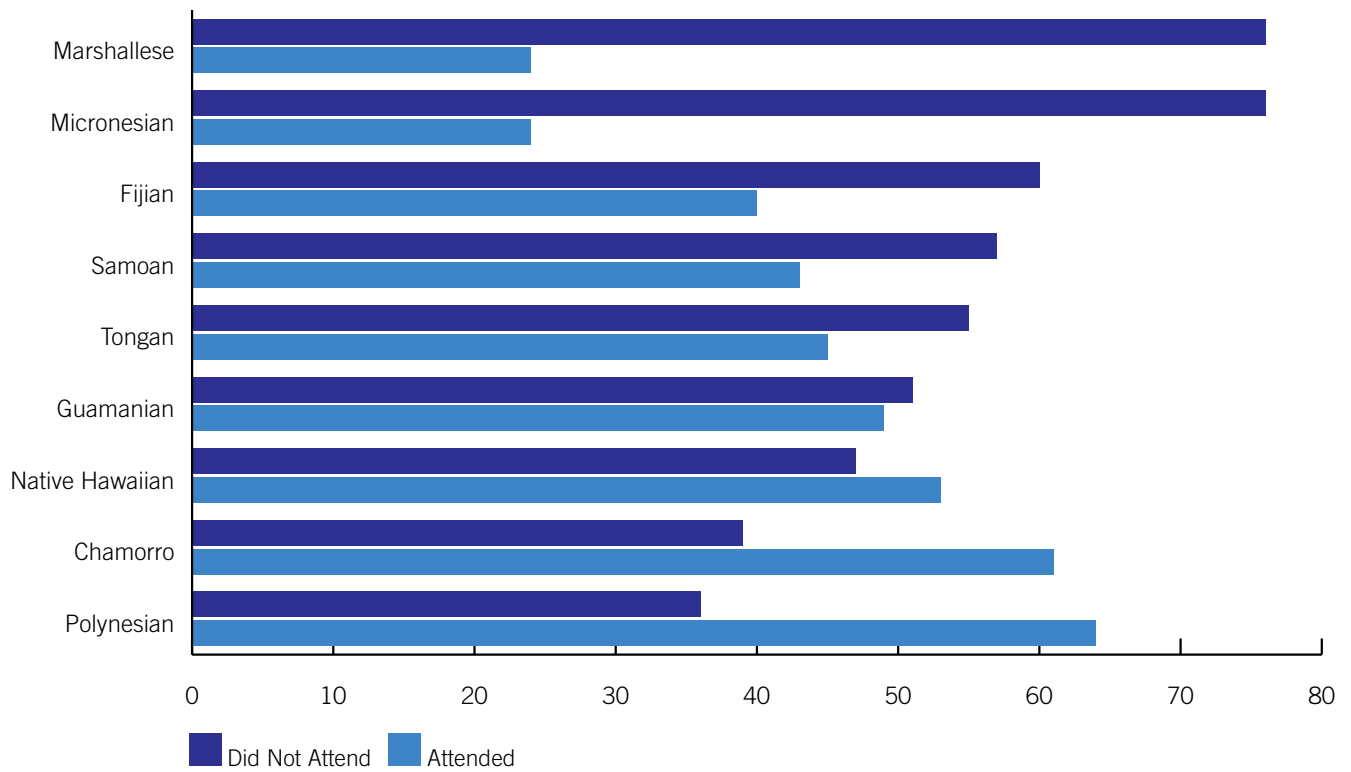
■ Did Not Attend　■ Attended

Note: These data are from the U.S. Census Bureau's 2013 Public Use Microdata System (PUMS). The sample was limited to those 18 years of age and older and appropriate sample weights were applied.

THE STORY OF ALI

Poverty and Family Priorities

Ali is a 22-year old student and daughter of refugees from Vietnam, who attends a large, public state university in California. Her mother and father have the equivalent of a fourth- and fifth-grade education, respectively, and as the primary income contributor Ali's mother makes an annual income less than $15,000. Ali's story highlights how higher education does not exist in a vacuum and exposes the barriers to college that low-income AAPI students face in context of racism and economic insecurity. Ali shared the following comments:

My family lives paycheck-to-paycheck and everything is taken one step at a time... Being Asian American does not mean I have a lot of money because clearly we're low income – so with all the stereotypes, it's not true, definitely not my case. When you apply for programs, when you need help from the government, it's hard sometimes because you don't see a lot of Asian Americans there and it's like, what's wrong with us?

We have housing because my mom can't afford to pay rent... We also have food stamps, but only because my brother is underage. Once I turned 21, they took my benefits away, so I don't have insurance... I get it, when you become adult, you have to take care of yourself but it's hard when you have to worry about school.

If it wasn't for financial aid, I don't think I would even think about college because the debt. It's discouraging because I come from a family that doesn't have anything and if I go to college and after that I don't have a job, what am I going to do? I always thought about going to another state [for college], but I don't want to leave my parents. My mom is the only one who is keeping the house together and if she needs me I'll always be here. It's hard to leave when a lot of people count on you.

Like many of the participants, Ali described the prioritization of obligations that immediately served her household, which subsequently prevented her from seriously considering or exploring a wider range of colleges and universities where she would pursue higher education. In doing so, Ali painted a clear picture of the social and economic barriers that impact and limit the college access of low-income AAPI students today.
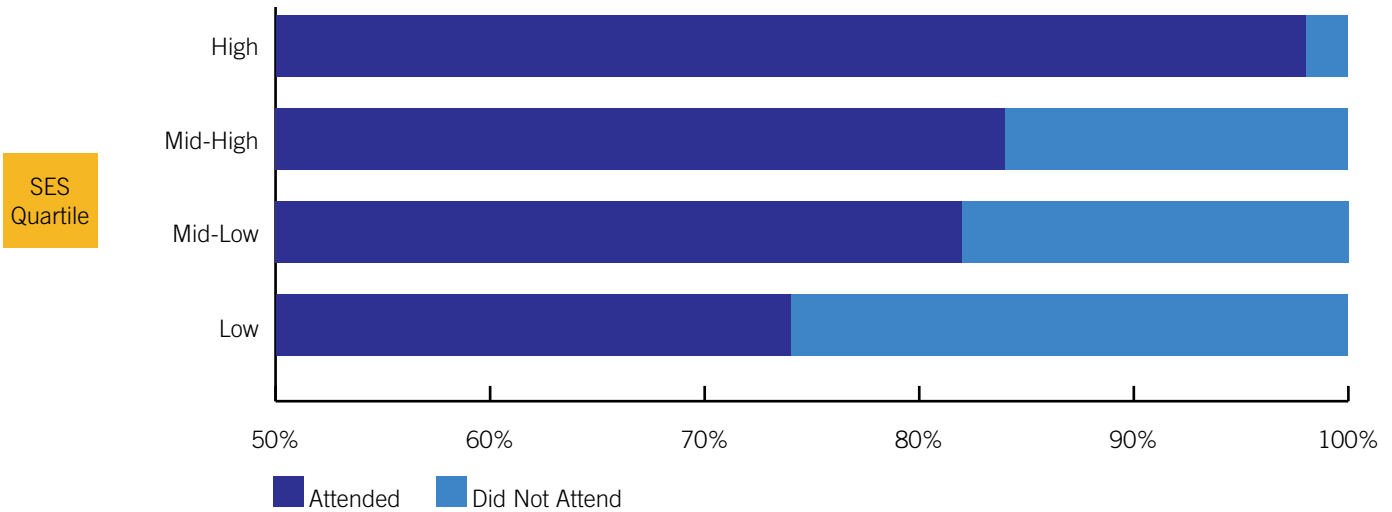
Note: These data are from the National Center for Education Statistics' Education Longitudinal Survey (ELS: 02/06). Socioeconomic status is a composite variable constructing using parent's education levels, family income, and parents' occupations. The sample was limited to those who made it to 10th grade and appropriate sample weights were applied. Statistics convey the percentage of 10th graders who had or had not attended a postsecondary institution four years later.

Figure 4. Average Annual Individual Income of Asian Americans and Pacific Islanders by College Attendance and Attainment
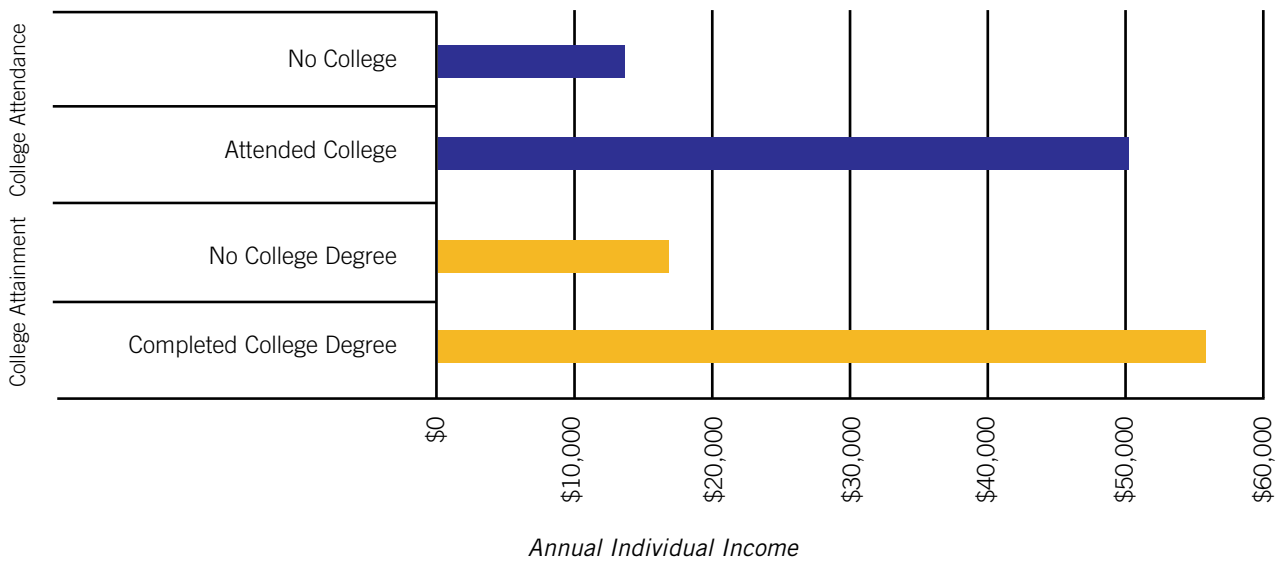
Annual Individual Income

Note: These data are from the U.S. Census Bureau's 2013 Public Use Microdata System (PUMS). The sample was limited to those 24 years of age and older, income was adjusted to 2013 dollars, and appropriate sample weights were applied.

Although college access conversations often revolve around whether students matriculate into the higher education system, college participation also involves whether students have access to the wide range of postsecondary options that exist or the extent to which they are able to access institutions of their choice (Chang et al., 2007). In other words, students who are able to afford and attend their first-choice institution have greater levels of college access than students who did not get admitted or cannot afford to go to their first-choice institution, and instead enroll in their second, third, or fourth choice. Students who have access to greater options are more likely to go to more selective institutions that provide more resources and opportunities.

While U.S. Census data show a range of college access levels among AAPIs, our survey data reveal that, even among those students who participate in higher education, many were unable to attend their institution of choice. According to Figure 5, more than half of the survey respondents (55%) did not attend their first-choice institution. Approximately 26% of respondents enrolled in the campus that was their second choice, while almost one-third of participants (29%) enrolled in an institution that was their third choice or lower. The statistics suggest that understanding the rate at which students enroll in the higher education system is only part of the college access picture, and where they are able to attend college is also important in understanding their levels of access. Interviews with AAPI students and practitioners supported this notion and verified that a large number of

AAPI students do not have access to the institutions they most want to attend.

Student enrollment in their second- or third-choice institution can occur for many reasons and our survey participants clarified some of the reasons they did not attend their first campus of choice. As shown in Figure 6, over half of these participants (53%) indicated that financial barriers prevented them from attending their first-choice institution. Further, the statistics displayed in Figure 7 show that 70% of participants reported that their initial choice of institutions was limited in some way by financial constraints. Taken together, these findings suggest that, even among those students able to enroll in higher education, access to postsecondary institutions might be limited by inadequate economic resource during both the application and enrollment processes.

In addition to financial constraints, 46% of respondents indicated that they were not granted admission to the institution of their choice, and 17% of the sample indicated that they did not attend their first choice institution because it was too far from home. Our interview data revealed that geographical proximity to home was shaped by the need for students to contribute financially to the household income and meet other familial obligations. These findings are aligned with previous research suggesting that low-income AAPI students might be less likely to apply to and attend colleges and universities away from home (Teranishi et al., 2004).

Figure 5. Reported Access to First-Choice Institution

- 1st choice — 45%
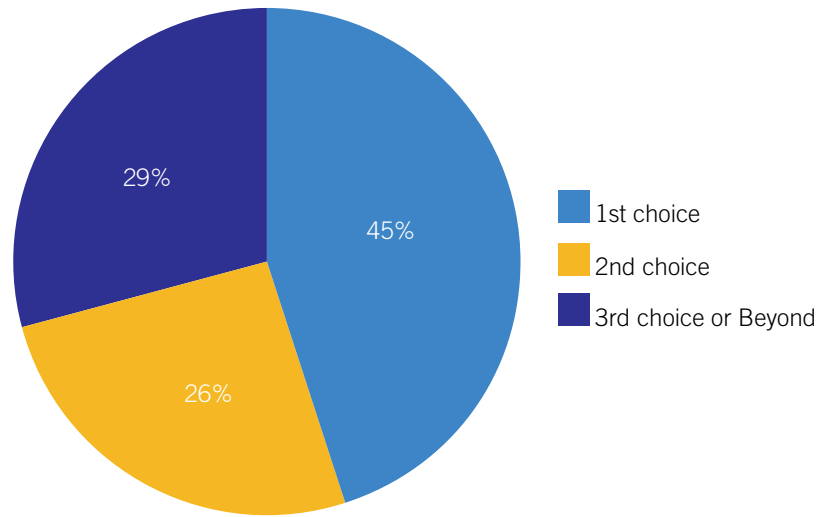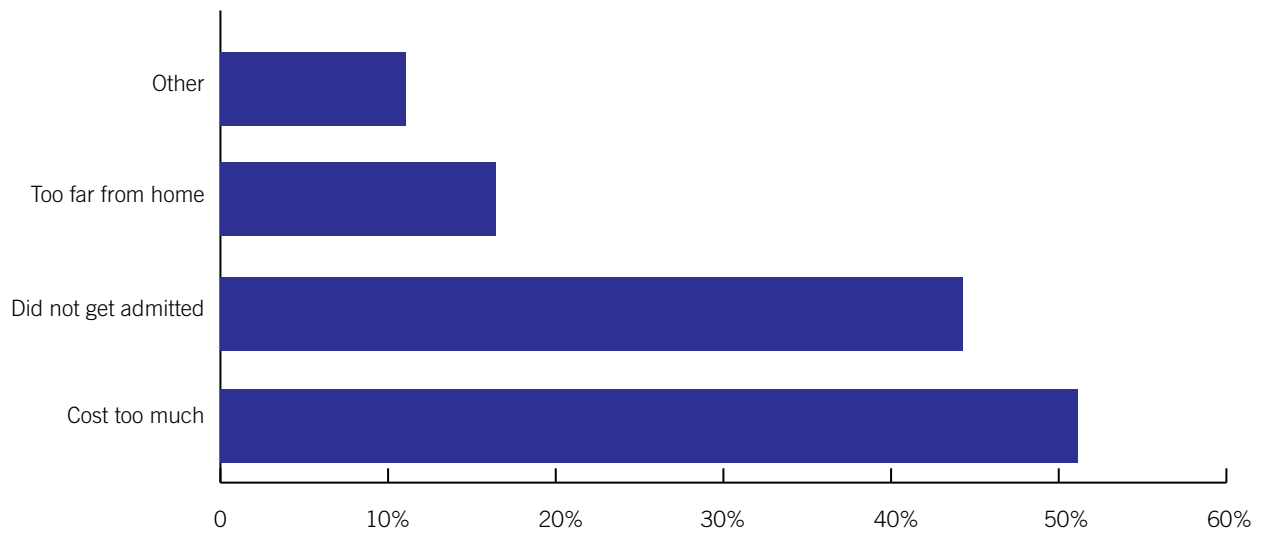- 2nd choice — 26%
- 3rd choice or Beyond — 29%

Figure 6. Reasons for Not Attending First-Choice Institution

Note: All survey participants who indicated that they did not attend the postsecondary institution that they identified as their first choice we're asked to respond to this question.

Figure 7. Responses to the statement, "There were colleges that I did not attend because I could not afford them."
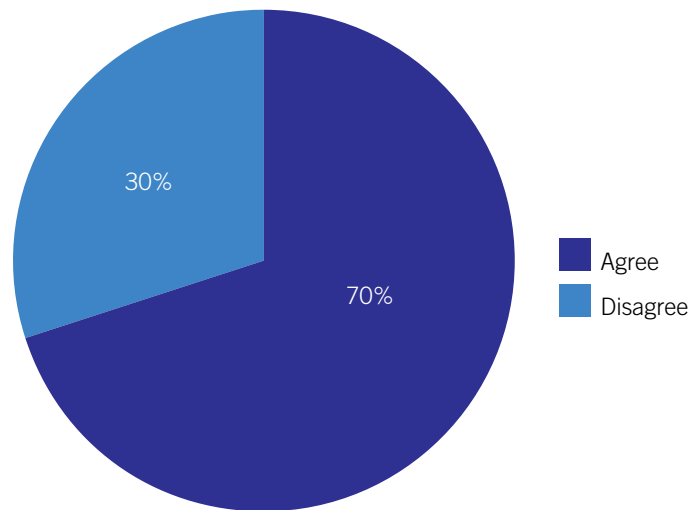
I had to choose what schools I was going to apply to. There were bigger name schools that I wanted to go to or at least apply. I just knew I wouldn't be able to pay for them, so I just didn't apply.

— *Maggie, A 20-year old low-income Mongolian student attending a private four-year university in Colorado*

Inadequate Resources to Navigate College-Going Processes

A primary reason that finances play a significant role in shaping the educational opportunities and college-going behaviors of AAPI students is that these factors partially determine the extent to which AAPIs have access to resources in the form of information and support. Indeed, students from affluent backgrounds and who attend highly resourced K-12 schools are more likely than those from more modest backgrounds to have access to adequate information and support as they navigate the college-going process (McDonough, 1997). Such information and support are critical factors in making a successful transition from high school to college (Bergerson, 2010).

Many of our AAPI survey participants reported that, in high school, they experienced a lack of adequate information and support about college in general, and about financial aid in particular. Moreover, they believed that the persons responsible for providing information and support often lacked understanding of these students' backgrounds and situations. Insufficient technology and language resources create additional barriers to information and support for AAPI students pursuing higher education.

While most of our survey participants indicated that they had reliable sources of information about going to college (Figure 8), 31% of the students somewhat or strongly disagreed[2] with the statement that they had someone on

whom they could rely to answer questions about college when they were in high school. This finding suggests that many AAPI students might not have sufficient sources of support in their navigation of the college planning process, which is supported by the sentiment of interview participants who described how many AAPI students lacked easy access to individuals familiar with the backgrounds of their family and ethnic communities. Interview participants stressed the importance of AAPI students and parents having individuals from similar cultural and linguistic backgrounds share with them college and financial aid information.

While in high school, students obtain information about college from a wide variety of sources. As shown in Figure 9, high school teachers and counselors were reported as sources of important information about financial aid by the largest portion of our participants. Specifically, 66% of respondents somewhat or strongly agreed that teachers and counselors provided them with a lot of information about financial aid. Through the interviews that we conducted, Pacific Islander students and practitioners noted the impact of teachers and counselors who come from AAPI communities as a source of information for financial aid options.

However, participants reported that family and friends also served as critical sources of information. In fact, half of our participants (50%) agreed that friends were a source of critical financial aid information and 43% somewhat or strongly agreed that family provided them with significant amounts of financial aid information. It is important to note that peers might arguably possess the least experience with college financing options. Thus, these data suggest that there it might be important to equip families and peers (in addition to educators) with sufficient tools to educate students about financial aid processes.

---

2 Many survey items were measured using a likert scale with 4 options (strongly disagree, somewhat disagree, somewhat agree, strongly agree). For purposes of reporting, we merged the "strongly disagree" and "somewhat disagree" responses into an aggregate "disagree" category. Similarly, we merged the "somewhat agree" and "strongly agree" responses into an aggregate "agree" category.

Figure 8. Response to the statement, "When I was in high school, there was someone who I could rely on to answer questions about college."

- Agree — 69%
- Disagree — 31%
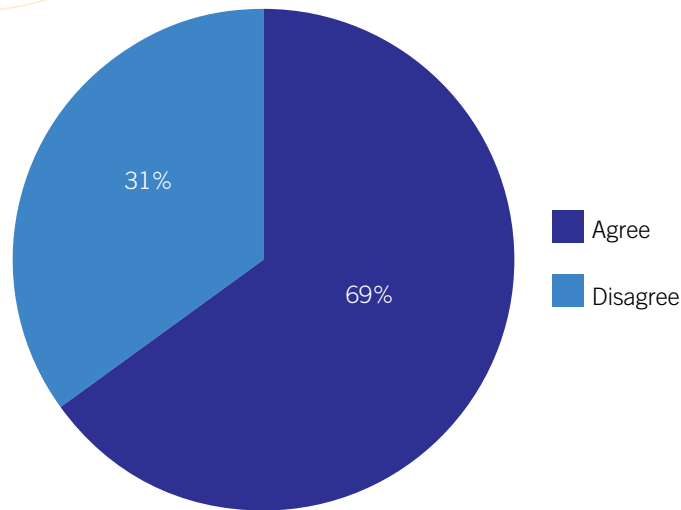
Although these statistics suggest that approximately half of the participants had access to individuals who provided them a lot of financial aid information, the survey results also indicate that this information might not have been adequate for many students. For example, Figure 10 displays survey participants' responses to a question about whether the people who helped them apply for financial aid understood their backgrounds and experiences. Forty-three percent of the respondents somewhat or strongly agreed with the statement that the people who helped them apply for financial aid did not understand their situation. As we discuss throughout this report, AAPI students' situations — including their ethnicity, socioeconomic status, extent of their need to work to support their family, and language barriers — are important factors in shaping the challenges they face in the college access and financial aid processes. Therefore, the reality that our survey respondents indicated the support persons who helped them with financial aid

Figure 9. Reported Sources of Information about Financial Aid in High School
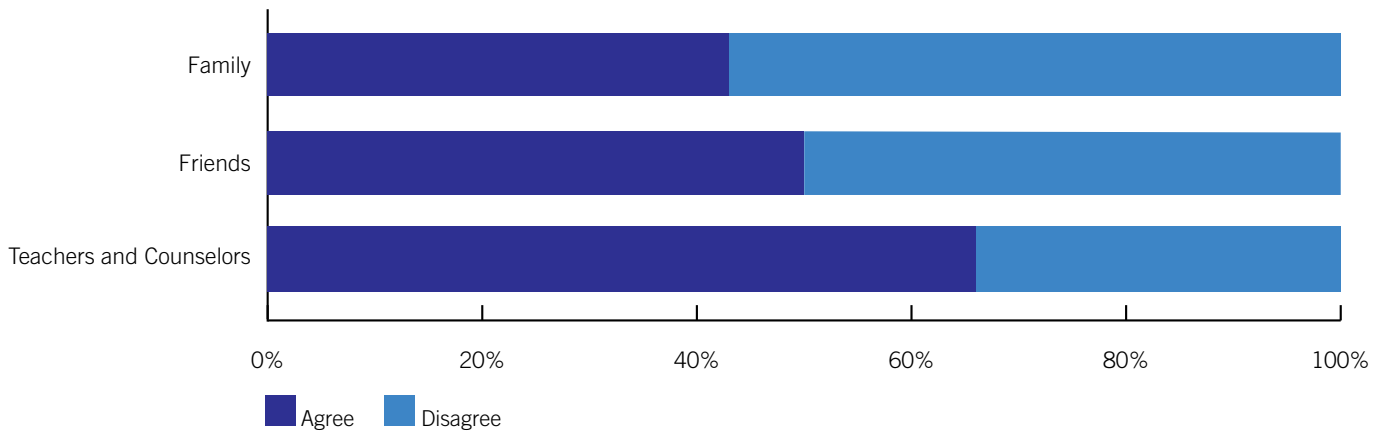
Note: This graphs constitutes a summary of responses to questions about whether friends, family, and teachers and counselors provided participants with a lot of information about financial aid.

application processes in high school did not understand their situations is problematic because it suggests that many of these students might not have access to very important culturally relevant and knowledgeable support.

When AAPI students do not have access to support persons or their support persons do not understand their situations and how to effectively serve them, these students might not be provided the information they need to understand financial aid and other college-going processes. In fact, more than half of our survey participants reported not receiving enough information about financial aid options. Figure 11 shows that 58% of respondents either agreed with the statement that they did not have enough information about financial aid in high school. These numbers suggest a need for educational policymakers to determine how to provide more financial aid knowledge to AAPI students in high school, as well as practitioner training on AAPI ethnic communities.

THE STORY OF RED:

Navigating the Journey Alone

Red is a 24-year old, low-income Chinese/Korean American student from a single-parent household in Los Angeles, California. Red, whose mother is unemployed, is the main income contributor in his family and works 30-40 hours a week while enrolled full-time at a public four-year institution. His story reveals how insufficient personal, financial, and institutional resources largely characterized his college access.

No one is going to be around to tell you anything. I went to my senior advisor and she told me I wasn't going to get into college. I remember my friends were freaking out about financial aid and I was never invited to those college workshops because I wasn't deemed to go to college. [My advisor] told me to go to [community college] because it would be affordable.

I thought scholarships were only for smart kids. Scholarships pose an interesting barrier. You have to apply for them and then you got to prove that you are worthy of that money!... Unless you are "in the know" and go to those schools that teach you how to get into college, you don't know [anything]. And when your mom doesn't know English, she doesn't know about the U.S. college system...

Junior year in college, I started working a lot of hours and my financial aid actually declined because I was making too much money, especially off the tips... The stigma around medi-Cal and food stamps is so big in the Asian American community that you don't want to admit you're on it... even now I don't do it because why do I need the government's help, even if I pay a lot of taxes?

Red's story reminds us that there is an insufficiency of resources available to students who are not "deemed" college bound. For low-income students who are more likely to attend under-resourced schools, they might experience discouragement, inaccessibility to important financial aid information, and a lack of access to multilingual resources that might assist parents to become more informed regarding their child's college access options. Through Red, we see how poverty, educator expectations, and language converge to shape barriers to college.

Figure 10. Response to this statement, "In high school, the people who helped me apply for financial aid did not understand my background and experiences."
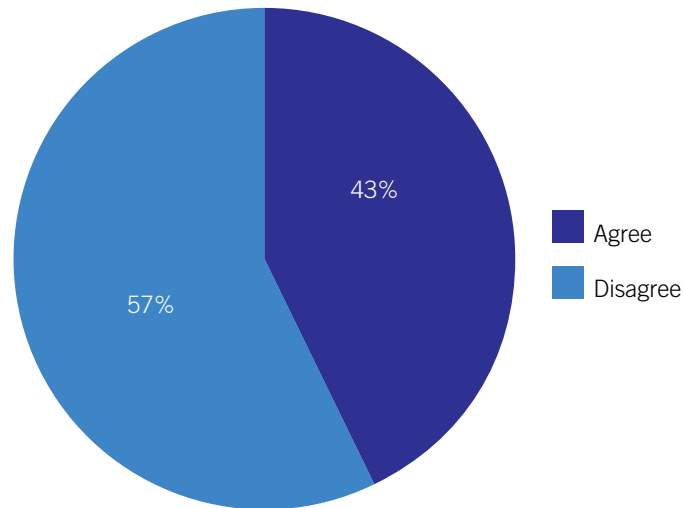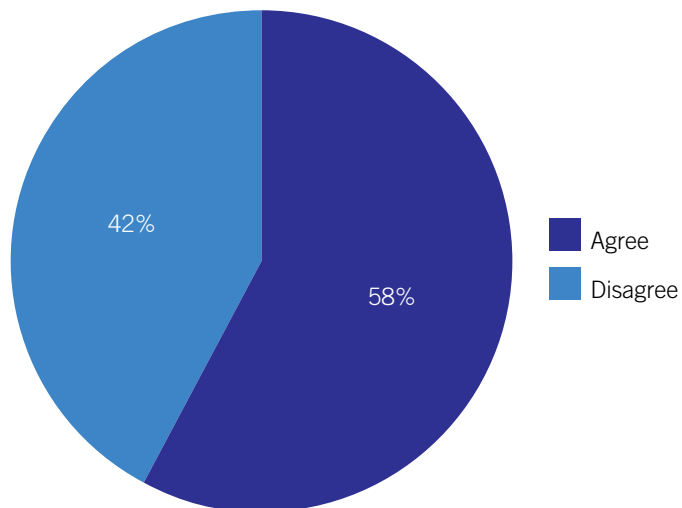

43% Agree
57% Disagree

Figure 11. Responses to this statement, "In high school, I did not have enough information about financial aid (e.g., grants, scholarships, and loans) options."


58% Agree
42% Disagree

Insufficient information about financial aid can affect students' experiences in significant ways. One consequence of insufficient financial aid information is that students are denied opportunities to apply for grants and scholarships for which they may be eligible. In the case of AAPIs, some students refrained from applying for grants and scholarships because they did not know that these types of awards did not have to be paid back. Figure 12 shows that over 1 in 6 participants (17%) somewhat or strongly agreed with the statement that their parents believe that grants and scholarships usually have to be paid back. In addition, over 1 in 8 participants (13%) somewhat or strongly agreed with the statement that they hold such beliefs. Such misperceptions, if not corrected, can lead to students' inability to derive sufficient financial support in order to attend college and persist once they are enrolled.

One critical mechanism by which high school students acquire information and support to navigate college and financial aid application processes is the utilization of technology and cyberspace. Those with access to high-quality, fast technology are advantaged by the benefit of significant amounts of resources that are not available to those without such access. Figure 13 shows that approximately 1 out of 5 survey respondents (20%) either somewhat or strongly disagreed with the statement that they had access to high-quality and fast technology during high school.

The lack of access to high-quality, fast technology poses challenges. For example, students without such access might have fewer digital sources of information to utilize throughout the process or have difficulties submitting applications online. In fact, 42% of our participants

Figure 12. Inadequate Education about Grants and Scholarships
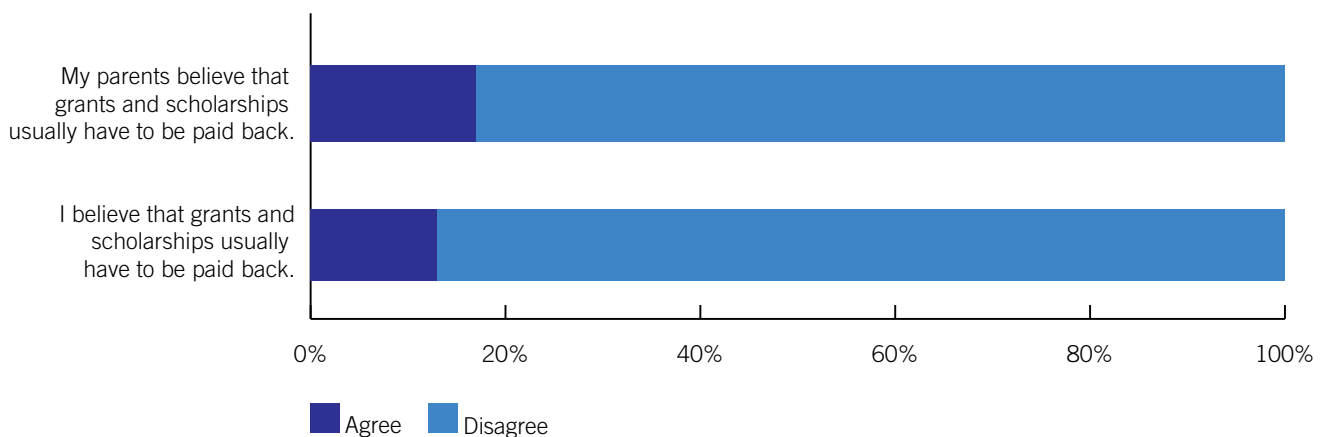
Many AAPI students honestly believe that grants and loans are the same thing —
*that they have to pay it back after school.*

— *Danny, A Samoan student affairs officer at a public four-year university in Alaska*

somewhat or strongly agreed that an absence of advanced technology made their college application processes more difficult (Figure 14). We also suspect this number could be higher, as our mechanism for quantitative data collection was an online survey, and we might not be able to sufficiently account for AAPI students who did not have sufficient technology to access and complete our survey.

In addition to challenges related to insufficient support and technology, respondents indicated that language barriers also complicated college-going and financial aid processes. Indeed, the reality that English is not the primary language spoken in many AAPI households, coupled with the overly complex language in many college and financial aid applications, constitutes challenges for AAPI students. As denoted in Figure 15, almost 1 of every 5 respondents (19%) agreed

with the statement that language barriers made applying to college more difficult. Similarly, one-fifth of our survey sample (20%) somewhat or strongly agreed that language barriers made applying for financial aid difficult.

Figure 13. Responses to the statement, "In high school, I had access to high-quality and fast technology (e.g., internet)."

- 20% Disagree
- 80% Agree
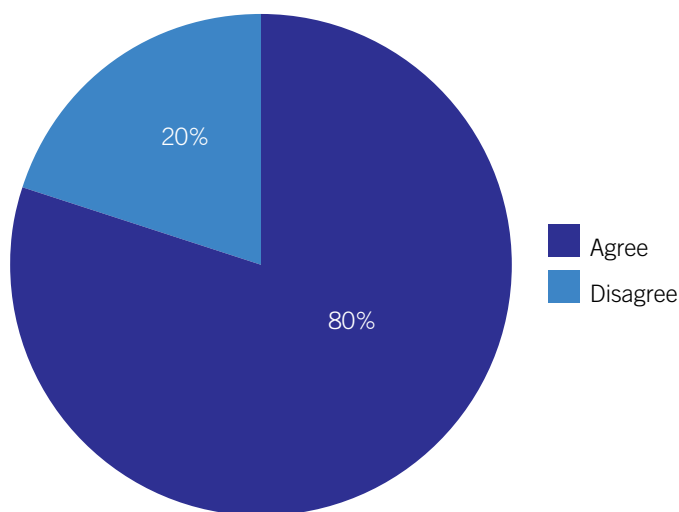
FINDINGS OF THE STUDY (CONTINUED)

Figure 14. Technological Barriers in College and Financial Aid Application Challenges

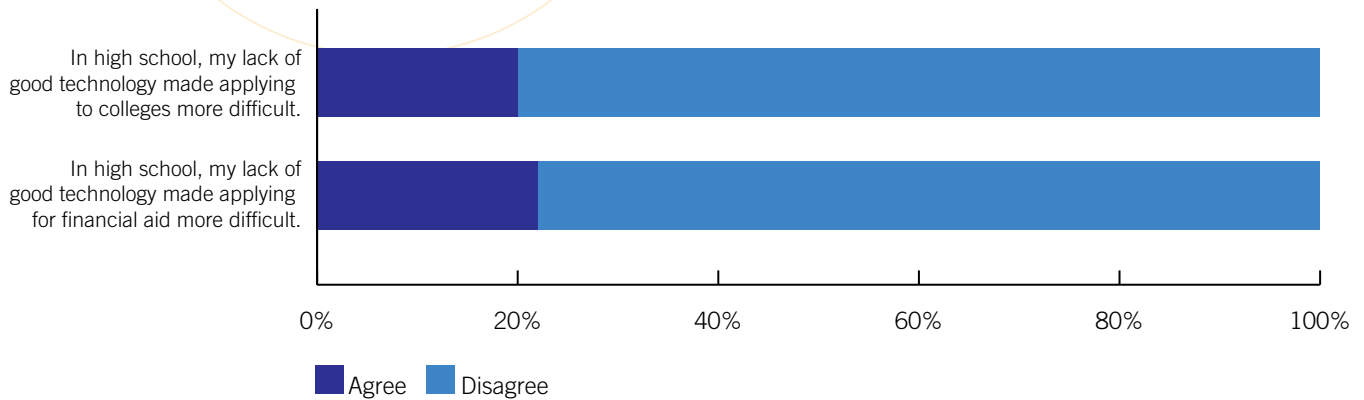In high school, my lack of good technology made applying to colleges more difficult.

In high school, my lack of good technology made applying for financial aid more difficult.

0%   20%   40%   60%   80%   100%

■ Agree   ■ Disagree

Figure 15. Language Barriers in College and Financial Aid Application Processes

In high school, language barriers made applying to colleges more difficult.

In high school, language barriers made applying to financial aid more difficult.

0%   20%   40%   60%   80%   100%

■ Agree   ■ Disagree
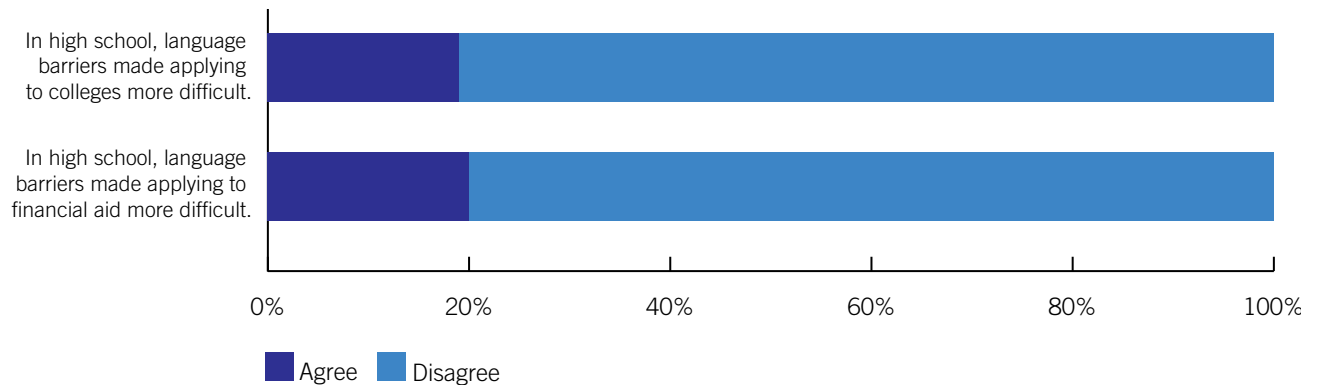
Language barriers play a role with parents who are unaware with the financial terms. We don't have as many translators as we wish we had to communicate this information, so the students translate the information and it makes it a little difficult…Some of the students are immigrants when trying to pursue college and they are new to the process, new to the culture, so being able to understand the basic steps becomes a little more difficult and I will spend a little more time with these students guiding them through the process.

— Cody, Filipino American staff member of youth education program at an AAPI non-profit organization in California

Excessively Complicated FAFSA Processes

In addition to inadequate resources, complexities in the Free Application for Federal Student Aid (FAFSA) submission and verification processes are noteworthy barriers to college for many AAPI students. As we discuss in this section, our data suggest that the FAFSA submission process can be overly complicated for AAPI students, and the FAFSA verification process can pose an additional barrier to financial aid.

The FAFSA is a form that is used by the U.S. Department of Education to determine students' expected family contribution (EFC) and amount of aid the federal government will disburse to those individuals. FAFSA requires students to report their citizenship status, social security number, education credentials, family income, and other information. Completing the FAFSA is necessary for the federal government to provide aid in the form of grants, work-study, and loans to college students. Completion of the FAFSA is also an eligibility requirement for many state, institutional, and private scholarship programs.

It has been argued that the FAFSA submission process poses challenges for some students (e.g., Executive Office of the President, 2009; Feeney & Heroff, 2013; Kantrowitz, 2011; The Institute for College Access and Success [TICAS], 2007). The current FAFSA includes over 100 questions and requires students to report detailed information about family income and assets. Meanwhile, the federal government has indicated that over 1 million students who qualify for financial aid fail to complete the application each year (White House, 2009). In particular, low-income students with the most financial need are less likely to complete the FAFSA on time and therefore are less likely to access important financial aid (Feeney & Heroff, 2013). As a result of these complexities, governmental efforts to streamline the FAFSA process are ongoing. In addition, these complexities of the FAFSA process have led some schools to publish support materials to diminish students' fears of the FAFSA (e.g., Martin, 2015).

These realities prompted us to ask survey participants questions about FAFSA-related challenges, including questions about the complexity of FAFSA questions and language, students' access to information required by the FAFSA, and perceptions regarding the importance of FAFSA completion. As shown in Figure 16, approximately 60% of our survey respondents somewhat or strongly agreed that the FAFSA application process is difficult.

As mentioned above, another challenge related to the FAFSA application process is that students are required to report information about family income and assets. Interview data with AAPI students and practitioners reveal the difficulties that students with non-traditional family structures have when trying to obtain information necessary for FAFSA completion. For many students, reporting such information is a challenge because they do not know their family income and assets and, in some cases, are unable to obtain such information. According to Figure 17, 18% of survey respondents who indicated they did not have the information required by the FAFSA. Although this number indicates that a majority of respondents felt they had the information required by the FAFSA, we believe it is problematic that almost 1 out of 5 participants reported not having access to required information, rendering them unable to complete the FAFSA and ineligible for aid.

Figure 16. Responses to the statement, "Filling out the FAFSA was difficult."
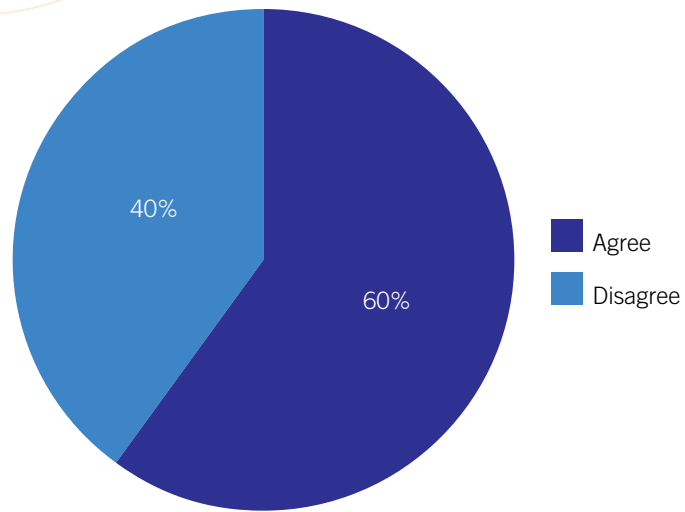

40%

60%

■ Agree

■ Disagree

Figure 17. Responses to the statement, "I did not have the required information (e.g., social security numbers, parental income) for the FAFSA."
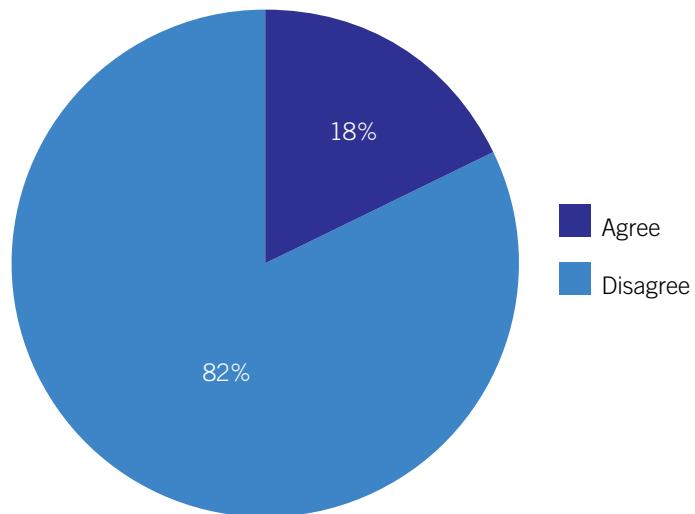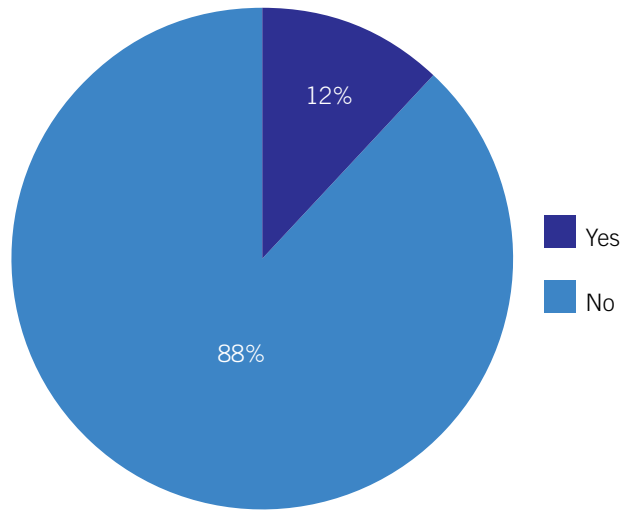

18%

82%

■ Agree

■ Disagree

Figure 18. Percent Who Missed the FAFSA Deadline at Least Once

Another indicator of FAFSA-related difficulties is the rate at which students fail to complete the process. Figure 18 shows that 12% of survey participants reported having missed the FAFSA deadline at least once. On the surface, this figure might seem trivial. However, we believe that 1 out of 9 AAPI students missing an opportunity to qualify for federal financial aid because they did not meet the FAFSA deadline is noteworthy.

It is important to understand the reasons that contribute to some AAPI students missing the FAFSA deadline. As shown in Figure 19, among students who missed a FAFSA deadline at some point during their college careers, 52% of the sample indicated that they missed the deadline because they felt the FAFSA was too difficult to complete, 51% did not have the required information, 27% reported that they did not think completing the FAFSA was important, and 23% indicated that they did not want to borrow money.

To delve deeper into the lack of required information among participants, we asked whether the participants knew their parents' annual income. Over one-third of our survey respondents (35%) indicated they did not know their parents' annual income (Figure 20).

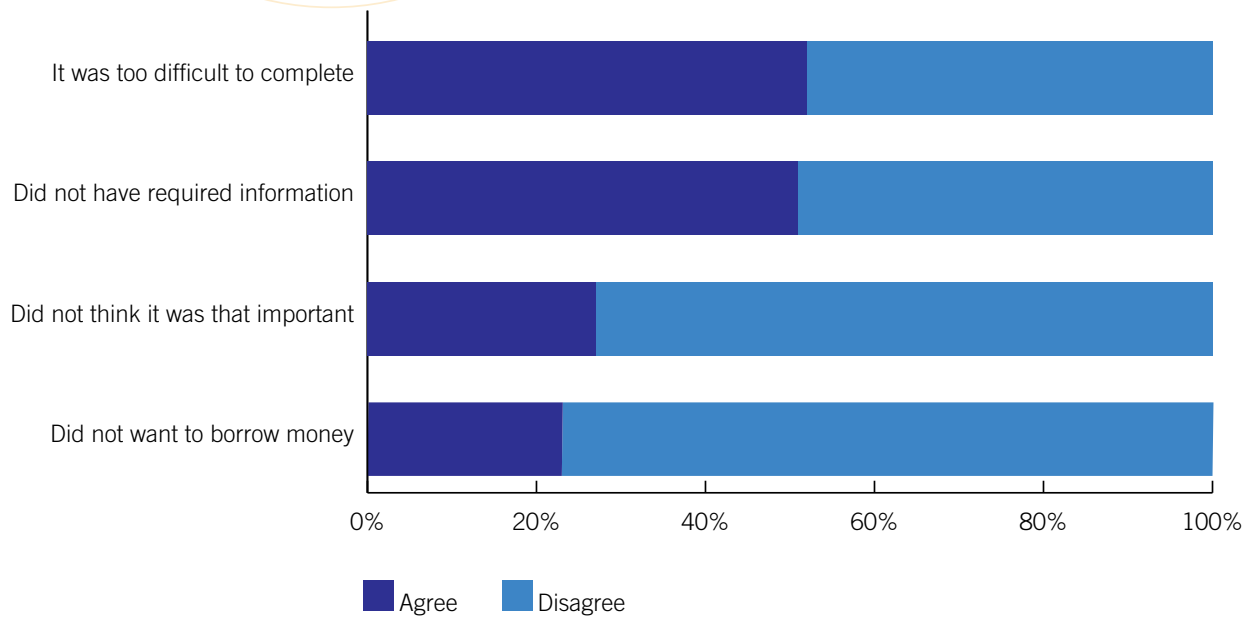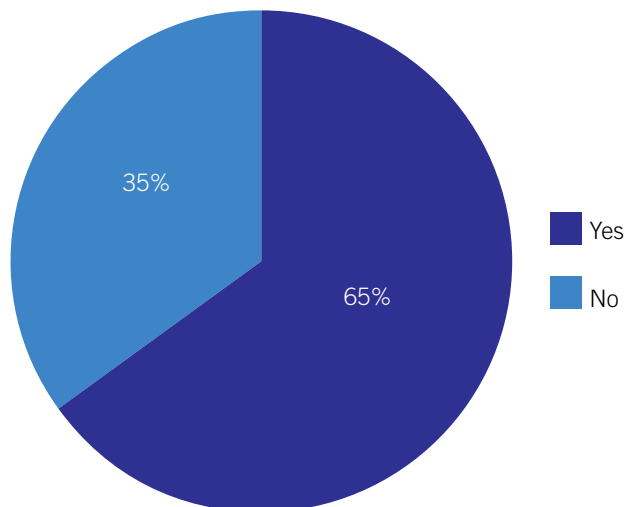**Figure 19. Reasons for Missing the FAFSA Deadline**

Figure 20. Participant Responses to Whether They Know Their Parents' Income

These findings support previous research showing that students, in general, do not complete the FAFSA because of a lack of information, difficulty with the form, and "other" reasons such as an absence of personal interaction with people who might be informed of the application process (Davidson, 2013, p. 47). However, our data offers specific insight on FAFSA incompletion among AAPI students. The finding that over half of the AAPI students who missed a FAFSA deadline reported missing the deadline because the process is too difficult and because they did not have access to the requisite information is concerning to us. Moreover, the finding that over half of our respondents who missed the deadline indicated that they did so because they did not believe that the FAFSA was important indicates a limited understanding of the necessity of the FAFSA in receiving financial aid among AAPI students. Similarly, the reality that almost one-quarter of our respondents who missed the deadline reported doing so because they did not want to borrow money might indicate that many students do not know that completing the FAFSA can result in free financial aid in the form of grants and that they can decline loans offered by the federal government.

Even when students complete the FAFSA, their financial aid applications can be flagged for verification and held up. Verification is the process by which the Department of Education or college campuses confirm information students report on their FAFSA. Colleges and universities are required to verify at least 30% of their financial aid applications. Students whose applications are selected for verification must provide family income, tax, household size, and other data to confirm the information they have reported.

Verification processes cause additional challenges for students in college (TICAS, 2010). Getting flagged for verification, for example, can prolong financial aid disbursements, lead students to become jaded over excessively complicated financial aid processes, and result in students giving up and dropping their classes. As shown in Figure 21, over half (51%) of our AAPI survey participants reported having gone through financial aid verification at least once during their college career. Coupled with the reality that many AAPI students do not have access to accurate information to complete the FAFSA in general, students flagged for verification are at risk of not obtaining the financial resources needed to pay for college.

Figure 21. Percent Who Report Being Flagged for Financial Aid Verification

51%

49%

Yes

No
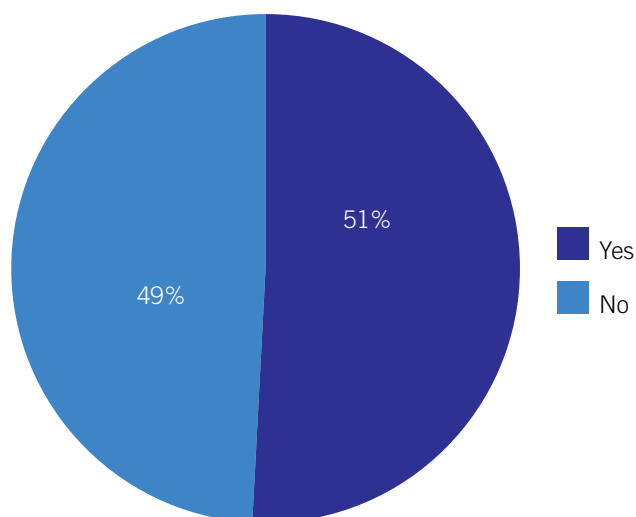
Persisting Economic Challenges in the Adjustment to College

The discussion above focuses on key realities that AAPIs face throughout college, including financial barriers to attend the institution of their choice, inadequate information about financial aid in high school, and difficulties in completing the FAFSA and verification processes. Yet, financial barriers persist even when students have completed the FAFSA and received financial aid packages. In this section, we underscore ways in which persisting economic challenges shape AAPI students' experiences as they adjust to higher education. Specifically, as shown below, many AAPI students in our sample are concerned about the ability to pay for their education, are relatively unwilling to borrow money to finance college, and work in order to avoid accumulating college-related debt.

AAPI students can encounter financial barriers immediately after being accepted into an institution higher education. For example, students who missed the FAFSA deadline or are flagged for verification and consequently do not receive financial aid may be less likely to adjust successfully to college and discontinue enrollment in their first term or even in their first week of courses due to financial fears. Our survey results support the notion that the vast majority of AAPI students are worried about paying for college. Figure 22 shows our participants' perceptions of their inability to pay for college. An alarming 78% of our participants indicated they somewhat or strongly agreed with the statement that they are concerned they will not be able to afford to pay for college.

When it comes to parents' income information, either the parents don't have that information or they just go off estimates. Some of their parents don't work or students don't know what kind of income is flowing in…

—*Mae, Samoan and Director of a Pacific Islander community organization in Alaska*

THE STORY OF MARYANNE GRACE

The Complexities of a "Foreign" FAFSA Process

Maryanne Grace is a 20-year old Palauan student who attends a private Jesuit institution in the Midwest. She is the youngest of eight children and her mother is the head of household. She comes from a low-income background with an annual family income that is less than $15,000. Despite her socioeconomic status, Maryanne Grace was able to attend a college preparatory boarding school in Chuuk. Many Micronesian students leave home to attend this boarding school because of its college-going culture, which includes a strong support network of administrators, teachers, and counselors. With their assistance Maryanne Grace was able to receive a prestigious scholarship, which provides her full financial assistance for college until she graduates, and despite facing challenges in the FAFSA and scholarship application processes:

I do not have a U.S. social security number because I am a citizen of [the Republic of] Palau. I am a U.S. National, so we don't need green cards to be here, but we don't have a social security number. I had to use a temporary social security number when I applied for FAFSA. I had to get everything through snail mail. I couldn't get my results online... For the scholarship I needed to turn in my FAFSA.

My high school was in a secluded area in town... It takes an hour and a half to get from school to the post office and my director probably had to go two or three times a day... to turn in things on time. Also, the technology – Internet at home is not very fast, so it's harder to apply for things online. When I applied, I had to print out the application, write it on paper, and then have two weeks worth of sit downs and do it on one or two sit downs because I didn't have adequate internet access.

My [FAFSA] paperwork was two hours late and I was out of the running for the scholarship. But my teachers and college counselor set up an online petition that explained my situation. And one of the teachers utilized their networks to advocate on my behalf and a week later my college counselor informed me I was back in the running for the scholarship.

Maryanne Grace's road to becoming a recipient of a full scholarship illuminated the factors, including liminal citizenship status and inadequate technology that made it challenging to complete the FAFSA, which subsequently was required for scholarship eligibility. However, from her experience we see benefits of the extreme efforts educators make on behalf of their students, and the power of collective guidance and support that students need during financial aid processes.

The challenges of inadequate resources in navigating financial aid application processes and complexities in the FAFSA that we discuss in previous sections might contribute to our survey participants' concerns of ability to pay for college. Another factor that might be fueling their concerns are the rising costs of college and the large amounts of debt that many college students are expected to accrue in order to pay for college. Recent data indicate that tuition prices continue to rise and the average college graduate with student debt borrows over $27,000 to pay for their postsecondary education (College Board, 2014; U.S. Department of Education, 2013). It is possible that these rising tuition and large debt levels have led students to be more loan-averse, in fear that they will not be able to complete college without owing daunting amounts of money upon graduation. Furthermore, loan aversion might be especially salient among particular communities in which accruing large amount of debt is not viewed as desirable.

Figure 23 shows the total amounts of loans that AAPI students who responded to our survey are comfortable borrowing to pay for college, and is helpful in understanding the extent to which students are willing to go into debt in order to access college. These statistics indicate that some AAPI participant responses demonstrate loan aversion to some degree. Almost half of our respondents (47%) indicated an unwillingness to borrow more than a total of $5,000 dollars to pay for college. This is consistent with earlier studies showing that AAPI students are less likely to borrow than other racial groups (Cunningham & Santiago, 2008). Given that full-time enrolled undergraduates borrowed an average of $5,500 in 2013-2014, coupled with growing expectations for students to rely on loans to partially pay for college (College Board, 2014), AAPI student aversion to borrowing might pose limitations to their postsecondary access. Although the reasons for loan aversion among AAPIs are not well understood, there is some indication that AAPIs might be less likely to borrow because their communities view debt as a negative family condition and some AAPI groups (e.g., Pacific Islanders) prioritize utilizing limited resources to pay for more immediate basic needs of the family above education (Cunningham & Santiago, 2008).

Figure 22. Responses to the statement, "I am concerned that I will not be able to afford to pay for college."

22%

78%

- Agree
- Disagree
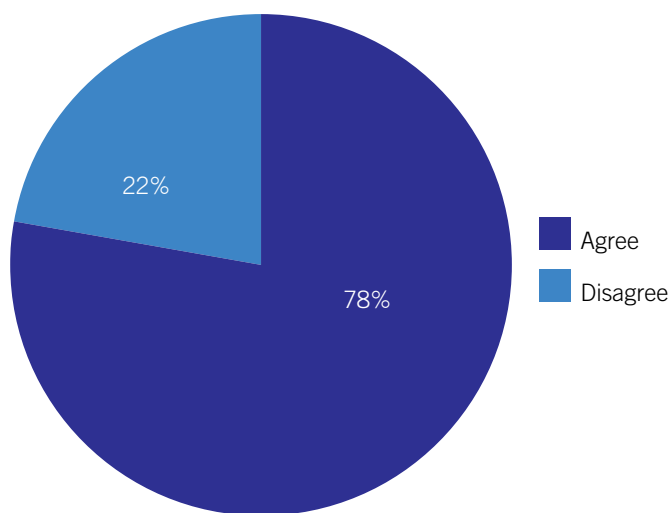
Figure 23. The Highest Total Amount of Loans that Respondents are Willing to Borrow to Pay for College

Loan Amount	Percentage
Over $50,000	5%
$40,001–$50,000	2%
$35,001–$40,000	2%
$30,001–$35,000	2%
$25,001–$30,000	4%
$20,001–$25,000	8%
$15,001–$20,000	7%
$10,001–$15,000	9%
$5,001–$10,000	16%
$0–$5,000	47%
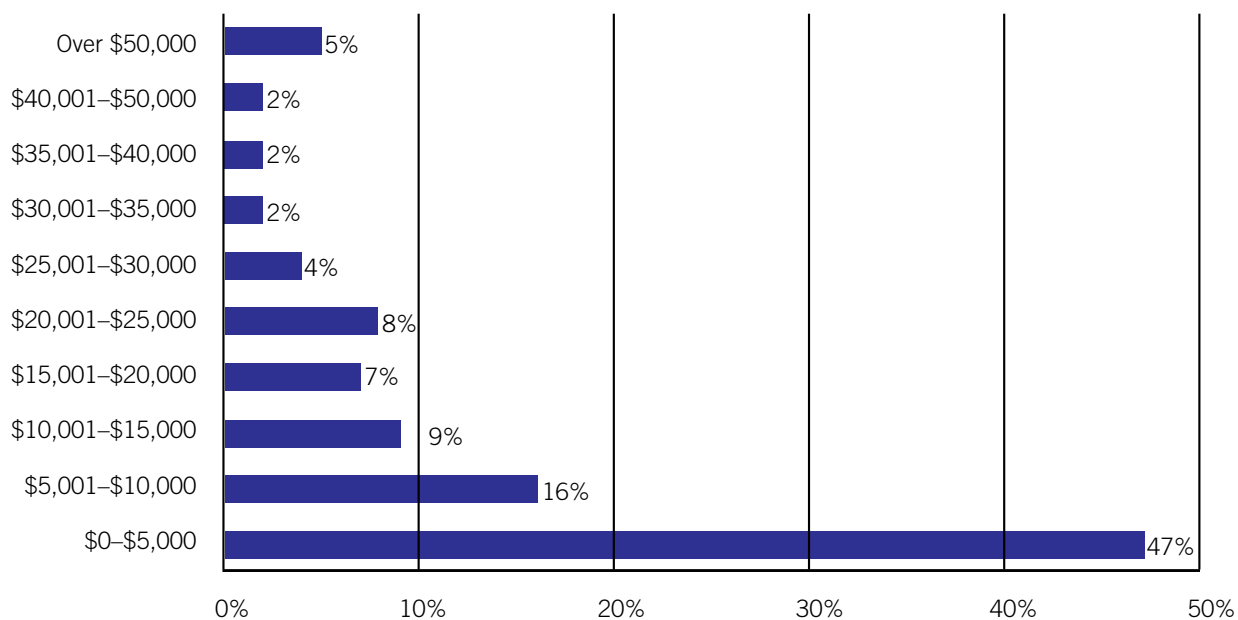
THE STORY OF EDWARD JAMES

Coping with Loan Aversion and Education Debt Anxiety

Edward James is an 18-year old Samoan who is a first-time freshman at a four-year public university in Colorado. Although they never had legal guardianship, his aunt and uncle primarily raised him along with their daughter. He considers himself to be from a middle-income family, but he also noted that the annual family income was under $45,000. Edward James was initially recruited into the military, but prior to signing an enlistment contract, he decided to pursue college, which prevented his access to federal grants:

I have mostly loans because I applied really late. When I filled out my FAFSA, they only offered me loans and I couldn't get any grants…

I filed as a dependent because my aunt and uncle don't have legal guardianship of me and I was not 18 at the time… When I filled out the FAFSA, I had to actually use my parents' income. My mom is deceased and my father was incarcerated at the time. I called admissions and they told me I had to fill out the information of my father. But that was hard because I don't know my dad's social security number so I had to dig and search, and ask family members for certain things.

Loans, I know you have to pay them back eventually. At first I thought it was cool that I didn't have to worry about getting money for college. But then I got scared because I can't mess up or else all this money would go to waste! My uncle told me to not mess up and I was like, I won't. It is scary and I'm hoping I don't get a D or an F because that would be terrible.

Edward James' family circumstance combined with the late filing of his FAFSA prevented him from receiving the type of financial aid for which he would traditionally be qualified. While he was not initially loan averse, Edward James became more fearful of loans when he realized that he had a responsibility to pay them back regardless of his academic performance or ability to complete college. His experience showed the complex and varying levels of financial challenges students can go through in their attempt to pursue higher education, and revealed how the realities of college non-completion and loan aversion could be intimately tied.

Interview participants revealed that college students employ a variety of strategies to avoid borrowing loans. For example, those who do not borrow might enroll in college part-time, live with their parents instead of on-campus, receive financial support from parents and other family members, or work while enrolled in school. A primary method for affording college is employment. As shown in Figure 24, while approximately 33% of our respondents indicated that they did not work during the academic year, most students did work at one or more jobs. In fact, 49% of our survey participants worked one job, 15% held two jobs, and 3% worked at three jobs. Our respondents also reported the number of hours they work per week during the academic year (Figure 25). While 38% of participants indicated working 0-5 hours per week, many participants indicated working longer hours. Almost 1 in 5 respondents (19%) indicated working over 20 hours per week during the academic year, 12% reported working 16 to 20 hours per week, and 14% worked 11 to 15 hours per week. It is also important to note that during the interviews, many of the AAPI students and practitioners shared perceptions that the current economy increased difficulties for students to get jobs even when they desired to work. Given that research shows that working long hours decreases students' chances of adjusting, becoming engaged, and succeeding in college (Pascarella & Terenzini, 2005), a sizeable portion of our participants might be disadvantaged by their hours spent at work and not in school.

Respondents were asked why they work during the academic year. Figure 26 shows the extent to which survey participants work to avoid borrowing to pay for their education and to contribute to their family's economic stability. As shown in the figure, and consistent with the data above showing that AAPI students are relatively loan averse, 60% of the students indicated that they worked to avoid borrowing money to pay for college. The graph also shows that almost 40% of respondents worked in order to support their family.

In sum, the economic challenges that AAPIs encounter on the path and transition to college are complex and continue upon enrollment in college. They involve an aversion to taking out loans in order to pay for college, working during the academic year, and pressure to work to support families that might not be economically stable.

Students don't take out loans because that's not the American dream. We don't want to be utang *[indebted] to the government because that's not good for us. That's a lot of barriers we face with young people. And, sometimes, we see so much potential in them to be at a school where they can excel more, but then they go to the community college because they do not want to take out loans, and they only go for two semesters.*

—Ami, Associate Director of a Filipino American education non-profit in the San Francisco Bay Area

FINDINGS OF THE STUDY (CONTINUED)
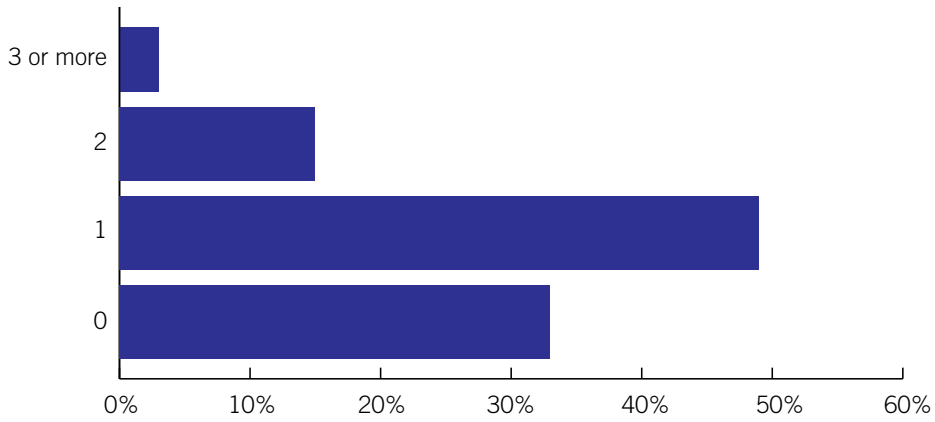
Figure 24. Number of Jobs Held During the School Year

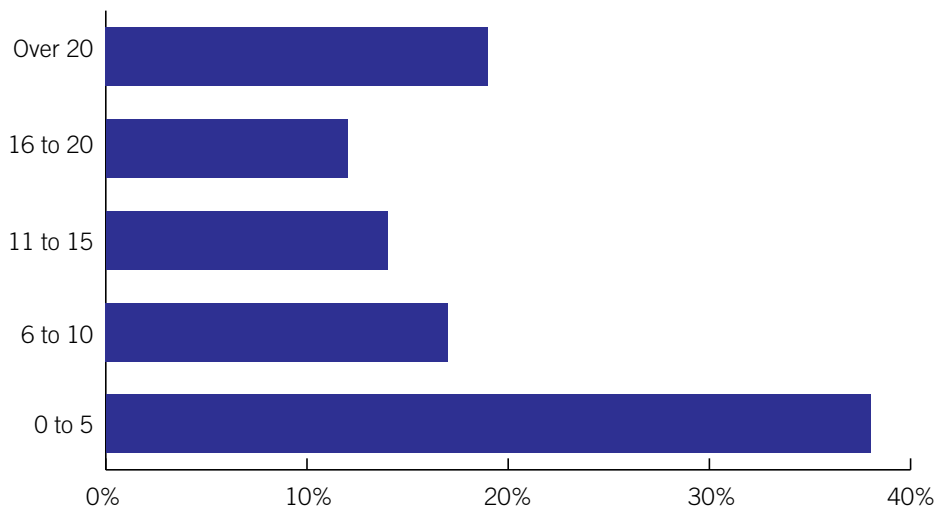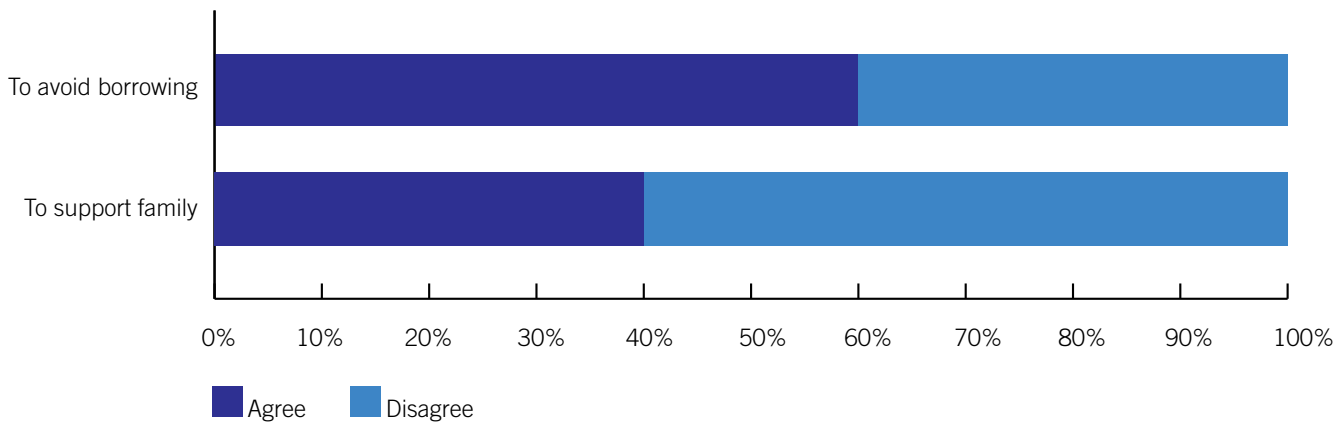**Figure 25. Number of Hours Worked Weekly During the School Year**

Figure 26. Reasons for Working During the School Year

■ Agree ■ Disagree

RECOMMENDATIONS FOR POLICY AND PRACTICE

The data generated from this study suggest that AAPI students encounter various financial challenges on the path to college. Policymakers must address the barriers outlined in this report in order to provide AAPI students with the support and information they need to maximize their educational opportunities and success. Before discussing our recommendations for how policymakers might address the financial barriers discussed throughout this report, it is important to note that, while the proportion of financial aid awards that are comprised of loans has decreased over the last decade, the government still heavily relies on loans in the composition of financial aid packages. In fact, loans comprise approximately 43% of all financial aid awards in 2013-2014 (College Board, 2014). We believe that this over-reliance on loans might contribute to existing financial barriers to college for AAPIs — especially those who are loan-averse — and argue that the allocation of more resources for need-based grants and scholarships is necessary to ensure that AAPI students have access to college. Nevertheless, in the remainder of this section, we offer recommendations for policymakers who strive to ensure that AAPI students have optimal access to higher education within the current policy context that is characterized by a heavy reliance on loans in the financing of higher education.

AAPI students receive information about college access from their high school teachers and counselors, as well as from family members and peers. It is imperative that policymakers recognize the variety of sources by which students are informed about college and financial aid, and devise a multifaceted approach to delivering information. Possible approaches include expanding the reach of existing holistic college access services and creating avenues for more efficient dissemination of critical information to AAPI community members, family members, and peers.

- **Promote Diverse and Culturally Responsive College Access Programming**
  Our data raise questions about whether many AAPI students still must navigate the pathway to college without adequate support. A large portion of our AAPI survey respondents reported having insufficient information

about financial aid in high school and that the persons who provided them with financial aid support did not understand their backgrounds and experiences. Moreover, interviewees revealed the importance of having practitioners from similar cultural and linguistic backgrounds to serve as sources of college-going support and financial aid information. Therefore, it is important for policymakers to allocate funding to the development and expansion of culturally responsive college access programming so that it reaches all AAPI students on the road to college. It is especially important to provide such resources for Asian American refugees and Pacific Islanders — populations that suffer from the greatest disparities in college access.

At the programmatic level, it is critical that high schools, college access programs, college admissions offices, and college financial aid offices diversify their staff to ensure that more students have access to support persons with experiential knowledge of the different AAPI ethnic communities. It is equally important that non-AAPI high school teachers and counselors, college access program staff, and admissions and financial aid officers who work with AAPI students are trained to provide culturally appropriate and responsive services to these students. Such training can benefit from formal partnerships with pre-existing resources on many college campuses such as Ethnic Studies departments and programs that often have intimate knowledge and relationships with diverse communities, as well as with off-campus community-based organizations that already serve AAPI students and families. Further, such partnerships require significant work and should be incentivized.

- **Fund Youth- and Family-Centered Programming**
  Given the large number of AAPI respondents who agreed that friends and family were important sources of financial aid information, we believe there is significant potential to support AAPI students on the road to college by directly equipping youth and families with information that they can share with students navigating the college-going processes. Thus, we suggest there be increased attention

and efforts paid to the development of youth- and family-centered programming around college affordability, financial aid, and postsecondary financing options. Such programming can include the funding and training of peer- and parent-advocates who might be able to better outreach and relate to students and families during college access processes.

A large segment of AAPI students do not have access to reliable college and financial aid information. Resources must be allocated to develop programs and services to ensure that AAPI students can access reliable and integrated support during college access processes.

- **Create and Disseminate Multilingual College and Financial Aid Information**
  The fact that approximately one in five AAPI students agreed that language barriers made applying for college and financial aid more difficult might be partially due to the fact that English is often not the primary language spoken in AAPI households. However, these challenges might also be a function of the language on application forms being more complex than necessary, which can add to the difficulty for non-native English speakers to navigate these documents. Resources that support the development and dissemination of multilingual college and financial aid resources must be provided to institutions and organizations that work with AAPI students and families. Federal policymakers have already begun discussing the importance of translating the FAFSA into languages other than English, and pursuing efforts to do so. We believe such efforts are critical to ensuring all students have access to critical federal financial aid, and

policymakers pursuing such efforts should consider that there is a plethora of languages spoken in the AAPI community alone. We also, however, believe that policymakers should consider translating supporting materials (e.g., brochures) that are designed to educate students about FAFSA processes into diverse languages. Finally, we stress the importance of policymakers working toward simplifying the language on FAFSA forms and other application documents.

- **Increase Access to Enhanced Technology During Application Processes**
  Policymakers should consider that one in five AAPI students who completed our survey did not have adequate access to high-quality and fast technology, and experienced difficulties navigating online college and financial aid application processes. To accommodate the shift from paper-based to online-based application processes, policymakers must provide sufficient funding to equip under-resourced high schools and community-based programs that serve AAPIs with new technologies (e.g., computers and high-speed internet connections) to ensure that these students have access to high-quality and fast technology during college search, choice, and transition processes. Access to enhanced technology is particularly important for many Pacific Islander students who are located in rural regions and the Pacific Islands, which are less likely to have access to such resources.

Central to financial aid eligibility and accessibility is completion of the FAFSA. Students encountered barriers to completing the FAFSA due to misconceptions regarding its necessity, the inability to fill it out, and the burdensome

verification processes. Efforts to explore mechanisms to ensure FAFSA completion and promote general financial aid literacy among AAPI students and families are essential.

- **Simplify and Streamline the Financial Aid Application Process**

    Some policymakers have already concluded that FAFSA procedures are overly complex. These conclusions have resulted in efforts to simplify and streamline FAFSA processes. For example, the bipartisan Financial Aid Simplification and Transparency (FAST) Act that was proposed in 2014 and aims to dramatically reduce the amount of information required on the FAFSA, inform students and families earlier of their financial aid eligibility, and streamline federal grant and loan programs. An analysis of the FAST Act is beyond the scope of this report, but we mention the Act to highlight that it is already acknowledged by some policymakers that financial aid processes need to be simplified and streamlined, and these efforts are critical to ensuring that AAPI and other students can access funds to pay for college. At an institutional level, college campuses need to better address financial aid misconceptions and explore eligibility alternatives for students with non-traditional family structures and/or who are non-U.S. citizens (i.e., U.S. Nationals or undocumented students).

- **Enhance Financial Aid Literacy Around College Financing Options**

    While the simplification and streamlining of financial aid processes might increase financial aid application and completion rates, increased education around college financing options is important to encourage loan-averse AAPI students to apply for and benefit from financial aid. More resources should be allocated to increasing financial literacy around borrowing and paying back loans. We also encourage policymakers to consider increasing financial education throughout the college search, application, and transition processes.

- **Increase Education Around Financial Aid Verification Processes**

    FAFSA verification processes are not well understood among students and families. Therefore, outreach efforts to make the financial aid verification processes more transparent must be developed and maintained. Moreover, verification processes are heavily dependent on the discretion of financial aid officers to determine the ability of students to retrieve and submit required verification documents. Increased training for financial aid officers regarding the barriers that AAPI students face during verification processes is necessary to ensure that these financial aid professionals are equipped to determine most effectively what information students can and must report to successfully complete verification. Furthermore, postsecondary institutions should develop mechanisms to prevent students from having to complete the verification process multiple times during their college careers to minimize the burden on students who might have the misfortune of being selected for verification more than one time.

CONCLUSION

The pervasive myth that all AAPIs go to and succeed in college often leads to this population being excluded from conversations about college access. In actuality, AAPI students' lives are far more complex than any racial stereotype suggests, and their pathways to college are often arduous and filled with many financial and other barriers. The findings of this report drive home the reality that educational policymakers and practitioners must embrace more accurate and complex understandings of AAPI experiences, work intimately with AAPI communities to eradicate the barriers they encounter on the path to college, and provide increased access to culturally-relevant resources to maximize the postsecondary participation of AAPI students.

REFERENCES

Bergerson, A. (2010). College choice and access to college: Moving policy, research and practice to the 21st century. *ASHE Higher Education Report Series, 35*(4). San Francisco: Jossey-Bass.

Buenavista, T. L. (2010). Issues affecting U.S. Filipino student access to postsecondary education: A critical race theory perspective. *Journal of Education for Students Placed At Risk, 15*, 114-126.

Cabrera, A. F., & LaNasa, S. M. (2000). Understanding the college-choice process. In A. F. Cabrera and S. M. LaNasa (Eds.), *Understanding the college choice of disadvantaged students: New Directions for Institutional Research* (No. 107). San Francisco: Jossey-Bass.

Chan, S. (1991). *Asian Americans: An interpretive history*. Boston, MA: Twayne.

Chang, M. J., Park, J. J., Lin, M. H., Poon, O. A., & Nakanishi, D. T. (2007). *Beyond myths: The growth and diversity of Asian American college freshmen*, 1971-2005. Los Angeles, CA: Higher Education Research Institute.

Chaudhari, P., Chan, J, & Ha, S. (2013). *APIASF scholar perspectives: A national report on the needs and experiences of low-income Asian American and Pacific Islander scholarship recipients*. Washington, DC: Asian and Pacific Islander Scholarship Fund.

Ching, D., & Agbayani, A. (2012). *Asian Americans and Pacific Islanders in higher education: Research and perspectives on identity, leadership, and success*. Washington, DC: NASPA Foundation.

College Board (2014). *Trends in student aid 2014*. New York: Author.

Cunningham, A. F., & Santiago, D. A. (2008). *Student aversion to borrowing: Who borrows and who doesn't*. Institute for Higher Education Policy and Excelencia in Education.

Davidson, J. C. (2013). Increasing FAFSA completion rates: Research, policies and practices. *Journal of Student Financial Aid, 43*(1), 38-54.

Engle, J. & Tinto, V. (2008). *Moving beyond access: College success for first-generation, low-income students*. Washington, DC: The Pell Institute.

Espiritu, Y. L. (2008). *Asian American women and men: Labor, laws, and love*. Lanham, MD: Rowman and Littlefield Publishers.

Espiritu, Y. L. (2014). *Body counts: The Vietnam War and militarized refugees*. Oakland, CA: University of California Press.

Executive Office of the President (2009). *Simplifying student aid: The case for an easier, faster, and more accurate FAFSA*. Washington, DC: Author.

Feeney, M., & Heroff, J. (2013). Barriers to need-based financial aid: Predictors of timely FAFSA completion among low-income students. *Journal of Student Financial Aid, 43*(2), 65-85.

Hossler, D., & Gallagher, K. S. (1987). Studying student college choice: A three-phase model and the implications for policymakers. *College and University, 62*(3), 207–221.

The Institute for College Access and Success (2010). *After the FAFSA: How red tape can prevent eligible students from receiving financial aid*. Oakland, CA: Author.

The Institute for College Access and Success (2007). *Going to the source: A practical way to simplify the FAFSA*. Oakland, CA: Author.

Kantrowitz, M. (2011). *Reasons why students do not file the FAFSA*. Retrieved from http://www.fastweb.com/nfs/fastweb/static/SAPA_Reasons_Why_Students_Do_Not_File_FAFSA.pdf.

Kiang, P. N. (2002). Stories and structures of persistence: Ethnographic learning through research and practice in Asian American Studies. In Y. Zou & H. T. Trueba (Eds.), *Ethnography and schools: Qualitative approaches to the study of education* (pp. 223-255). Lanham, MD: Rowman & Littlefield.

Kiang, P. N. (2009). A thematic analysis of persistence and long-term educational engagement with Southeast Asian American college students. In L. Zhan (Ed.), *Asian American voices: Engaging, empowering, enabling* (pp. 21-58). New York: NLN Press.

Klein, R. (2014). *Poverty the strongest factor in whether high school graduates go to college.* Retrieved from http://www.huffingtonpost.com/2014/10/14/poverty-college-enrollment_n_5978646.html.

Kozol, J. (1991). *Savage inequalities: children in America's schools.* New York: Broadway Books

Martin, T. (2015). *Don't fear the FAFSA.* Allegany, NY: St. Bonaventure University.

Mayeda, D. T., Pasko, L., & Chesney-Lind, M. (2006). "You got to do so much to actually make it": Gender, ethnicity, and Samoan youth in Hawai'i. *AAPI Nexus, 4*(2): 69-93.

McDonough, P. (1997). Choosing colleges: how social class in school structure opportunity. Albanese, NY: SUNY Press.

Museus, S. D. (2013a). *Asian American students in higher education.* New York: Routledge.

Museus, S. D. (2013b). Asian Americans and Pacific Islanders: A national portrait of growth, diversity, and inequality. In S. D. Museus, D. C. Maramba, & R. T. Teranishi (Eds.), *The misrepresented minority: New insights on Asian Americans and Pacific Islanders, and their implications for higher education.* Sterling, VA: Stylus.

Museus, S. D. (2009). A critical analysis of the exclusion of Asian American from higher education research and discourse. In L. Zhan (Ed.), *Asian American voices: Engaging, empowering, enabling* (pp. 59-76). New York: NLN Press.

Museus, S. D. (2008). The model minority and the inferior minority myths: Understanding stereotypes and their implications for student involvement. *About Campus*, *13*(3), 2-8

Museus, S. D., antonio, a. l., & Kiang, P. N. (2012). *The state of scholarship on Asian Americans and Pacific Islanders in education: Anti-essentialism, inequality, context, and relevance.* Honolulu, HI: Asian American and Pacific Islander Research Coalition.

Museus, S. D., & Kiang, P. N. (2009). The model minority myth and how it contributes to the invisible minority reality in higher education research. In S. D. Museus (Ed.), *Conducting research on Asian Americans in higher education*: *New Directions for Institutional Research* (no. 142, pp. 5–15). San Francisco, CA: Jossey-Bass.

Museus, S. D., & Park, J. J. (in press). *The continuing significance of racism in the lives of Asian American college students.* Manuscript accepted for publication in *Journal of College Student Development.*

Museus, S. D., & Vue, R. (2013). A structural equation modeling analysis of the role of socioeconomic status in Asian American and Pacific Islander students' transition to college. *The Review of Higher Education, 37*(1), 45-67.

National Commission on Asian American and Pacific Islander Research in Education [CARE]. (2008). *Facts, not fiction: Setting the record straight.* New York: Author.

Ngo, B., & Lee, S. (2007). Complicating the image of model minority success: A review of Southeast Asian American education. *Review of Educational Research, 77*(4), 415-453.

Osajima, K. (2005). Asian Americans as the model minority: An analysis of the popular press image in the 1960s and 1980s. In K. A. Ono (Ed.), *A companion to Asian American Studies* (pp. 215-225). Oxford: Blackwell Publishing.

Pascarella, E. T., & Terenzini, P. T. (2005). *How college affects students: A third decade of research* (Vol. 2) San Francisco: Jossey-Bass.

Perna, L. W., & Jones, A. (2013). *The state of college access and completion: Improving college success for students from underrepresented groups*. New York: Routledge.

Schlund-Vials, C. J. (2012). *War, genocide, and justice: Cambodian American memory work*. Minneapolis: University of Minnesota Press.

Shigematsu, S. & Camacho, K. L. (Eds.). (2010). *Militarized currents: Toward a decolonized future in Asia and the Pacific*. Minneapolis, MN: University of Minnesota Press.

Stanton-Salazar, R. D. (1997). A social capital framework for understanding the socialization of racial minority children and youths. *Harvard Educational Review, 67*, 1-40.

Suzuki, B. H. (2002). Revisiting the model minority stereotype: Implications for student affairs practice and higher education. *Working with Asian American college students: New Directions for Student Services* (no. 97, pp. 21–32). San Francisco, CA: Jossey-Bass.

Teranishi, R. T., Ceja, M., Antonio, A., Allen, W. R. & McDonough, P. M. (2004). The college- choice process for Asian Pacific Americans: Ethnicity and socioeconomic class in context. *The Review of Higher Education 27(4),* 527-551.

Terriquez, V., Gurantz, O. & Gomez, A. (2013). *California's college stopouts: The significance of financial barriers to continuous enrollment*. Los Angeles: UC/ACCORD.

Tintiangco-Cubales, A. (2007). "For a while now, I've been feeling neglected…": A preliminary study on urban Filipina/o American high school students. In A. Tintiangco-Cubales (Ed.), *Pin@y educational partnerships: A Filipina/o American studies sourcebooks series, volume 1: Philippine and Filipina/o American history* (pp. 29-41). Santa Clara, CA: Phoenix Publishing House International.

U.S. Department of Education (2013). *Digest of Education Statistics, 2012* (NCES 2014-015). Washington, DC: National Center for Education Statistics.

U.S. Department of Education (2012). *Higher education: Gaps in access and persistence study*. Washington, DC: National Center for Education Statistics.

U.S. Department of Education (2010). *Status and trends in the education of racial and ethnic groups.* Washington, DC: Author.

Wu, F. H. (1995). Neither black nor white: Asian Americans and affirmative action. *Boston College Third World Law Journal, 15*, 225.

Vang, C. Y., & Trieu, M. M. (2014). *Invisible newcomers: Refugees from Burma/Myanmar and Bhutan in the United States.* Washington, DC: Asian Pacific Islander American Scholarship Fund and Association for Asian American Studies.

APPENDIX A: DESIGN OF THE STUDY AND PARTICIPANTS

To provide important demographic context, we utilize data from the U.S. Census Bureau and U.S. Department of Education to examine disparities in college access by ethnicity and income. Specifically, we utilized the Census Bureau's American Community Survey (ACS) Public Use Microdata Systems (PUMS: 2013) survey data, which is an annual national survey that collects demographic, housing, financial, and other data from the U.S. population. We also used the Department of Education's National Center for Education Statistics Education Longitudinal Survey (ELS: 02/06) data, which is the Department of Education's most recent national study following students from the high school to college years.

To better understand financial barriers to AAPI college access, we generated a questionnaire for distribution to AAPI college students around the nation. The survey included questions about student demographics, challenges navigating college and financial application processes, and continuing financial challenges in college. We sent an email invitation and survey link to the Asian Pacific Islander American Scholarship Fund (APIASF), Asian American Studies faculty on college campuses, and other community organizations that serve AAPIs as they navigate college access processes, and asked these organizations to distribute the questionnaire to their networks of AAPI students. A final total of 1,984 AAPI students completed the survey.

The average age of our survey participants was 21 years old. Approximately 86% of the sample identified as Asian American, while 15% of the survey participants indicated that they were Pacific Islanders.[3] Among Asian Americans in the survey sample, Chinese Americans were most represented ethnic group (36%), followed by Vietnamese

(19%), Filipino (17%), Korean (8%), Hmong (6%), Japanese (5%), Indian (4%), Taiwanese (4%), and Cambodian (3%). Of the Pacific Islander survey participants, the groups with the largest representation were Native Hawaiian (22%), Samoan (16%), Chamorro (14%), Pohnpeian (7%), Tongan (7%), Chuukese (6%), Fijian (4%), and Yapese (4%). Among the sample, 35% immigrated to the United States, 48% reported being second generation, and 17% were third-generation or higher. Thirty-one percent of the survey sample resided in California, while the states with the next largest representation were Hawaii (9%), Texas, (6%), Illinois (5%), New York (5%), and Washington (5%). The remaining 39% of the sample resided in other states in the union. Approximately 80% of the survey sample attended four-year colleges and universities, 16% attended two-year community colleges or technical institutions, and 4% indicated that they attended other institutions of higher education and vocation.

To gain a deeper understanding of some of the financial barriers that AAPI students face on the road to college, we conducted individual interviews with AAPI students and practitioners. Interview participants were recruited through the dissemination of an email invitation to a variety of community organizations that serve AAPIs in higher education. Snowball sampling also enabled the research team to recruit knowledgeable individuals who represented an ethnically and geographically diverse participant group. Participants who completed the interview process were compensated with gift cards to a retail business of their choice. Interviews were conducted in-person or via phone/ video format. Each interview lasted approximately 35-75 minutes each. In total, 22 interviews were conducted with AAPI students and practitioners.

Eleven student interviews were conducted with AAPI individuals who were enrolled in college at the time of the

---

3 The percentage of students who identified as "Asian Americans" and percentage of those who identified as "Pacific Islander" do not add up to 100% because students were allowed to identify with more than one racial group.

interview. Six men and five women were interviewed, whose ages ranged from 18 to 24 years old (average age was approximately 20 years old). Eight students were born in the U.S., two were U.S. Nationals from Micronesia, and one was an immigrant. Six students self identified as Pacific Islander (Indo-Fijian, Palauan, Pohnpeian, Samoan, Samoan/Native American/white, and Tongan/Iranian) and five were Asian American (Chinese, Chinese/Korean, Chinese/Vietnamese, Mongolian, and Vietnamese). Eight students self-identified as low-income, although it is important to note that their annual family income ranged from under $15,000 upwards to the $30,001-$45,000 income bracket. One student identified as middle income with an annual family income of $60,001-$75,000, while two more students reported they were in the "more than $100,000" income bracket. Students resided in California, Colorado, Nebraska, Utah, and Wisconsin. We also interviewed eleven practitioners, seven of whom were women. Practitioners self-identified as being Asian American or Pacific Islander and had to have direct experience working with students during the college access process. Their formal professional titles ranged from program staff member to student affairs officer to director, and they worked at various sites including community-based or non-profit organizations (n=6) and colleges and universities (n=5). Practitioners worked in Alaska, (northern and southern) California, Oregon, and Washington.

It is important to acknowledge a few limitations of our study. First, it is important to acknowledge that our results are not generalizable to the national population. It was not our intent to generate generalizable findings. Nevertheless, we believe that much can be learned from our sample of 1,984 students, which is a large sample relative to most existing research on AAPIs and higher education.

Additionally, our practitioner and student interviews should be consumed to develop a deeper understanding of how challenges manifest in the experiences of AAPI students as they navigate college access processes. Second, the topics that were covered in our survey and interviews are limited in scope due to resources and time constraints. Thus, we do not argue that this is a comprehensive overview of all college access barriers faced by AAPIs, but we view this project as a starting point to understand some of the most pressing barriers among this population and how these challenges might be addressed through educational policy and practice. Finally, we recognize that our sample consisted of individuals who made it into higher education. As a result, our data might not illuminate the experience of those who need the most support: The AAPI students who did not make a successful transition from high school to college. At the same time, however, gathering data from students who have progressed further along in their higher education careers did allow us to gather information from individuals who have accumulated more knowledge of college application and financial aid processes. In addition, we believe that much can be learned from studying the struggles of those who made it into college. In fact, it is reasonable to hypothesize that the challenges faced by this population are even more pronounced among those who were unable to overcome the barriers to accessing postsecondary education.

To read more existing research on Asian Americans and Pacific Islanders in higher education, please visit: **www.apiasf.org/research**

www.apiasf.org