

COLLEGE (UN)AFFORDABILITY: EXPLORING HOW UNIVERSITY STUDENTS
PAY FOR COLLEGE AND THE IMPACT OF COVID-19

by

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ABSTRACT

The price of higher education in the United States has increased significantly since the 1980s, while family incomes have failed to keep pace. Young people are taught early that earning a postsecondary degree is necessary for attaining future economic stability and job security stability. For many, a university education has become cost prohibitive. This study shares findings from ethnographic research on university students' experiences paying for college and living-related expenses during an unprecedented time, the COVID-19 pandemic. Drawing on in-depth interviews with college students, I explore the strategies they draw on to make it work financially, and their perceptions of the costs and value of the education they receive.

I. INTRODUCTION

The idea that working hard and making sacrifices in pursuit of a higher education has become deeply embedded in the American Dream (Baum et al. 2002; Flaherty 2018; Lazerson 2010). Young people are told “go to college” because earning a postsecondary degree leads to higher incomes and upward social mobility (Carnevale et al. 2014; Ma et al. 2019). The truth is, many simply cannot afford it (Baylor 2014; Goldrick-Rab 2016; Baum et al. 2002), and those who do not pursue higher education, referred to as the “forgotten half,” have far fewer options for financial stability (Howe 1988). It seems young people in the US are caught in the middle of a major contradiction. On the one hand, young people are told higher education is an investment in their future because it promises job security and economic success. On the other, as the cost of a university education has risen, students with high-cost loans may go deeply into debt. This has lead many students to draw on short-term strategies to pay for college that have long-term negative consequences. In this way, while a university education has been marketed as a path to success, going to college in the US has become cost-prohibitive for young people, from low and middle-income families and college debts may hinder a graduate’s financial security for decades (citation).

Moreover, while a university degree has been marketed as the path to success, many college graduates have found that their qualifications and time spent in academia have not led to the economic success or a competitive edge in the labor market they envisioned (McArdle 2012; Oloffson 2009; Vedder 2016). Some are unable to find well-paying jobs or the career they were hoping to have access to now requires additional skills or credentials (McArdle 2012; Oloffson 2009; Vedder 2016). Issues like these are

more pronounced during times of economic instability, such as the 2008 Great Recession and, more recently, the ongoing COVID-19 pandemic. Further, the negative effects of economic downturns are felt disproportionately by vulnerable populations like black and brown communities, youth (Hoynes et al. 2012) and the poor (Guvenen 2017). The reality that a college degree may not guarantee economic stability and job security poses a serious problem for young people with modest incomes who were enticed to go deeply into debt to earn a college degree.

Affording a University Education

The uncertainty surrounding future success through higher education is especially concerning for students whose families cannot contribute financially to their college or living-related costs. Low- and middle-income students find themselves accumulating student loan and credit card debt, working full- or part-time jobs, taking fewer classes, skipping meals, postponing medical care, not purchasing prescription drugs, stopping out (dropping out with the intention to re-enroll), dropping out, etc. (Goldrick-Rab 2016; Goldrick-Rab & Kendall 2016; King & Bannon 2018; Assalone et al. 2018; Peters et al. 2019; Ziskin et al. 2014). The strategies used by young people to pay for college and living expenses can have serious short- and long-term consequences that their more affluent peers simply do not experience.

Research shows that some strategies students use, such as working full-time and taking on student loan debt have a negative impact on their academic success, persistence, and well-being (Assalone et al. 2018; King & Bannon 2018; Peters et al. 2019; Ziskin et al. 2014). While in college, many students struggle to afford food,

housing, medical care, and transportation, while unexpected expenses can precipitate a crisis (Peters et al. 2019; Assalone et al. 2018). In 2020, 38% of students at four-year institutions were experiencing food insecurity and 41% were experiencing housing insecurity (Goldrick-Rab et al. 2020). In 2017, it was reported that 73% of college students had experienced a mental health crisis while in school and a third of college students said they felt so depressed that they had difficulty functioning (Abdu-Glass et al. 2017). These numbers have only increased during the COVID-19 pandemic (Son et al. 2020, Chen and Lucock 2022). Considering the many challenges financially disadvantaged students may encounter attempting to afford college, and the reality that a degree may not guarantee economic stability, it is important to examine how they perceive pursuing a higher education as worthwhile.

COVID-19 and the College Experience

For most students, Covid-19 redefined the college experience beginning in the Spring of 2020. With the closing of campuses and the transition to online learning most aspects of campus life—academic, social, personal development, housing, athletics, were disrupted. For many students, the shutting down of business and quarantine restrictions affected their ability to earn income to pay for college (Moody 2020; Smalley 2021; Writers 2020). When classes were moved online, some students felt they were missing out on the traditional college experience and the “best years of their lives” because they could not socialize with friends and participate in campus activities (Stauffer 2020; Heim et al. 2020; Brown 2020). The disappearance of this idealized image of higher education has “strengthened Americans’ awareness of their attachment to the college experience”

(Bogost 2020) and generated questions about what students and their families believe they are paying high tuition and fee prices for (Bogost 2020; Hubler 2020).

Compounding a dramatically transformed college experience, students faced other challenges related to the pandemic. Daily life has changed tremendously, and college students have experienced numerous negative impacts to their well-being (Aristovnik et al. 2020; Aucejo et al. 2020; Reeves and Smith 2020). This is especially true of low-income students (Aucejo et al. 2020; Berg 2020) and students of color (Molock & Marchem 2020). The mental and socio-emotional health, financial stability, and overall welfare of many students has been significantly affected by the Covid-19 pandemic (American College Health Association 2020; Browning et al. 2021; CDC 2020; Czeisler et al. 2020; Son et al. 2020; Sankhi & Marasine 2020). This new reality during the pandemic has made the issue of college affordability more pronounced. In the face of such challenges and uncertainty, my thesis investigates how college students navigate the challenges of paying for an education that has been made cost-prohibitive during a pandemic.

Theoretical Perspective and Research Questions

I address the issue of college (un)affordability for young people from low- and middle-income families from a materialist perspective. I extensively highlight the ways in which historical-cultural change and large-scale economic shifts have impacted the lives of thousands of students in the United States over the last half century. A materialist perspective provides a useful analytic lens for understanding how government programs and private financial interests have affected the cost of higher education over the last fifty

years, and how these policies have affected the lives of individual American students. For this study, the focus is on students who are responsible for paying their own way through college and how they have tried to put together the resources to afford their educations in an economic climate marked by financial instability and the deadliest pandemic in over one hundred years.

In particular, a materialist perspective illuminates how, over time, higher education became increasingly valued in the US, while at the same time ever more expensive, and how the costs now may outweigh any benefit some students achieve. My aim is to demonstrate how large-scale factors like policy changes that affect higher education finance are out of individual people's control yet impact their lives in sometimes highly negative ways. Those who have control over the price of tuition, the flow of student financial aid, etc. have created the conditions that economically disadvantaged young people find themselves in as they navigate the price of higher education. My goal is to investigate the ways that students who struggle to afford higher education survive in an environment where their chances of success are circumscribed from the outset. I also intend to illustrate how they are disadvantaged through their labor and spiraling student debt. In this study, I address gaps in the literature where qualitative research and a theoretical perspective on US college affordability and students' experiences are lacking. Since this project was conducted during the COVID-19 pandemic, the data are novel.

My research is guided by the following questions: What resources and strategies do students use to pay for tuition and living-related expenses? How has the COVID-19 pandemic affected those resources and strategies? What are the perceived costs and value

associated with higher education for students? What sacrifices do they make to pay for their expenses? Has COVID-19 impacted the costs or value of going to college?

In the following chapter, I explore the historical background of the value, accessibility, and affordability changes of higher education in the United States since the mid-20th century. Chapter 3 is a literature review that examines previous research on students' experiences with college affordability. In chapter 4, I discuss my methodology. I present my results in chapters 5 and 6. Chapter 5 is dedicated to the strategies students from my study used to pay for college pre-pandemic and during. In chapter 6, I present the students' perceptions of the costs and value of higher education. In the last section of this manuscript, I summarize my research, discuss its limitations, and offer suggestions for future research. It is my hope that my research demonstrates the reality of college (un)affordability in the United States and the remarkable resiliency of students who face unique financial, academic, and psychological obstacles during a critically uncertain and highly stressful global pandemic.

II. HISTORICAL BACKGROUND

Higher education is valued in the US, and it is often seen as a necessary ‘next step’ after high school for young people from all socioeconomic backgrounds today. Many understand it as a way of achieving economic success in the future and ensuring a stable career. Of course, there are young people who attend college for other reasons, such as having the traditional ‘college experience’, but even these individuals most likely understand the value of a college degree for their future. Young people whose family cannot afford the high prices of tuition often must figure out how to pay for college and living-related expenses on their own.

The burden of unaffordable higher education is not shared across socioeconomic status lines. Young people from wealthy families typically do not experience the struggles associated with the consequences of patchworking together resources to pay for college that their less affluent peers often experience. Low- and middle-income students often draw on multiple strategies and resources to fund and have access to the resource of higher education. Even when they achieve such access, it is often limited because the strategies and resources they utilize can have many negative consequences (e.g., working long hours might cause a student to be too tired to focus in class or complete coursework).

Numerous low- and middle-income students now receive need-based grant funding from states, institutions, and the federal government to offset the high price of college tuition and fees. However, grant aid does not always cover the full costs of attendance students are required to pay for including tuition, fees, and living-related expenses like room and board, food, medical care, books, supplies, etc.

Since 1989, the average published price of tuition at four-year public institutions in the US for full-time, in-state, undergraduate students has increased by 178% (NCES(b) 2007 & Ma et al. 2020). Despite this increase, 80% of families in the US have seen only a 21-34% increase in annual income in the last 30 years and this figure has not been adjusted for inflation (Ma et al. 2020). While an increasing number of college students receive need-based financial aid, it is often not sufficient to cover all of their tuition and fees, especially for low-income and working-class individuals (Peters et al. 2019). Likewise financial aid rarely covers the non-tuition, or living-related costs students encounter, which leaves students with unmet financial need (Peters et al. 2019). Many students fill in the gaps by working, taking out student loans, and utilizing other resources to afford tuition and costs-of-living (Baum et al. 2019).

Historically, higher education was not accessible to the majority of Americans as it is now. Before the mid-20th century, only those from the most affluent families went to college (Baum et al. 2002). However, starting with the implementation of the GI bill after World War II, and encouraged by the Federal government during the space race of the 1950s and sixties, a college education became more highly valued in the United States. As this occurred, public higher education became more accessible to individuals from less affluent families.

State investments in public colleges and universities, followed by federal and state financial aid grants to students, eventually made postsecondary education obtainable for a large portion of the US population (Baum et al. 2013). Poor and working-class students, as well as other traditionally underrepresented groups like ethnic minorities, immigrants, parents, and working adults have increasingly been able to pursue higher education

(Walizer 2018). In the second half of the twentieth century enrollment numbers quickly grew at public colleges and universities and have continued to grow to the present (Baum et al. 2013). This increasing enrollment has led to higher demands on public institutions, causing tuition and fees prices to increase dramatically as these institutions are pushed to offer more services and programs (despite the overall increase in state and federal funding).

Tuition price increases are also a result of decreasing state funding to institutions, as well as decreases in funding directly to students during economic downturns. In Texas for example, while overall state funding for education has increased, the percentage of state funding going to state universities has decreased. Even when funding to students and institutions are high, they have not kept pace with the rising costs of tuition and fees (Baum et al. 2002). To add to this, living-related costs have also been on the rise for decades (Daugherty 2021), yet the greatest wealth accumulation is concentrated to those who earn the most (Daugherty 2021). As the costs of living and college tuition rise, annual family incomes for most families have either decreased, stagnated, or only increased slightly since the 1980s (Baum et al. 2002; Ma et al. 2020; Goldrick-Rab 2016). If parents want to contribute to a child's college costs, families with lower incomes must allocate a higher percentage of their annual income to pay for a higher education (Baum et al. 2013; Baum et al. 2002).

So, who exactly is responsible for this state of affairs? The answer is complex, but state governments and higher education governing boards, are at least partially responsible for how expensive higher education has become.

Price Increases

While higher education has become more accessible to young people from lower-income families through financial aid, the price of tuition, fees, and other costs associated with college have increased at the same time. From 1975 to 2015, the average price of the cost of attendance (COA) at four-year public institutions in the US, (this includes both tuition and non-tuition costs like room and board, books and supplies, transportation, and “other” expenses), increased by 294% after accounting for inflation for (Goldrick-Rab & Kendall 2016). The substantial increase in price of the COA is greatly associated with the non-tuition costs, which account for 61% of the COA for the average student in 2015 (College Board 2016). The consequence of these price hikes is that lower income students who struggle to pay for college expenses must carry the burden of “added stress, debt, juggling multiple jobs” (Goldrick-Rab & Kendall 2016, 3) and more to obtain a higher education.

When examining tuition prices, it is important to understand the distinction between published and net prices to understand what students are required to pay, as well as how prices have changed over time. Published prices are the “sticker price” or the estimated cost to the student of tuition and fees. Net prices are the estimated amount that the student should actually expect to pay for tuition and fees, or the COA, after all financial aid grant funding has been subtracted from the published price (Goldrick-Rab & Kendall 2016). The COA will always be the highest price since it includes room and board, books and supplies, and ‘other’ non-tuition costs of college. College and university websites typically list estimates of both the published and net prices of tuition and fees, as well as their full COA. Understanding the difference between published and

net prices makes it is easier to see how university costs have risen much faster than financial aid.

For 2020-2021, the average “sticker price” published by public four-year institutions nationally for in-state undergraduate students for tuition and fees, plus room and board (TFRB) was \$22,180. The average net price after financial aid was \$14,850 (Ma et al. 2020). Grant aid for these same students averaged only \$7,330 (Ma et al. 2020). This means grant aid covered less than half of the net price of TFRB for the average in-state undergraduate student at a four-year public university during the 2020-2021 school year. For comparison, the average sticker price for TFRB in 1999-2000 for the same students at the same institutions was \$12,440, and the net price was \$9,070 after financial aid (Ma et al. 2019). The average grant aid per student in 1999-2000 was \$3,370, leaving students responsible for covering the remaining \$5,700 or 68.84% of the net cost. These figures show that within two decades, the average sticker price of TFRB increased by 78%, and the net price increased by 63.7%. The crux of the problem for low-income students is that even though state and federal financial aid has increased over time, it is still not enough to cover the costs of college and living expenses.

Federal, State, and Institutional Funding and Tax Benefits

Financial aid to students comes in the form of grants from federal, state, and local governments, as well as postsecondary institutions (Baum et al. 2013). State grants are awarded to students based on need, but some states also award students based on their academic achievements in high school (Baum et al. 2013). State governments are the primary entity that makes postsecondary education affordable for students by

“appropriating funds for public colleges and universities, covering part of the cost of institutional operations directly” (Baum et al. 2013, 27). However, these appropriations have been reduced over time, especially during times of economic instability (Johnson 2014; Urahn et al. 2015). When states reduce financial support for higher education, many public institutions respond by increasing the price of tuition and adding fees (Adam & Bayram 2019; Johnson 2014). This is especially problematic for students when the economy is weak because postsecondary enrollments typically increase as jobs become scarce and individuals return to universities to obtain new qualifications (Baum et al. 2002; Johnson 2014).

During the 2008 economic downturn, many states made budget cuts disproportionately to higher education while enrollment expectedly increased (Baum et al. 2013; Johnson 2014). Between 2007-2008, the amount of state funding per full-time student at public institutions declined 15% while enrollment increased by 11% (Baum et al. 2019). Moreover, the economy was weakened more recently by the COVID-19 pandemic, which has also resulted in state budget cuts to higher education (Ma et al. 2020). With less financial support from the state, institutions rely on families and students to shoulder a larger percent of the cost of attendance.

Federal financial support to students mainly comes in the form assistance to students through programs like the Pell grant as well as research funding and veteran benefits (Urahn et al. 2015). The Pell program was established as a “permanent source of funding target at enabling college access for students from low-income families” (Baum et al. 2013, 29). The Pell grant used to cover a larger portion of college costs for students than it does currently. In 1999-2000, the maximum Pell grant awarded to an in-state

student enrolled at a public 4-year institution covered 93% of the published price of tuition and fees, whereas in 2019-2020, it only covered 59% (Baum et al. 2019). Federal spending on higher education actually increased significantly during the Great Recession even after reductions in state funding but was cut slightly in the years that followed while tuition prices continued to rise (Urahn 2015).

Students also receive need- and non-need-based grant aid from their institutions (Baum et al. 2002). Additionally, some students and families receive federal tax benefits like credits and reductions for higher education expenses (IRS 2021).

Tuition Deregulation

Some states and their higher education governing boards have passed legislature for tuition deregulation, allowing public 4-year institutions to set their own prices for certain types of tuition (Hull 2012). Texas, the state in which this study was conducted, passed tuition deregulation in 2003 (Texas Higher Education Coordinating Board 2003). There are three types of tuition in Texas, “designated,” “statutory,” and “board authorized.” Designated and statutory tuition are set by the Texas Legislature, while board authorized tuition rates are determined by the institution for graduate programs with the permission of the institution’s governing board. In 2003, the state voted to allow public universities to set their designated tuition rates, while keeping statutory tuition at a fixed price and leaving board authorized tuition rates to institutions.

Designated tuition rates vary by institution, as well as by degree program, year, and course level. The practical consequences of this legislation were to allow Texas public 4-year institutions to increase their designated tuition prices as a response to

significant reductions in financial support from state appropriations. From 2003 to 2009, the price of designated tuition increased from \$690 to \$1,980 per semester at Texas State University (Texas Higher Education Coordinating Board, 2003) where this study was conducted. That is a 187% increase which totals to an additional \$1,290 per semester. Tuition deregulation and decreased funding from the state and federal government have led to price increases at public colleges and universities in some states like Texas. In the next section, I discuss how financial aid works and how it has changed over time.

Financial Aid and Unmet Financial Need

Determining student eligibility for federal, state, and institutional grants based on financial need is calculated by the Federal Methodology (FM) formula, which has been widely criticized for poorly assessing students' financial needs. (Goldrick-Rab & Kendall 2016; Holzer & Baum 2017). The FM "uses information about income, assets, family size, taxes paid, and number of family members in college to calculate an expected family contribution (EFC)" (Holzer & Baum 2017: 99). This information must be filled out each year on the Free Application for Federal Student Aid (FAFSA) (Holzer & Baum 2017). The way EFC is calculated is problematic because it leaves out crucial information about families' ability to contribute to their child's higher education, such as various forms of outstanding debt such as mortgage, auto loans, and credit cards) (Goldrick-Rab & Kendall 2016).

Furthermore, students' total COA is determined by the financial aid offices of the institutions they attend. The COA includes the cost of tuition and fees, room and board, books and supplies, transportation, and other expenses, which depends partially on

whether the student will be living on campus, the institution they enroll in, etc. (Ma et al. 2020). In 2019-2020, the COA for the average full-time, in-state, undergraduate student at a public 4-year university was estimated at just under \$27,000 (Ma et al. 2020). The calculated price of COA affects students' eligibility for financial aid (Ma et al. 2020) and when it fails to include all costs students might encounter, they will likely receive less financial aid than they need (Assalone et al. 2018; Goldrick-Rab & Kendall 2016).

75% of full-time undergraduate students who attended a public 4-year institution in 2015-2016 had an average of \$14,400 in unmet financial need after receiving financial aid grants that year (Baum et al. 2019), and students of color and low-income students disproportionately fell into this category (Walizer 2018). Consequently, students with unmet financial need must rely on alternative resources and strategies to afford tuition and non-tuition expenses, some of which have negative consequences for their health and well-being (Assalone et al. 2018; King & Bannon 2018; Peters et al. 2019; Ziskin et al. 2014). One of the primary strategies for meeting expenses is taking out loans.

Student Loans and Debt

Student loans are a particularly problematic strategy used by young people today to pay for college and living-related expenses. Since family income and financial aid grants have not kept pace with the rising price of tuition and costs-of-living, students often fill in the gaps with student loans (Holzer & Baum 2017). Loans have become an important part of financial aid packages (Baum et al. 2018) and federal student loans are the main source of loans borrowed by students in the US (Hauptman 2009). Student loan debt in the US currently tips the scales at \$1.74 trillion as of 2021 (Federal Reserve

2022), and more than \$1.5 trillion of that total are federal student loans (Bustamante 2020; StudentDebtCrisis.org 2021). Student debt has the largest annual growth rate of any form of US debt (Stolba 2021).

Approximately 7.4 million students received federal student loans in 2019-2020 with an average of \$8,730 per student (Ma et al. 2020). The total amount of federal student debt for that year was \$50.3 billion dollars (Mat et al. 2020). Statistics from the US Census Bureau and the Nation Center for Education Statistics report that as of 2020, a total of 42.9 million students have taken federal student loans and hold an average of \$36,406 in federal student debt (Bustamante 2020). Many more millions of students have student loans from private loan providers. The outcome of indebting millions of young people is that many report delaying major life decisions like purchasing a home, getting married, and starting a family. (Adam & Bayram 2019; StudentDebtCrisis.org 2021). Research shows that student borrowers are more likely to report struggling financially than their peers without loans (Cilluffo 2019). Furthermore, unlike other forms of debt that a borrower can eliminate through bankruptcy, student loans cannot be erased.

III. LITERATURE REVIEW

Qualitative research focusing on how students pay for college is imperative for gaining insight into their perceptions, motivations, and attitudes surrounding college affordability and the strategies they use to pay for college. Some qualitative studies have investigated the challenges college students face in financing their higher education. A few have specifically looked at the students' experiences with college affordability when grant aid failed to cover their COA (tuition and non-tuitions costs) (Peters et al. 2019; Assalone et al. 2018; Ziskin et al. 2014). Students with unmet financial need, especially low-income students (Assalone et al. 2018; Peters et al. 2019) and students experiencing life stressors (Ziskin et al. 2014), find it difficult to pay for tuition and expenses such as transportation, food, housing, medical care, utility bills, childcare (Peters et al. 2019), and unexpected expenses (Assalone et al. 2018). In order to afford these expenses, some students skipped meals, worked long hours, took out student loans, took fewer courses, and chose not to purchase textbooks or supplies (Peters et al. 2019). These strategies ultimately have a negative effect on students' college success and persistence (Peters et al. 2019). Some students dropped their courses before earning a degree because of unmet financial need. It was determined that non-tuition expenses are not adequately calculated into students' estimated COA (Assalone et al. 2018).

Another qualitative study looked specifically at how low-income and working-class debt-averse students strategize paying for college (Xue and Chao 2015). Using interviews, Xue and Chao explored current and former students' perceptions of student loan debt to investigate why they were debt-averse and how they financed college without borrowing. They found that non-borrowers paid for college through scholarships

and grants, family finances, working for wages, and prepaid tuition programs.

Additionally, qualitative research has focused on the experiences of students who work to afford college (Ziskin et al. 2014). The authors were mainly interested in working students' experiences with financial aid policies and processes. They found that obtaining financial aid was confusing for students, that students had unmet financial need, and students "package together" various financial resources to afford college (Ziskin et al. 2014).

Investigating how college students pay for college has been the focus of some quantitative studies as well. One study used surveys to investigate college students' financial well-being and found that participants worried about paying for tuition and non-tuition expenses (Klepfer et al. 2019). The researchers also discovered that participants combat affordability challenges by taking out student loans, credit cards, and payday loans (Klepfer et al. 2019). King and Bannon's research used the National Postsecondary Student Aid Survey and analyzed data specifically about college students who work (King and Bannon 2018). They found that the more hours students worked, especially if they were from low-income families, the more their academic performance, success, persistence, and college experience were negatively affected (King and Bannon 2018). Although the use of quantitative methods like surveys provide important information about college students and their college affordability challenges, it does not address their lived experiences.

Research shows that students from low-income families work more and longer hours than their more affluent peers (Carnavale and Smith 2018). They are also more likely to earn poor grades, take longer to graduate, or not earn their degree. Considering

debt, the risk of taking on student loans is far less for upper-class individuals because of their family's financial safety net. Student loan debt, especially large amounts, is not as risky for these individuals because of either their family's ability or their own future potential to pay them back. This is not the case for less affluent students who do not have a safety net. Even when student loans benefit lower-income students, many of them refuse or avoid loans because they are debt-averse (Xue and Chao 2015).

What the previous literature points to is that students who must work are selling their labor and time to afford college costs, living-related expenses, or both and that this typically affects their success in school. Students who take out loans, charge expenses to credit cards, or use payday loans, are selling their future labor and time to afford current college costs and living-related expenses. Young people from wealthier families do not face these same challenges in the pursuit of higher education. The bottom-line is that access to higher education in the United State is unequal because one group (the wealthy) can afford it while the other (low- and middle-income families) struggle to pay for it.

Food & Housing Insecurity

Students who struggle to afford the high prices of tuition and costs-of-living expenses also experience housing and food insecurity. Studies conducted at multiple US universities and colleges have revealed that 35-50% of students were food insecure while enrolled (Henry 2020). These circumstances are prevalent among college students, and disproportionately experienced by students of color, first-generation students, and students from low-income families (Students Against Hunger 2016). Students who are food insecure are also more likely to struggle to pay for other non-tuition expenses like

housing, utility bills, and health care. When students cannot afford necessities like food and shelter, their academic success and persistence as well as their health and well-being are significantly affected. These issues are likely compounded by the ongoing COVID-19 pandemic.

COVID-19

In 2020, the coronavirus began devastating every corner of the world. The COVID-19 pandemic has added a layer of unprecedented stress to many Americans' daily lives. To stop the spread of the virus, many college campuses closed their facilities in the spring of 2020, students were told to isolate themselves by quarantining, and many classes transitioned from in-person to online learning (Smalley 2021; Nierenberg & Pasick 2020; Moody 2020; Writers 2020). Students' mental and socio-emotional health, financial stability, and well-being have been significantly affected due to the pandemic (American College Health Association 2020; CDC 2020; Czeisler et al. 2020; Son et al. 2020). Although young adults are less likely to be hospitalized or die from COVID-19 than older individuals, they still face financial adversity and the stress of losing parents or other family members to Covid (Abassi 2020; Maragakis 2020). Additionally, young adults, especially college students, are at higher risk for contracting and spreading the disease due to the kinds of jobs they typically hold in the service industry at restaurants and retail stores (Maragakis 2020; Renner 2020).

COVID-19 has also destabilized the US economy causing widespread unemployment (Falk et al. 2021). Many students who worked for their university or college lost their jobs when campuses were forced to close at the start of the pandemic in

March 2020 (Brown 2020). This is certainly problematic because many students cannot afford to stay in college if they cannot work. A study looking at the daily lives of students of color found that several participants had experienced unexpected and adverse changes to their living situation, as well as their financial and educational status due to the pandemic (Molock and Parchem 2020). A third of the student participants revealed that they had lost their job as a result of the pandemic (Molock and Parchem 2020).

It has been known for some time that students from low-income and working-class families face major challenges to college affordability, but middle-class students and their families are also increasingly feeling the pressure (Houle 2013). Previous research lacks the perspectives and experiences of students from diverse ethnic and socioeconomic backgrounds, students who are not debt-averse, and students who employ alternative financing methods outside of scholarships, family income, work, financial aid grants, loans, and other forms of credit. However, previous findings do implicate broader issues surrounding the cost and value of higher education for students who struggle to pay for it. Tuition and non-tuition costs of college are higher than ever, financial aid grants are not sufficient and leave students with unmet need, and a college degree no longer guarantees future economic success. To pay tuition and living-related expenses, college students across the US forego purchasing necessities or patch together the funds using various strategies and resources that may come with negative consequences. However, previous research has not addressed the question: How do these individuals perceive college as worthwhile in the face of such challenges and obstacles?

My research adds to the body of literature concerning how students from low- and middle-income families pay for college, the resources they draw on, the sacrifices they

make, and how they weigh the costs of college against its value. My project also shines light on how these areas may be impacted by the COVID-19 pandemic. Additionally, I seek to explore these topics within a broader demographic of students to highlight the voices of minority and underrepresented groups like students of color and LGBTQIA+ students. I predict that the negative consequences associated with some of students' strategies will only be intensified by the circumstances surrounding the pandemic.

IV. METHODS

I conducted data collection for this study between August 2021 and October 2021 at Texas State University, a public four-year university in the southern United States. Qualitative data was collected using semi-structured individual interviews with students to gain in-depth insight into their perceptions and experiences paying for college. All interviews took place through an online service called Zoom to comply with the university's COVID-19 safety guidelines. Throughout interviews, I took detailed handwritten notes to ensure I adequately represented student narratives. I conducted a total of seventeen individual interviews over the course of three months.

Recruiting students for interviews took place during the summer and early fall between June 2021 and September 2021 at the university. I did not recruit from outside of the institution simply for convenience. Eligibility criteria were that students be enrolled full-time at the university and be between the ages of 18 and 24. The choice to exclude students older than 24 was simply to control for a certain age group. Older students may have different experiences and perceptions than those who entered college right after high school. Another criterion for participation was that students must be responsible for funding their higher education. Students whose parents paid for all their college costs or had a full-ride scholarship were excluded from participation. I made this decision because the goal of my study was to understand how students themselves pay for college and living-related expenses, not how other entities pay for them.

I created a PDF recruitment flyer and dispersed it electronically through email to professors from a variety of departments across Texas State, including Anthropology, Communications, Fine Arts, Computer Science, Geography, Criminal Justice,

Accounting, Social Work, Political Science, Sociology, Animal Science, and many more. I asked professors to please share my recruitment flyer with their classes during the summer and fall semesters. I also requested permission to briefly present my study to their classes as a means of recruiting. I presented to a total of seven classes during the two semesters, both online and in-person when they began to be offered again. After in-person class presentations, I handed out physical copies of my recruitment flyer to those in the class. More than twenty professors said they shared my recruitment flyer with students electronically over the summer and fall semesters. My contact information was included on both the online and physical recruitment flyers.

I developed a semi-structured interview guide that included approximately 30 questions. Questions addressed what sorts of strategies and resources students used to pay for their college and living-related expenses. They also probed students to better understand the financial and metaphorical costs of college, as well as the value of higher education. There were several questions that involved the impact of COVID-19 on the strategies and resources students use, as well as the costs and value of higher education. All interviews were recorded through the Zoom platform after students were read and agreed to an Informed Consent statement. Students were given an opportunity to ask questions before the recording began. All personally identifying information of students were changed for the final write-up of this project and students were notified that reasonable efforts to protect their identities would be taken. After each interview, I used a transcription tool through Zoom to generate text transcripts. All transcripts and my handwritten notes were then analyzed for emergent themes. I read each transcript several times over to closely assess them for patterns and to formulate a coding scheme. I used

this coding scheme across interviews which served to draw out themes from my data.

Description of Sample

Texas State University is located in the college town of San Marcos, Texas. In 2021, the undergraduate student population totaled 33,175 (ir.txstate.edu n.d.). In terms of retention, 77% of students who attended the university in 2020 were enrolled the following year. About 57% of the 2015 cohort graduated from the college within six years and 7,515 bachelor's degrees were awarded in 2021. Texas State University is designated as a majority-minority campus, meaning most of the student population come from diverse ethnic backgrounds. Hispanic, African American, and International students comprised 52.32% of the student population during the fall 2021 semester. White students made up 41.96% and the remaining 5.72% were defined as 'Other/Unknown.'

The university has been designated as a Hispanic Serving Institution (HSI) since 2011 (his.txstate.edu n.d.). This recognition is only granted to institutions of higher learning that have an enrollment of full-time undergraduate students that is at least 25% Hispanic. In fall of 2021, the student population was 39.72% Hispanic. Conducting my research at an ethnically and culturally diverse institution provided a nuanced perspective into the experiences and perspectives of underrepresented students who face unique higher education affordability challenges. Consistent with other public universities in the US, more women were enrolled at the university than men. In fall 2021, 60.36% of students were female and 39.64% were male.

I recruited a total of seventeen participants for individual interviews. Each of them were undergraduate students enrolled full-time at the university. Eight participants

identified as female, five as male, and four as non-binary or gender non-conforming. 52% of participants said they identified as white, 35.29% were Hispanic, 5.88% were Middle Eastern, and 5.88% said they were white and Native American. All of my participants were between the ages of 18-24, with an average age of 20 years old. Grade level classification included four freshman, three sophomores, six juniors, and four seniors. All demographics were self-reported on a digital survey that I sent to students via email. Students are only represented here in this manuscript with their self-reported data from the survey and interviews. The survey was developed on an online platform called Qualtrics where students were asked both demographic questions and about which strategies and resources they utilized to pay for college and living-related expenses.

The resources and strategies students reported using on their survey varied. All students in the study said they used at minimum three resources/strategies to afford college and living-related expenses. Sixteen students reported that they worked for wages in some capacity while taking full-time courses. Eight students said they worked full-time (35 hours or more per week). Seven students said they worked part-time (30 hours or less per week) and one only worked as needed for a family member. Their jobs included delivery driver, department store logistics, caterer, bartender, data entry technician, program administrator, server, cook, tour guide, barista, veteran campus guide, photographer's assistant, grocery store checker, and fast-food worker. Twelve students received family contributions, five of which were in the form of a college savings account, two had help with paying their tuition and fees, while six had financial support for living expenses. Six students received military benefits because one of their parents was a veteran. Six students had student loans and six were awarded scholarships. Five

students had credit cards to pay for college and/or living expenses and four received financial aid grants. Four participants said they started their higher education at a community college and then transferred to the university. Three of them reported that they sold their personal items or original art in order to earn extra money while in school. Three performed side jobs for family, friends or strangers. Two students said they used their personal savings to afford college or living-related expenses and two students donated plasma for extra cash.

Additionally, the survey asked students, “Is college affordable in the United States?” Students were offered standard answer options to this question: strongly agree, agree, neutral, disagree, and strongly disagree. Ten students marked ‘strongly disagree,’ six marked ‘disagree,’ and one answered ‘agree.’ The last question on the survey gave students the opportunity to enter into a drawing to win one of two Amazon gift cards for \$50. They were asked to select ‘yes’ or ‘no’ to being entered into the drawing. If they selected yes, they were prompted to enter their Texas State email address where they would be notified if they had won. After data collection was complete, I randomly selected two students by writing their names on small pieces of paper and putting them into a hat. Both students were notified by email and have been confirmed to have received their gift cards.

IV. STRATEGIES USED TO PAY FOR COLLEGE

The seventeen students I interviewed at Texas State University described several strategies and resources they used to pay for college and living-related expenses before and during the ongoing COVID-19 pandemic. Not a single student said they utilized only one strategy or resource (e.g. having a full-ride scholarship or their family paying for both tuition and living expenses). Instead, the students I interviewed described using multiple strategies to pay for college and costs of living like rent and food. What became very clear to me over the course of my data collection was that students were patchworking together various resources in order to ‘make it work’ financially. They might work, have help from family members, take out a student loan, or use a credit card depending on their specific situation and perceptions of which resources were most cost-effective with the least anticipated consequences. I found that each participant used a minimum of three strategies, but most reported four or five. The most strategies utilized by a single student was six different strategies.

The top two strategies reported were working and receiving family contributions. Sixteen out of the seventeen students said they were working in some capacity, while twelve stated they were receiving family contributions for either college or living costs. The other strategies named by students were military benefits from having a veteran parent, financial aid (grants and/or loans), scholarships, skipping meals, forgoing purchasing textbooks and course materials, credit cards, going to community college before university, selling items or art, doing miscellaneous side jobs, personal savings, donating plasma, and using payment plans with the university. Additionally, the resources of family contributions, financial aid, military benefits, and/or scholarships

were all associated with students discussing how they would be unable to afford either college or living expenses without them.

Student narratives revealed that COVID-19 had a serious impact on not just their daily lives, but also the various ways in which they were supporting themselves financially. All the strategies students used were impacted by COVID-19 in some capacity. In my interviews with students, some reported losing their jobs and struggled to find a new one, while others' family members lost their jobs during the pandemic. Some of the other concerns students shared were a lack of Covid safety precautions in their workplace, missing work from being ill, and the struggles associated with living with an immunocompromised family member. Students who struggled to maintain access to work, and who had their family's financial contributions to school disrupted also experienced negative affects to their health and well-being during the pandemic. The following sections discuss students' experience with the most common college affordability strategies before and during the pandemic.

Work

Working was by far the most cited strategy utilized by the students I interviewed. Sixteen students were working to pay for college and living-related expenses. Seven said they worked part-time, and eight worked full-time while taking full-course loads. Some of the jobs they held included: Amazon delivery driver, Favor delivery driver, logistics processor at a department store, caterer, bartender, data entry, program administrator at a non-profit organization, server, cook, tour guide, barista, grocery store checker, and fast-food restaurant employee. One student did not have an official job due to their citizenship

status, but they regularly performed side jobs for family and community members to earn extra money while in school such as facilitating church events and domestic chores.

Roberto, a 21-year-old senior, worked three separate jobs, clocking about thirty-five hours a week, to afford his living expenses. He was a Favor delivery driver, a tour guide, and had a side job off-campus as an assistant. His tuition was paid for through military benefits, specifically Hazelwood and Chapter 35 of the GI bill, and a \$2,000 scholarship he earned from an essay submission. Even with the military benefits he received because his father was a disabled veteran, and the scholarship, he described his experience working and being a full-time student as a struggle.

I would say working while in college is mostly a negative experience because it's taking so much of my time away from my academics...I wouldn't blame it all on work cause you know, everyone got to do it. My work income really just goes towards groceries, living expenses, just like every other dollar bill I get pretty much. I really don't have any free money to spend and no free time.

Working students like Roberto often cited how their performance at school was affected by the hours they put in at work. It appeared that there was a sort of trade-off going on where students depended on working to pay for their expenses, but if they put too much time into working, then their grades suffered. The problem with lower grades is that you may not qualify for more scholarships, or be able to continue going to the university.

This tension between going to school and working was described best by Sky, a 19-year-old sophomore who worked 25 hours a week at a local fast-food restaurant. Sky also had a \$3,000 academic scholarship, credit cards, and financial aid (both grants and student loans). Sky talked about the stress they felt trying to figure out whether to prioritize school or their job during the semester, often making the difficult decision to

skip work and miss out on earning money.

There are days where I just have to call in because I'm like 'I have an exam tomorrow and I just have to study,' like, 'if I work I'm not gonna have time.' Those days are probably the most stressful because you literally have to choose like, 'Okay, am I going to work today and get money to help pay everything, or am I going to, you know, keep my grades up that way I can continue going here?' It's a choice that you have to make. It's so stressful, especially my first year, I really didn't have a social life because I was working and going to school, like that's it, that's all I was doing.

The pressure of having to choose to go to work and make money or not going to work to study and keep your grades up was echoed by eleven of the sixteen students I interviewed. Sky and their peers reported not having much time for anything other than going to work and going to class, often leaving them feeling isolated from friends and family.

Balancing work and full-time coursework did not seem to come easily and typically had a negative impact on students' mental or physical health. Working students reported feeling stressed out, depressed, overwhelmed, physically exhausted, not getting enough sleep, having trouble focusing, and being overly reliant on stimulating substances like coffee and energy drinks. Kara, a 21-year-old junior who worked 20 hours a week as a bartender, usually late into the night, discussed how working affected her academically and mentally.

I usually work pretty late. I'll get off at around 11 or midnight, or sometimes 1 or 2am so I'll get home late and that takes a toll on me. I'm really tired and I'm also addicted to coffee and it's just hard like mentally when I try to focus on schoolwork and pay attention in class. It could like hurt my GPA at some point.

Kara had not seen a decline in her GPA, but she admitted that working was having a negative impact on her academic performance, and she was worried about how it would affect her long-term. There was certainly a recognizable trend that working,

either part-time or full-time, added a difficult layer to these students lives. The challenges that students who work while in college endure existed prior to the start of the pandemic, but what became increasingly clear to me was that these challenges were definitely exacerbated by the unique circumstances of COVID-19.

Work and COVID-19

Participants like Roberto, Sky, Kara, and several of the students I interviewed were already working before the pandemic began in 2020. COVID-19 brought a whole new set of problems for these working students, especially those with jobs in crowded places like restaurants, and grocery and department stores. Issues of job security and loss, lack of safety precautions in the workplace, difficulty finding work, and financial stress were reported by my participants. Felicia, a 19-year-old sophomore, depended on her part-time job at a local grocery store to afford her living expenses. In her interview, she mentioned a distressing experience she had when she got sick and had to miss work during the pandemic. For Felicia, missing work meant having a smaller paycheck.

Trying to juggle school and work is very stressful even now. So, I actually was sick just like a week or so ago, and I could not go to work. I just was curled up in the apartment like surviving off of what I had because the paycheck right after I was sick was almost nothing, like I was not getting anything. It sucks but, at times, people get sick. Like it was definitely hard, after that I had to minimize my spending to just the bare minimum.

Felicia relayed that she had been employed at a gym when the pandemic started and lost her job due to its subsequent closure. Even though being unemployed was frightening because she was unsure of how she would be able to support herself, she said she felt lucky and grateful to have been hired at the grocery store about a month after being laid off. Felicia's experience highlights how COVID-19 threatened student

workers' financial stability and job security. For Felicia, it only took her missing work for a few days and then she found herself in a financial bind unable to afford groceries. It is no wonder why many of the working students I interviewed reported feeling stressed, overwhelmed, and struggling both financially and academically. Coursework is hardly a top priority when you're ill and unable to afford your basic necessities.

Three students I interviewed mentioned having to decide whether to continue working when there was a lack of safety precautions in their workplace during the beginning of the pandemic. Rana, a 20-year-old junior, depended on her full-time job at a department store to pay for tuition and fees and school materials like textbooks. However, circumstances of the pandemic made it difficult for her to do so in multiple ways. She described her workplace as missing safety measures that would have enabled her to continue coming to work such as her supervisors not enforcing mask wearing for employees. It was not necessarily that she worried about her own safety, but the family members she lived with put considerable pressure on her to think about their safety.

When COVID started, I had to take a break from my job, like, I took a two-month break because my parents were basically like, "you're not working, we have immunocompromised people in the house like you can't do this to them." But you know, two months passed, and I was like, "I have to pay for my summer semester coming up, so I'm going to go back to work and I'll be safe don't worry," but I eventually had to quit again job because there was no like coded precautions taking place and I didn't want to risk getting my family sick.

Rana had to do a cost-benefit analysis of working to afford her summer tuition or keeping her family safe by doing her best not to bring home COVID-19 to her vulnerable family members. She talked about the pressure she felt from family and from herself, but that she knew putting her academic journey on hold was not an option, even though she had considered taking a semester off. The challenges working students faced, especially

at the start of the pandemic, were completely new terrain that they had to adapt to very quickly in order to stay enrolled and succeed on their academic path. Despite the obstacles they endured, the students I engaged with were optimistic about their future and saw their hardships as being part of their development as individuals. Roberto made this clear during our conversations.

I know in the future I will definitely be looking back at this as a positive experience. I know that this is all definitely helping me with my development and like with the independence of it all. I'm just slowly becoming more of a, uh, an adult I guess you would say... I don't have too many complaints, but you know, my grades definitely have suffered.

While Roberto deemed his experience working while taking full-time courses as mostly negative, he took it all in stride and maintained a positive outlook. During my interviews with working students, it became apparent to me that they were resilient, hard-working, and determined young people who would do whatever it took to stay in college. They certainly were not going to allow even a global pandemic to stop them in their pursuit of higher education.

Family Contributions

After working, receiving family contributions was the second most reported strategy students utilized to pay for college and/or living-related expenses. Twelve of the seventeen students I interviewed said they received some form of family contribution, all of whom stated they received more than one form of family aid. Students who relied on family contributions reportedly received direct financial assistance towards either college or living expenses, such as family paying for tuition and fees, starting a college savings account, paying a car payment, purchasing groceries, and paying off maxed-out credit

cards. Five students said they had a college savings account that their parents opened when they were children. Three students reported that their families paid for all or part of their tuition and fees. Four students reported having their car note paid by a family member, while only two students said their family purchased them groceries for them occasionally. Two students said their parents paid off their credit cards. To reduce overlap, I will save the discussion of credit cards for a later section within this chapter. Among these students, five reported that they would not be able to go to college without family financial support.

What was common among all twelve of the students who received family contributions was that they each used other resources to pay for either their college or living-related expenses as well. Daniel, a 20-year-old freshman who worked 20 hours a week as a delivery driver, discussed how his father helps him pay for various expenses, both living-related and for school.

I'm quite a bit in debt to my dad for my car payments. He's been covering them for me, and he says that it's not super urgent because my car is not super expensive and because I'm in college right now. It is something that I am expected to pay back at some point though. He's been keeping track of everything that I owe him...my dad is paying out of pocket for everything [car and tuition] at this point. The general agreement that we have is that if I'm getting my schoolwork done and I'm not, you know, flunking any of my classes...then he'll continue to pay for it. But I have been told that if I fail any of my classes that I'll have to pay for 100%.

Even though Daniel made decent money as a delivery driver, and he had the freedom to choose his work hours, it was not enough to support himself or his college costs. Daniel explained to me that his father's financial assistance was vital for him to continue going to college. The stipulation that he pass all of his classes in order to continue receiving help from his father was shared with the other students who received

family contributions. They were each acutely aware that the aid they received was contingent upon being successful in their academic endeavors. What made Daniel's situation unique was that he was the only student I interviewed who said he was not only expected to keep his grades up, but that he was also expected to pay his father back regardless of whether he passed or failed. The other students said their parents did not have expectations that they would be reimbursed for their financial contributions.

All but one of the students whose parents had started a college savings account for them when they were children had two things in common. First, not one student had enough money in their college savings accounts to afford their tuition and fees for the full four years of a university degree. The monetary amounts students reported having in their college savings accounts at the start of their academic journey ranged from \$3,000 to \$10,000. Second, each of them mentioned that their parents had, at some point in time, taken some money out of their college savings accounts for one reason or another, leaving them with less money to put towards college costs. Sofia, an 18-year-old student articulated her experience having a college savings account.

My mom had a plan for me because whenever she was young, she had to take out some loans and she regretted that, so whenever I was first born she created like this savings account thing that was made for me to use for college. Every month she'd put in \$50 towards that account. I still have some money left in there...I think like \$3000. I'm pretty sure some stuff happened though and the amount in there went down a little bit...like she had to take some out for her divorce because it was really expensive. But that's okay, I'm just glad that there's like a little bit there you know.

Sofia described how her mother chose to open a college savings account for her with the hopes that her daughter would not have to use student loans like she did. Sofia was only a freshman at the university, and her Hazelwood benefits had been depleted in

her first semester, which for freshman includes a pricey meal plan and dorm package. This topic will be discussed in more depth later in this work. She told me that she had a limited amount of funds from Hazelwood because her father had already utilized most of the benefits on his own higher education after his discharge from the military. To fill in the gaps, she also worked part-time for a catering company, used credit cards, and received some direct financial assistance from her parents. While she recognized that her mother had dipped into her college savings account, she maintained that she appreciated that her mother had saved for her at all. Other students either did not comment on their feelings about having had their college money used for miscellaneous expenses or shared Sofia's sentiments of gratitude.

Another important theme that emerged surrounds the idea that students who received financial contributions from family would not have been able to afford going to college without it. Five students remarked that they would either have not been able to start their college career or it would be abruptly ended if they lost family contributions. They discussed what alternatives they believed were available to them should they find themselves without family assistance. Alternatives consisted of going to community college because it is more affordable, taking out student loans, working more hours, and earning certifications rather than a degree. Felicia, the 19-year-old sophomore who worked at a local grocery store, provided insight into what her situation would look like without the help she received from family, a college savings account.

I would definitely go to ACC [Austin Community College]. I would not be here [at Texas State University] for my first two years. I would definitely have to take out loans because I didn't have the grades in high school to get any scholarships. I was like right below all the requirements which was a little devastating, but you know it

happens. I've never received any grants or scholarships or anything. I would have to be work more hours, like I would not be doing a comfortable 24 hours a week. I would have to probably be a full-time employee and a full-time student, or even a part-time student depending on how much in debt I was. So, I definitely am very lucky in my situation, and I know like I would not be anywhere close to where I am without my parents' college savings account.

Felicia's perspective was not uncommon. The other five students predicted similar outcomes of a more difficult and stressful experience if they did not have financial support from their families. They sometimes believed they just would not have gone to college. Sofia, the 18-year-old freshman caterer, told me, "I definitely wouldn't be here at Texas State without my parents' help." She said she would have had to find some other way of making it in the world, but she guessed she would have to get a teaching certification because it was "cheaper" and more "obtainable." The bottom-line is that these students believed they would have to make major changes to their college plans, daily lives, and/or financial choices if they did not have family financial support.

The added stress of having to work much harder to afford college without family assistance also had some students worrying about what would happen to their academic performance and well-being if they attempted to stay in school without it. Jason, a 20-year-old junior, gave me a detailed description of how his life would look without help from his grandparents. At the time of our interview, he worked part-time as a server to pay for living expenses, received some financial aid grants for college tuition and fees most semesters, and his grandparents paid the remaining balance.

Without my family contributions, I would not be able to afford both living and school, like I'm lucky... But I know that if I was not lucky enough to have a safety net in my grandparents...not only would I not be able to afford it from a monetary perspective, but I wouldn't be able to afford it emotionally. Like to be that independent, and have to rely on myself to keep myself afloat, and

then also make sure that I have the money and the determination to pay for school, attend school, and succeed in school...I just don't think I could. I would have to work a lot more...That would lead to a lack of sleep, and a lack of time to complete my schoolwork, which would in turn lead to worse grades. And that is all so stressful. I would probably sleep less and eat less too. My grades would be bad because I'm spending so much time working. It would affect my physical health and mental health...it's like what's the point if you're so stressed out and you're failing school because you are struggling to afford school? Like you're coming here and you're working so hard, harder than most people do, and you're getting significantly less in return, so it wouldn't be worth it to me.

Jason was passionate about what he considered the outcome would if he had to rely more on himself to pay for both college and living-related expenses. He loved learning and saw himself as fit for higher education settings. He also considered himself “anti-debt,” and he would only consider students loans if he felt sure the government would eventually start forgiving them. So, for him, working more hours was the only way he would be able to continue his college career, but at the cost of diminishing his academic performance and health. Jason was sure that working full-time would cost him more than just money and time, but would also cost him sleep, keeping up his grades, and his mental and physical health. Considering what would be at stake, it is understandable why students like Jason would be adamant about college just not being worth it. Other students likely find themselves in these very situations where they must choose to pursue their dreams of a higher education or to let them go in favor of honoring their health and well-being. To make matters more difficult, some of the students' family financial support was interrupted by the COVID-19 pandemic.

Family Contributions & COVID-19

Financial assistance from family was disrupted for some students during the pandemic due to these individuals losing their jobs. Three of the twelve students who used this strategy to afford college and/or living costs experienced a loss of family contributions during COVID-19. Students shared the circumstances surrounding this loss of support and what it meant for their financial stability while taking classes during the pandemic. Alex, a 19-year-old senior at the university, relied on the financial support their brother provided for living-related expenses while in school. Alex identified as non-binary and informed me that they were a DACA recipient who was unable to work here in the US. Instead, they performed household tasks, ran errands, and other miscellaneous chores for family members to earn money. In our interview, Alex described how the COVID-19 pandemic had been detrimental to their brother's work situation, and as a result, their financial situation.

My brother, the oldest one, declared me his legal dependent and he helps me buy my stuff that I need for school...But you know, when the pandemic first started in March, his job as a barber was one of the first jobs that was closed down. That was when he lost his job. So, without his income, I was like, 'Oh my God, like what am I gonna do?' I really needed help with text books and supplies and things for my dorm...I was so stressed. I thought maybe I should just not go.

Alex's brother was a vital part of their financial network needed to pay for certain necessities during school. Without it, Alex was considering dropping out and waiting until they were able to afford it again. Luckily, their brother eventually was able to go back to the barbershop and his income started to build back up again, allowing him to help Alex with various expenses. For students like Alex, and two of my other participants, family contributions were a make-it or break-it resource, one that they

needed to stay afloat financially while in college. Considering how many people have lost their jobs during the pandemic, it's likely that numerous college students nationwide have felt the effects of their family members being unemployed.

Military Benefits

One strategy that did not occur to me as being a potential financial resource for students when I started this project was military benefits. Six students in my study received these benefits. This resource was tied with student loans and scholarships as the third most used among students to pay for college and/or living-related expenses. There were two types of military benefits that students received, funds from the Hazelwood Act and Chapter 35, also known as the 'Survivors' and Dependents' Educational Assistance Program' (DEA), of the G.I. Bill (Servicemen's Readjustment Act of 1944). The Hazelwood Act provides funds for higher education to veterans, their spouses, and dependent children in the state of Texas (tvc.texas.gov n.d.). Beneficiaries may receive up to 150 hours of tuition exemption which includes most fees included with tuition bills. Hazelwood benefits go directly to the college or university and do not pay for living expenses or course materials such as textbooks or supply fees. If a qualifying veteran uses only part of their benefits, the remaining balance may be used by their children or spouse.

Chapter 35 of the G.I. Bill offers funds to dependents of disabled veterans nationally. To qualify for these benefits, a dependent's veteran parent must have a terminal illness associated with a service-related condition, were called into active duty, or had a disability related to serving in the military (va.gov n.d.). The DEA program

provides education benefits for up to 50 months and can be used for colleges, universities, apprenticeships, certificate programs, and on-the-job training. Chapter 35 funds are sent directly to the college or program, but students also can receive allowances for textbooks and housing.

Six of the students I interviewed said they used military benefits to pay for college and living expenses. Four of them had both Hazelwood and Chapter 35 benefits, while two of them only received Hazelwood. Common among all six students was a strong conviction that they would not be able to afford to go to college without these military funds. They each talked at length about the alternative paths they would have taken had they not had access to this resource. Two said they would have joined the military straight out of high school, two said they would have lived at home, worked and attended a community college or trade school, the other two would have gone straight into the workforce to save for university. These students were generally averse to student loans. Tyler, a 21-year-old senior who worked part-time on campus, had Hazelwood and Chapter 35 benefits, transferred from a community college, and received some family contributions as well as a student government scholarship, told me he would not be in college if he did not have military funds. He viewed student loans as something to be avoided at all costs because of the financial hardship caused by long-term debt.

I probably would just be working at the shipping docks trying to save up money so that I could go to college. I've heard so many stories and know enough adults still trying to pay off their student loans, and to me, that's not an option, to have crippling debt...but I know that that's technically the easier thing. Technically, that's what you're supposed to do, to take on a bunch of loans, but I'd much rather work on a shipping dock day after day, year after year, and then be able to pay for some classes...rather than guaranteeing that I'm gonna have to pay loans forever.

Tyler considered himself extremely lucky to have military benefits from his

father's veteran status. He told me his father had earned three purple hearts during his service and was now 100% disabled and unable to hold a job or earn income. Tyler fully intended on taking advantage of the funds and had impressive academic plans for himself. However, he made it quite clear that he would never sacrifice his future financial stability by going into debt with student loans to achieve his educational goals. He was adamant that he would rather work a difficult job to save money and pay his own way through college than to 'have crippling debt.' Tyler feared falling into a cycle of student loan debt that he had seen other adults get sucked into. Fortunately for Tyler, he had enough military benefits to cover the entire four years of his degree. Other students I interviewed were not so fortunate.

Some of the students I interviewed did not have enough education benefits to complete a four-year degree because a parent or other sibling had used some of the benefits for their own higher education. These students predicted needing to use some other resource to pay for their remaining semesters after the benefits ran out.

Additionally, to continue receiving both Hazelwood and G.I. bill benefits, students said they were required to maintain a certain GPA while in school. If their GPA dropped too low (under 2.0), or if they fell below a 67% class completion rate, they would be placed on academic probation with the school and their benefits would be revoked until they brought their GPA back up.

Four of the students I interviewed had either already previously had their education benefits revoked after they were put on academic probation or they were in fear of having them revoked. These two themes, not having enough education benefits to cover a full four years, and the threat of losing the benefits due to poor academic

performance often overlapped for the students I interviewed. Jay, a 21-year-old junior worked full-time as a cook at a local restaurant, had a \$200 scholarship, and military benefits (both Hazelwood and Chapter 35), discussed what they assumed would happen when their limited benefits ran out the following school year. They also talked about how missing classes due to a mental health crisis may have cost them some of their limited military education benefits.

I currently don't have any loans, but I will need them for my last year of school. I'm using the GI bill right now through my dad and he already used like a chunk of the money, and this is also my last year of Hazelwood...I won't have enough benefits to get me to graduation because I ended up having like a mental health crisis last semester and missed a bunch of my classes. I'm worried because it's [Hazelwood benefits] based on time, and not classes or credit hours. So, like, if I have to retake any classes, I don't know if there is enough funds left to cover them...so towards the end, I'll be paying for it on my own, probably with loans which I really don't want to do you know?

Jay had a limited amount of military benefits to use because their father had gone to school and used some of the funds. This was crucial for Jay, and they felt the pressure of not being able to make a single mistake because that would mean wasting a valuable resource they used to pay for college and living expenses. Having to take a break from classes in the middle of the semester caused their GPA to fall below a 2.0, which cost them both time and money. They worried about what they would have to do once the benefits ran out. Jay assumed that student loans were the only answer to staying enrolled because they were already working full-time and adding more hours seemed impossible. Students like Jay who depended on the military education benefits they received from having veteran parents were acutely aware of how easy they could lose this resource. Yet they were grateful to their veteran parent and saw the benefits as something provided for them that should be appreciated and not squandered. The desire to not waste this precious

resource was made increasingly difficult and stressful under pandemic conditions, a topic I explore in the next section.

Military Benefits and COVID-19

The six students in my study who received military benefits for their higher education agreed that the pandemic made it more challenging to succeed in their courses, and therefore harder to keep their GPA at the required level. Most students cited the difficulty of online classes, a topic I will go into more detail about in a later section. Others reported suffering from mental health issues and lack of motivation during the pandemic brought on or exacerbated by isolation, safety concerns, deaths in the family, job loss, etc. Whatever the reasoning for poor academic performance during the pandemic, these students shared the same attitude. They hated the idea of wasting their benefits. When they did lose them, they felt awful.

Lizzie, a 19-year-old sophomore received Hazelwood education benefits, but not Chapter 35. She also worked full-time as a cook at a local restaurant, received some financial aid grants, had \$7,000 in student loans, and used other less common resources like donating plasma and sometimes performing odd jobs on Craigslist to pay for college and living-related expenses. During her interview, Lizzie explained her experience losing her Hazelwood funds during her first semester of college, and what she had to do to compensate for that loss. Her first semester began in August of 2020, in the middle of the pandemic. Lizzie makes it clear how this experience of loss felt, and what she thought it might signal to her parents, especially her veteran father.

I got it [Hazelwood] because my dad was in the navy. He didn't go to college and use his military benefits, so it passed down to me...I got put on academic probation my first semester because my GPA fell below 2.0, so my Hazelwood got taken away. That was the first semester of COVID when everything went online. I really didn't do well with online classes. I had no motivation and just slept all day. So, I had to take out a loan after failing that first semester. It put a lot of anxiety on me because I didn't tell my parents and I did it all on my own and just never told them. They still don't know that any of that happened, which was super stressful. I don't know I just didn't want to put that on them and disappoint them because I am pretty much going to college for free with Hazelwood, well just the tuition part. So, I didn't want to disappoint them by saying that I failed, and that all my dad's military money was pretty much pointless because I blew it all.

Lizzie, and all the other students I interviewed, struggled with online courses during the pandemic. For Lizzie, her lack of motivation caused her grades to slip, and she was put on academic probation, which caused her Hazelwood funds to be revoked. When she realized the consequences of her reduced GPA, she had to find an alternative resource to pay for her next semester. Lizzie took out a student loan and never told her parents what happened out of fear of disappointing them. It pained her to think that she had wasted the money that her father's military service provided. COVID-19 forced classes online so quickly that many students and faculty found themselves unprepared for such a drastic shift. The anxiety that students felt about keeping their grades up to continue receiving Hazelwood and Chapter 35 benefits was certainly intensified by the pandemic circumstances, as were their reactions to actually losing those benefits. Lizzie was able to continue her college journey because she took out a student loan, but it remains to be seen whether she was able to bring her grades up and increase her GPA high enough to have her academic probation lifted.

Financial Aid – Student Loans and Grants

Financial aid packages for college and university students typically include a combination of grant and loan offerings. Grants can be merit- or need-based and may cover all or part of a student's tuition and fees. Grants may also sometimes cover meal plans and dorm expenses as well. Grants do not require repayment. Loans are also offered to most students and are used to cover tuition, fees, and other college costs. When the loan and/or grant amount a student is awarded exceeds their overall bill, the remaining money is refunded directly to the student. Loans, however, must be paid back. Among the seventeen students I interviewed, six of them reported having student loans, while only four said they received grants. Only one student reportedly received both financial aid grants and loans. Five of the student loan holders had federal loans, while one had a "College Access Loan," which is a financial aid resource offered by the Texas Higher Education Coordinating Board to offset the cost of college for students who cannot afford it (Texas Higher Education Coordinating Board n.d.). In this section, I begin the discussion of financial aid with student loans, starting with students who have them and moving on to those without loans during the time of their interview. Afterwards I discuss grants, and finally how COVID-19 affected financial aid for students in my study.

Student Loans

Students With Loans

The students I interviewed fell into one or more of four categories surrounding student loans and debt. There were students who actually had student loan debt, students without loans who predicted needing to take them out at some point in the future to finish

their degree, students without loans who were especially debt-averse, and students without loans who discussed how they would need to take out loans if they did not have access to some other resource like grants, scholarships, or family contributions. Among the seventeen students, the largest amount of student loan debt reported was \$21,200 and the least was \$3,000. The average amount of student loans across the students was \$11,200. Loans were, by and large, seen as something to avoid when possible, by all seventeen of my study participants. Only two students expressed a level of gratitude and appreciation for being able to take out a student loan to pay for their education, one of which was the DACA student, Alex.

“I suppose it's kind of ironic, but I'm like ‘oh thank God that I was able to get this loan that put me into debt, cause at least it means that I can get my education.’”

Other students with loans viewed them, and student debt, as mostly negative and something that would be challenging to pay off. While students disapproved of taking out loans, many viewed loans as a necessary evil to continue on the path to a higher education, one that would certainly follow them into their future.

Student loan holders often discussed how difficult they imagined paying off their loans would be. It seemed to be a source of persistent stress in their lives, and understandably so. Young people in the US with student debt reportedly delay major life decisions, such as buying a car or starting a family (Adam and Bayram 2019; StudentDebtCrisis.org 2021). The so-called student debt crisis looms over an entire generation of young people, and this was certainly true for the students in my study. Students like Lizzie, the 19-year-old sophomore who worked as a full-time server, received Hazelwood military benefits, donated plasma, did side jobs on Craigslist, and had \$7,000 in student loans, relayed to me what her future looked like with student debt.

I haven't paid them off yet and it's going to be super difficult...I have to pay off \$7,000, and likely will have more by the time I graduate, on top of like other stuff like living expenses, like my rent and everything. It's not like those things stop when I have to pay \$7,000 in loans, you know. 100% it's going to follow me until I pay it off and it's going to affect my credit, and it's going to affect how I pay for things, and when I pay for things...And just essentially how I live because I'm going to have to make monthly payments starting pretty soon, actually...I try to put it to the back of my mind. But still, I am super stressed about it."

Lizzie had less student loan debt than some of the other students I interviewed, but she still believed it would be tough to pay back her loans while also having to pay for her basic living expenses like rent. Her visions of future struggle were echoed by her peers. They were highly concerned with how they were going to afford their loan payments in the future and believed that those loans would make it harder for them to move forward in life. Lizzie cited her financial credit as being affected by having student loans, as well as how and when she can pay for things. Other students were worried about how student loans would delay them buying a home, finding the job they actually want instead of just whatever will pay the bills fastest, and getting married and having children.

Another student borrower, Christina, a 23-year-old junior who had saved up for college, was working full-time at a nonprofit organization. She had transferred from a community college and had accumulated \$21,000 in student debt. Beyond feeling concerned about navigating her future with debt, she was also very critical of the higher education financial apparatus in general. She saw the near-universal need for students to go into debt for a college degree as being inherently wrong if the US really values higher education.

“...\$21,000 in loans is insurmountable, like it's life-changing debt, but I know that some other people have hundreds of thousands of dollars in debt. I think the whole process is portraying to younger generations that loans are seemingly innocent, when it's entirely a system full of greed. You know, we talk about like bettering the children's future, so why keep stacking debt on them? It isn't right. Some kids have to take out a lot more financial aid because they also use that to cover some home expenses, and it's more expensive to live. It's like a cycle.”

Christina saw her student debt as being ‘insurmountable’ and ‘life-changing’, yet as the interview went on, she suggested multiple times that her debt was not as much as other students she knew. I think Christina makes an awfully important observation, that loans appear to be innocent, but in reality, they can significantly alter a students’ future financial situation and well-being. She also mentions that there are students who take out loans and use them not only for college costs but living-related expenses as well. Her discussion seems to argue against this cultural narrative where it appears totally acceptable for young people who cannot afford college and living costs to shoulder mountains of debt to keep afloat while in school. If the US really cared about making the future lives of young people better, how does urging them to go into debt before they start a career, buy a car, etc. make sense? For the students I spoke with, it did not make sense, especially because for some of them, the loans they were offered in their financial aid packages did not always cover their full tuition bill.

This issue of financial aid not covering students’ college costs was cited often from the students in my research. Some students were not offered a financial aid package at all and were forced to look for alternative financing options. One student I interviewed financed their college costs with a different type of loan. Alex, the 19-year-old DACA student mentioned earlier in this section, was not offered any need-based grants even though they demonstrated a clear financial need. They were not eligible for federal or

state financial aid (grants and loans) due to their citizenship status. Despite this, Alex was determined to get their education and decided to take out a College Access Loan even though they knew the debt would potentially set them back in the future. Alex described their experience navigating this difficult financial terrain of paying for college.

I didn't get any grants, so my advisor told me about the College Access Loan...I was terrified of it, but I eventually made my peace with it. Like, at least my education is going on the right track. I did what I had to do. But everything was moving so fast, I couldn't really grasp what I was getting myself into. And everyone tells me, we hear it all the time, there's a lot of repercussions to student debt and loans. I know it's bad and they say, 'Big College is a scam,' but like, I cannot afford to not be scammed at this point. I have to go into debt to get my education so I can help my family out. That way, finally, we can move ourselves forward.

Alex was grateful for their advisor's recommendation to get the College Access Loan even though they had mixed feelings about going into debt. I think Alex's perceptions surrounding student debt are profound, and that many students who struggle to afford higher education resonate with their experience weighing the costs and benefits of student loans. Alex discusses this dominant cultural narrative that loans are bad because they come with serious financial obligations that can follow a person for decades, yet loans are also imperative for many young people to obtain a high-value goal, a college degree. For Alex, using student loans to pay for college may be a rip off, but it was something they felt they had no choice but to take a chance on. They thought of it as a real investment in their future. Achieving this goal for Alex meant something larger than their own success, it also meant lifting their family up socially and economically. Alex chose to go into debt for a higher education, and while they viewed it as a substantial risk, the possibility of it leading to upward social mobility for their family was well worth it.

Students Without Loans

In this section I discuss how students without loan debt talked about the situations in which they would need to take out loans, such as in future semesters or if they were to lose one or more of the resources they currently used to pay for college and living-related expenses. I also examine how students without loans were deeply debt-averse and what they perceived as the consequences of student debt. Here, I begin with students who foresaw needing to take out loans in the future.

Three students without loans described how they likely would need to take out a loan at some point to finish their degree. The reasons for this varied. One student believed their military benefits were going to run out before graduation, and another had already used up most of her savings for college midway through her junior year. Both students reportedly did not receive financial aid grants. The latter, Rana had been saving for college since her teenage years and had been working since she was 16 years old. She transferred to the university from a community college as a way of offsetting the cost of core classes (English, History, Math, etc.), which are cheaper at community colleges.

Rana was one of seven students I interviewed who was not offered grants in her financial aid package, only loans. I explore this phenomenon in more depth in the following section about financial aid grants. Even though Rana had prepared for the financial burden of getting a higher education in the US by working hard and saving her earnings to pay for tuition, she still came up short.

I'm probably definitely gonna have to take them [student loans] out either next semester or the beginning of my senior year... I'm not too keen on the idea of graduating with debt...because they will definitely impact what kind of jobs I take in the future. Instead of looking at like 'oh what jobs might I enjoy?', it's more like 'oh what pays the most so that way I'm able to pay off my student debt as fast as I can.' I've heard horror stories of people who like start off in student debt and then the interest builds up over time to where it just becomes like totally like unmanageable.”

Rana's perceptions of student debt were mostly negative even though she was considering taking some out when she ran out of her personal savings. Rana predicted taking out loans would cause her to focus on getting the job that would pay off her debt the fastest rather than a job she actually wanted. This assumption was certainly echoed by the other students I interviewed about student loans. In this way, student loans were seen as a sacrifice. Students may go into immense debt to achieve their educational goals, but the cost is to start their career at a job they did not really want just to be able to repay their loans. The decision to go into debt to finish their degree was a persistent cost-benefit analysis for the students in my study.

When considering the possibility of losing one or more of their resources to pay for college and living-related expenses, students believed they would be forced to take out student loans. Six of the seventeen students I interviewed mentioned that they would consider accepting a student loan in the event that they lost access to a financial resource. One student, Wes, relied on family contributions for both college and living-related expenses. He was a 24-year-old junior who had been working full-time as a package delivery driver. He also used credit cards and military benefits to afford college and living-related expenses over the course of his college career. Wes explicitly told me that he would be unable to afford his living expenses without his father's help. If he lost this support, he would have to take out loans, something he definitely did not want to do. In

his words:

I think student loans are just a terrible deal... I mean a lot of people think it's a good deal because they get to go and join a fraternity or sorority and party with all these cool people. But the reality is, when school is over, the party's over dude...you're gonna have to pay...here's the bill...you know, pay up or go do dishes in the back and live a shitty life paying off all that debt. I really don't want to be stuck with that bill.

Wes directly associated student debt with negative future outcomes. He believed that students who took out loans often used them unwisely and would face the consequences after graduation. Wes did not think student loans were worth the potential risks of years of repayment down the road. Other students I interviewed shared his views.

Natasha, an 18-year-old freshman, knew she would have to go into debt to achieve her educational goals if she lost her scholarships. While she also received federal and state grants, had a Texas Guaranteed Tuition plan (which locks in the tuition rate at the year plan investments begin) that her parents paid into when she was a child, and some personal savings, these were not enough to cover her college and living-related expenses.

“Without scholarships, I would end up in a lot of student debt. Because if you subtract my grants, I’d have \$4,500 left to pay each semester. So, I would have to take a loan and go in debt for \$4500 for just one semester. If I didn’t have my scholarships, I would have so much student loans and debt by the time I graduate.”

Natasha was dependent on her scholarships to afford her college experience, especially as a freshman. The university requires that freshmen students live in the dorms and purchase a meal plan, both of which have a high price tag. I go into more detail on this in the next chapter. For Natasha, loans were a last resort. They reminded her of her the cycle of debt her parents were in while she was growing up because they relied too

heavily on credit cards. It was a cycle of repayment and perpetual debt that she had no interest in getting caught up in. Like the other students I interviewed, Natasha was debt-averse and viewed student loans as having many negative consequences.

The quotes I have shared thus far paint a clear picture of the negative attitudes and perceptions that the majority of the students in my study had about student loans and debt. They viewed them as a scam, a terrible deal, life-changing, life-crushing, insurmountable, part of a horror story, stress-inducing, causing an unending cycle of debt, and associated them with undesirable life outcomes and delaying their future aspirations. Student loans were by and large something to stay away from at every turn. Jason, the 20-year-old part-time server who received federal and state grants, as well as financial contributions from his grandparents, was strongly against student debt.

I'm pretty anti-student loan. The only reason I would take out loans is if it became a common enough trend to for states or the federal government to forgive them. But no, I will not spend money I don't have because you can go from okay to bad real quick when you're already in the negative [financially].... like, oh boy, I wouldn't be able to deal with the stress of spending money I don't have and then not being sure that I could ever repay it... That's not something that I that I'm comfortable with at all.

Jason was unwavering in his opposition to student loans, but he would consider them if federal or state governments showed authentic signs of forgiving student debt. For him, loans were a serious and long-term commitment with the potential to damage your financial stability and well-being. Jason, and nearly every other student I interviewed, were just not willing to step into the cycle of debt and uncertainty that student loan debt symbolized for them. When faced with the difficult choice of either persisting on the path to a college degree and going into debt or dropping out and finding an alternative to higher education, the students I interviewed had mixed responses. For

some, the debt would cause them to sacrifice too much of themselves and their future, and for others, it was a necessary evil and the only way to reach their goals.

Grants

Only four students that participated in my study reported using grants to pay for college costs. This was surprising to me because I had assumed that more students would have had grants than loans, but this was not the case. The grants varied by student, but they were all need- rather than merit-based. Three of the four received the Pell grant which is awarded to students with “significant financial need” and is applied directly to students’ tuition bill (Finaid.txstate.edu(b) n.d.). Two students received an institutional grant called the Texas State Tuition Grant (TSTG) awarded to state residents based on financial need. Two students received another need-based institutional grant called the Texas Public Educational Grant (TPEG). Three of the four students received all three grants, while one student only received the Pell grant. It is possible that more than four students I interviewed received grants from either the federal government, the state of Texas, or the institution, but were unaware that they had them and therefore did not report using them.

While analyzing the interview transcripts, a few themes surfaced surrounding students’ use and perceptions of financial aid grants. These themes emerged both from students who were using grants and those without grants. First and foremost, all four students who received grants said that their award amounts were insufficient to cover their full tuition and fees. As with other forms of financial assistance (family contributions, loans, etc.), each of the four students who had grants stated they would be

unable to afford college without them. For the participants without grants, eight of them said they were ineligible for need-based grants like those mentioned above. Seven of them were ineligible based on their parents' income, an issue I will go into in more depth in later in the chapter. The other student who was ineligible for grants was the DACA student, Alex, and it was based solely on Alex's citizenship status. Additionally, two students reported being unsure of how to apply for financial aid or how they work in general.

Students with grants

One of the main challenges students who were awarded need-based grants faced was that the amount, while helpful, was typically viewed as insufficient for the total amount they owed in tuition and fees each semester. Not only was the award considered not enough to cover college-related expenses, but they certainly were not enough to cover any living-related expenses that students had while in school. This is a not an uncommon phenomenon. When need-based grants are not enough to offset students' tuition and fees bill, they are left with unmet financial need (Baum et al. 2019; Walizer 2018). The amount left over must be paid for by some other financial resource, and students are often left to figure it out on their own. This was the case for the students I interviewed who received grants. Lizzie, the 19-year-old sophomore who utilized multiple resources to pay for college- and living-related expenses described her struggle with financial aid grants being insufficient for the costs she encountered.

“I actually did get some grants because I am like severely poor... but I ended up with \$7,000 in debt anyway because I also had to pay for the dorm and my meal plan last year [as a freshman], so I had to put that on loans. I really didn't want to take out loans, but I felt like

I had no choice.”

Freshmen students I interviewed were confronted with unique financial challenges, such as being required to pay for a meal plan and a dorm their first year like Lizzie mentioned. I will discuss this issue in depth in the chapter ‘Costs of College.’

Lizzie described herself as being ‘severely poor,’ and this was not something she felt was easy to talk about. She was deeply aware of her socio-economic circumstances and how difficult it was for her to afford the college experience she wanted to have. Even though she and the other students with grants were each awarded at least \$1,000, they still found themselves needing to make up the difference. For context, the average COA, including tuition and fees, room and board, and course materials for a freshman at Texas State University was approximately \$21,980 for the 2018-2019 school year (highered.texas.gov n.d.). This amount does not include personal expenses (rent, food, etc.) or transportation which were estimated at \$2,470, and it does not consider the amount of grant aid a student might receive based on financial need or merit (approximately \$3,666 on average). Out of this estimated total, \$9,940 accounted for room and board alone, or about 45% of the total cost. So, the average school cost and living expenses was \$34,390, while the average financial aid award was estimated at only \$3,666 or about 10% of the total cost of attendance. This means that the average student was left with a deficit of \$30,724 to make up every year

Lizzie might have been able to avoid taking out a student loan and going into debt had she not been required to pay for a meal plan and dorm. She was using military benefits, working full-time, and doing other miscellaneous things to earn money. When she received her bill her first year, she knew she needed to find a way to pay for the remaining balance, and like many of her peers, she saw student loans as was her only

option.

Among grant awardees that I interviewed, all four agreed that without financial aid grants, they would be unable to afford to go to the university. These students talked about how grants were a significant financial resource that made it possible for them to achieve their dream of getting a college degree. They offered various alternative paths they thought they would have had to take towards a career if they did not have this resource, like going to a community college or working full-time. Natasha, an 18-year-old freshman was one such student. She was the only participant whose entire tuition, fees, room and board, and course materials were being paid for with a combination of need-based and merit grants, as well as \$6,000 in merit-based scholarships. She had other financial resources that she used for living-related expenses, but much of our interview surrounded the necessity of having grants and loans to afford college.

If I didn't get any financial aid at all, I definitely would not be at Texas state. I would probably have to take online classes at like a junior college. But it would not have been possible for me to come to Texas State or really any four-year college. I would have had to go into extreme debt. I feel like for most people that it's [financial aid grants] not sufficient. A lot of people cannot afford to be here on just financial aid, and they have to take out loans...

Natasha's quote highlights the issue of need-based grants not adequately offsetting the cost of college for students who cannot afford the high prices. Being from a low-income family, Natasha knew all too well that her college experience completely depended on her ability to continue receiving scholarships and both merit- and need-based grants. She told me several times that without grants (and scholarships), she would be unable to afford to continue to go to a university. Natasha, Lizzie, and the other students who received grants had either already taken out a student loan due to their

unmet financial needs or had considered that they might have to if they lost their grants for some reason.

Students without grants

The individuals I interviewed who reportedly were not awarded any merit- or need-based grants fell into one of two categories. They either did not know how to apply for financial aid, or they were ineligible for need-based grants (state, institutional, or federal) based on their citizenship status or parental income. There were two students who were unsure how to apply for financial aid. One of these students was Daniel, a 20-year-old freshman who worked full-time as delivery driver, received financial contributions for both college- and living-related expenses, sold his personal items from time to time, and used other strategies like making meals stretch. During our interview he said, “I have not applied for any sort of financial aid myself...I’m not sure how to apply and I actually forgot about it until you brought it up.”

Not understanding how to apply for financial aid is not uncommon among US college students and researchers have explored this issue. The Free Application for Federal Student Aid or FAFSA must be filled out by students in order to be considered for need-based grants at the federal level, and criticisms of this application are many. Students in my study found the FAFSA and the studentaid.gov website to be confusing and difficult to navigate. One student told me that the FAFSA was “laborious” and that he felt he did not have time to fill it out. The consequences of not applying for financial aid because its confusing, difficult, or because a student simply does not know it exists can mean the difference between going into student loan debt, dropping out, stopping out

(dropping out and re-enrolling), or foregoing college altogether.

Eight students from my study said they were ineligible for need-based grants. Alex, the DACA student told me they were unable to apply for financial aid through FAFSA because of their citizenship status. Upon investigation, I found this to be true. Undocumented students are unable to apply for federal financial aid (studentaid.gov n.d.). While Alex was disheartened by this, they did not allow it to defeat them. As I mentioned in the student loans section, Alex was determined to get their college degree no matter the cost. They told me they sought out the advice and guidance from an academic advisor who eventually pointed them to the College Access Loan that made it possible for them to pay for their higher education.

The other seven students who reported being ineligible for need-based grants had completed their FAFSAs but experienced a different sort of grant rejection. The FAFSA application, as I discussed in the Background chapter, requires the input of parental income and assets. This is the case when students applying for financial aid are considered ‘dependent’, which for the FAFSA means they are under the age of 23.

The federal government’s generalization that all students under the age of 23 are dependents seems inappropriate considering that five of the seven students I discuss here did not live in their family home, and all seven of them worked at least part-time to support their living-related expenses. Three of them had credit cards in their name, and one of them received zero financial contributions from their family for college- and living costs. When I asked these students if they considered themselves financial dependents, each one of them answered with a firm ‘No’. Since these seven students were considered dependents by the federal government, they were required to enter in their parents’

income and assets even if they do not receive financial assistance or live in their parents' home. After their parents' incomes are reviewed, the government estimates the 'estimated family contribution' or EFC (Holzer and Baum 2017). This number determines how much the family is expected to put towards a student's college and living costs while in school.

However, this one-size-fits-all system does not meet the needs of some students, especially students who consider themselves independent and whose parents are dubbed "middle-class." The seven students who were ineligible for need-based grants all said their families would be considered middle-class according to the amount of money one or both parents made each year. These individuals expressed that the FAFSA was an unfair system because they felt they had a financial need. They criticized the FAFSA for not taking other aspects of their parents' financial situation into consideration, such as the amount of debt they were in, their parents' poor financial management skills, and having a special needs sibling who required a lot of financial support.

The common theme across students in this situation that I spoke with was that, when they applied for financial aid using the FAFSA, the government would offer them only federal student loans. Some were offered both subsidized (not interest-accruing) and unsubsidized (interest-accruing) loans, while those whose parents made more than a certain annual income were offered only unsubsidized loans. In this way, the government appears to be assessing financial need and distributing assistance quite unfairly and students are the ones who feel the impact of inequal access. Below is a selection of quotes from the students who shared in this burden.

Rana: I fill out the FASFA, but every year I don't really get anything other than loans. I don't really get anything useful out of it...I think it's just because my dad makes too much, so I don't qualify for anything.

Felicia: Students like me don't get any financial help, we just get offered loans because our parents make too much. And then, our parents, they're like, 'we can only afford this much to help you out and the rest you got to figure out.' And not everyone is as lucky to have parents that, you know, save up their whole life and say 'here we have this for you.' I think it's just it's a struggle for a lot of people, but it just doesn't get talked about very often.

Sofia: My parents make a lot of money, sort of, but like I don't I have access to it. I don't think that they have enough for to put all four of us through college, you know. My sister is special needs and they're going to be taking care of her like her whole life and it's expensive...it's just concerning because, we all live with my parents and none of us are going to get financial aid grants because of how much they make on paper...even though my parents technically make a lot of money, they just spend it so quickly that I don't get any benefits. The government obviously is like 'your parents are rich like, why are you asking for money,' but I'm like 'Are they? They're really bad with money.'

Tyler: Technically on paper my family is middle-class. So, there's no financial aid benefit that I'm really going to receive except military grants because my dad is 100% disabled. But his judgment is not the sharpest with the money that comes with all that stuff... with the money that we have, my struggle should not be so difficult.

Kara: My dad makes like \$200,000 a year. That's actually why they don't offer me like grants...so they basically offer me like the bare minimum which is the loans. He [my dad] has to cosign and they take into account all of his information, so they have his income and his work. So, in return, I get like a lower loan amount.

Lisa: I've been in this really long battle ever since high school with financial aid and FAFSA because they have all these loopholes to keep you in like a specific position. The main thing that's been screwing me over is I've been labeled as a dependent...they pull from not just my tax information and income, but also both my parents...They see what my dad makes in a year, and they go 'oh she's fine. She's good.' I'm like, 'no, no, no, no.'...and all they give me is loans...My parents filed for bankruptcy this spring, and the government finally went 'Oh okay, she needs financial aid.' My parents had to legally say they can't take care of their children

anymore, for the government say okay.

These quotes from students illustrate how young people from middle-income households, despite being more economically advantaged than their lower-income peers, are also struggling to make ends meet while in school. Oftentimes their parents make higher incomes on paper, but they are either unwilling or unable to help their young adult children with college and costs-of-living. For many of these students, their parents are not paying for their college costs or contributing significantly to their living-related expenses because their income goes elsewhere. Tyler mentioned that while his parents appear to be financially stable, they do not manage their money well. Sofia's parents earn a decent income, but her special needs sibling requires expensive treatments and care which limits their ability to contribute to her and her other siblings' education. As Felicia said, not everyone is so lucky to have their education and/or living expenses paid for. These narratives demonstrate her main point that, "I think it's just it's a struggle for a lot of people, but it just doesn't get talked about very often." Students from moderate-income backgrounds are increasingly unable to afford college, and they feel left out from the financial aid process that assumes their parents are financially providing for them in a significant way.

It's a common trend to focus on the struggle that lower income students encounter when trying to pay for the high price of college and for good reason. Low-income students have the greatest financial need when it comes to affording higher education. Unfortunately, this conversation often leaves out the young people who come from more moderate-income families, and even upper-middle class families. Certainly, these students are more likely to have a financial safety net should they decide not to take out loans, go to college, or end up in some sort of financial bind. Six of the seven middle-

class students I discuss in this section received family contributions, either financial or in some other tangible resource such as living at home rent-free. In this way, it is clear why the federal government seems to brush off the possible financial needs of these students. When their parents' income is reported, they appear to not need financial aid. As I have demonstrated above, this is not the case. For more reasons than one, some middle-class students do have unmet financial need and would benefit from a more efficient and equal FAFSA and EFC process.

I purposefully do not include a section here about how COVID-19 affected the financial resource of grants. It is not that students I interviewed did not fear losing their grants, because they did. It is because the discussion more appropriately fits into a larger discussion of how COVID-19 caused courses to move to online platforms. I discovered that most of my participants struggled with online instruction, causing their grades to suffer. These online courses were a double-edged sword in that they were more difficult for students, and also more expensive. Students were afraid of losing financial aid grants when they did poorly in an online course during COVID-19 because their GPA would drop below a mandatory level to receive FAFSA benefits. This phenomenon will be discussed in detail in the subsequent chapter, 'The Costs and Value of Higher Education'.

Scholarships

Scholarships were a financial resource used by some of the students who participated in my study, but far less so than other resources. There was only one student, Natasha, who had almost all her tuition and fees paid for with scholarships. She also was awarded financial aid grants, as discussed in the last section. She reportedly was awarded

approximately \$7,000 in scholarships each year which covered part of her tuition, fees, course materials, and room and board. The remainder of her bill was covered by financial aid, and she paid for living-related expenses with personal savings and the money she received as a refund after her tuition, meal plan, and dorm bills were paid.

Natasha's scholarships were merit-based. The scholarship that awarded her the most money per year was the Texas State Achievement Scholarship, an institutional award automatically applied to her tuition bill based on her SAT and ACT scores. She received \$6,000 per year for this scholarship. To be receive this award, a student must meet the eligibility criteria. They must have been in the top 25% of their graduating class, earned a score within a specific range on either the ACT or SAT tests taken in high school, and be enrolled as an undergraduate at Texas State (Finaid.txstate.edu(a) n.d.). To renew this scholarship year after year students must maintain a 3.25 cumulative GPA or higher, and complete 28 credit hours at Texas State over the fall and spring semesters.

Natasha told me she applied for roughly 30 scholarships and was only awarded 3 of them. She discussed at length how much effort she put into applying for scholarships in her last year of high school and how difficult it was for her. She felt like she had missed out on her senior year in a lot of ways because she was so busy trying to apply for as many scholarships as possible. She knew she needed to do this to avoid taking out student loans. Natasha described the sacrifices she made by putting extra time and energy in scholarship applications and searches.

Applying for them [scholarships] was pretty stressful...filling out 30 college scholarship applications while you're trying to finish your senior year of high school and keep your grades up so that you can get those scholarship was really stressful...some of the applications were like six pages and you had to write an essay and get recommendation letters...so yeah so it was really hard...A lot of times, my friends would be like, 'oh let's go eat', or they'd want to go do something fun and I would feel like, 'I can't, I have to fill out scholarship applications tonight.' I also had extracurriculars that had practice like every night after school, so with those and trying to be a senior, and fill out scholarships, I didn't have much time to do anything social.”

For Natasha, one of the major sacrifices she had to make was in her social life.

She had to reject offers from her friends on multiple occasions because she felt she needed to spend her free time working on scholarship applications. I remember her telling me about the guilt she felt when she would hang out with her friends instead of working on the applications sometimes. Spending so much time and energy on scholarship applications and essays left Natasha with very little time for her academics and extra-curriculars. She describes how stressed she felt having to ensure she kept her grades up during this time in order to earn merit-based scholarships. All of her commitments sort of collided in her final year of high school, a time when many high schoolers are celebrating an important milestone in their lives. In the end, Natasha told me she really had no other choice at the time because, as her mother told her, “You have to get scholarship, because you know we can't afford this.” So, Natasha did apply for scholarships, and fortunately she was very successful.

Six other students reported using scholarships to pay for their college costs. The average award amount across the seven students earning scholarships from my study was \$2,458 per year. The student who earned the most in scholarships was Natasha (\$6,000 per year) and the least amount earned in scholarships was \$200 per year by a junior

named Jay. The majority of scholarships that students I interviewed earned were merit-based and required that they meet specific academic requirements based on ACT/SAT scores, being in the top 10-25% of their graduating class, their high school GPA, etc. Students who earned scholarships said they depended on them to offset the cost of tuition and fees, but not living-related expenses.

Scholarships & COVID-19

Scholarships were not severely affected by COVID-19 for the students in my study. Natasha was the only student who mentioned that she feared losing her scholarships during the pandemic. She was mostly concerned about the possibility of contracting the virus and having to miss class because she was ill. Her fears were based on the fact that she was required to maintain a certain GPA and course completion rate in order for her scholarships to renew. If her grades dropped too low and she failed even one course, she would risk losing her scholarships. Natasha was certain that losing her scholarships would mean she would have to drop out of college or take out multiple student loans. She said this fear made her very paranoid, so she took social-distancing and mask-wearing seriously. She almost never saw her friends during 2020-2021 school year and kept mostly to herself. COVID-19 left her feeling isolated and stressed because she felt immense pressure to succeed despite the pandemic affecting her mental and emotional health.

Other Strategies and Resources

There were nine other resources and strategies that students used to navigate the affordability challenges they faced paying for college and living-related expenses while in school. These were reported less often than the previously discussed resources but were mentioned frequently enough and seemed serious enough to merit attention. The other strategies students brought up in our interviews include using personal credit cards, skipping meals, eating cheap non-nutritious food, or making food stretch, going to community college before transferring to the university, selling personal items or original art, doing side jobs for family, friends, or on Craigslist, using personal savings, donating plasma for money, and not purchasing required course materials. In this section I discuss some of these strategies, namely the ones that were reported most: credit card use and food insecurity.

Credit Cards

Five of the seventeen students I interviewed either had their own credit cards or were on a joint credit card with a parent. The most credit card debt that a student reported having was \$3,000 and the least was \$200. Credit cards were used as a way of paying for living-related expenses like rent, food, and utility bills. Felicia, the 19-year-old sophomore who had lost her job during the pandemic and later found a part-time job at the local grocery store had credit cards. She also received family financial contributions for college (a college savings account) and donated plasma for extra cash. During her interview, she explained to me why she had taken out credit cards and her experience using them while in college.

When I first came to school, I had a lot of trouble with having a credit card because I was so used to like my parents paying for everything. So at the time, I didn't really understand how expensive these things got and my credit cards bill were usually more expensive than I could afford. I would have to dip into my savings to pay them off each month so that I didn't have any interest building up...My trouble was just using it too much. I was like 'Oh, I have a credit card, I can go grocery shopping whenever, I can go out to eat whenever, and I just have to worry about it like at the end of the month.' And then I was getting those bills and they were like really high, and I was like, 'Okay like I can't really afford this.'

Felicia's experience was not isolated. Other students with credit cards also considered themselves unprepared for how expensive living-related expenses would be as they transitioned into independent adults. Fortunately for Felicia, she had a college savings account that she was able to use to pay off her credit card bills. She mentioned that this was not what the savings account was meant for, but that she was grateful to be able to utilize it in this way when bills came every month.

Food Matters

Existing research on food insecurity among college students (Henry 2020; Students Against Hunger 2016; Goldrick-Rab et al. 2020) was consistent with my findings. Out of seventeen students in my study, five of them reported that the way they ate was a strategy to save money for other living-related expenses or that they simply could not afford to eat nutritious foods or at all. Some students talked about making their groceries stretch until payday, sometimes subsisting off sandwiches they made at home. Others discussed not being able to afford a meal for one or multiple days because they just did not have the money. Consistent with prior research findings (Allen 2019), eating non-nutritious foods that are cheap was also a strategy they relied on to make the most of their food funds. Sky, the 19-year-old sophomore who worked part-time at a local fast-

food restaurant, had scholarships, grants, and student loans, and used credit cards, gave me the rundown of her experiences with skipping meals and making food stretch.

It sounds bad, but like there are days where I just know like I'm probably not going to eat that much today because I don't have the money, or the time honestly...I have a strategy of if I do pay for food, I'll spend nine bucks on a meal and I'll eat half of it and save the other half for tomorrow, so I can have like two meals...like I make sure I'm maximizing it.

Sky went through her first year of college with the mindset that she may not be able to eat much every day, not just because she was busy and did not have the time, but because she could not always afford to eat. Taking home leftovers from a restaurant may not seem that extreme to some but ordering a meal and making a concerted effort to save half of it so that you have a next meal sounds a lot like food insecurity. Research has demonstrated that food insecurity and hunger are not at all uncommon among college students.

Previous work has also determined that the stress associated with worrying about whether you can afford your next meal or whether you will have enough to eat negatively affects the lives of college students (Henry 2020; Students Against Hunger 2016)

Eating cheap foods lacking nutritional value and making food stretch was cited as a strategy used by three of these students. This type of food, like chips, ramen noodles, and other processed foods, are easily accessible on and near college campuses. Daniel, the 20-year-old freshman who worked full-time as a delivery driver discussed his challenges with paying for food, eating non-nutritious food, and making them stretch during the pandemic when his income was less stable.

All last year (2020), I wasn't sure about what I'd be eating day to day or week to week...Some days I would start with zero dollars in my bank account, go do deliveries, make about 40 bucks, go spend that on gas and maybe some food...I'd usually just have to get taco bell for dinner...It didn't feel great, you know? Gas station chips and snacks and stocking up on that and trying to make it last. And then

just going a day or two without eating. I felt terrible.”

Daniel made it clear that eating fast food and gas station snacks did not make him feel good, both physically and mentally. He would eat these cheap, highly processed foods and then sometimes have to skip meals for one to two days. In 2020, when Daniel was experiencing these difficulties with food, his courses were all online and his income wavered due to the pandemic. He described online courses as surprising challenging and he ended up failing one of his Spring courses. While Daniel did not explicitly say that the stress he was experiencing around food made his courses more difficult, he does link the two in his comments along with having trouble focusing in class and being motivated to attend his online courses.

What was most concerning to me about the experiences of food insecurity that these students talked about was how normalized it seemed to them. It was as if they expected to be in situations where they were unable to afford food or only cheap processed foods, like it was part of the college experience. Tyler, the 21-year-old senior I mentioned in the Military Benefits section, described this phenomenon as part of a “broke college student” culture. He said that a lot of his peers constantly talk about how poor they are. Tyler thought it was strange because, to him, it seemed like they were bragging about how little money they had. He told me that students he heard doing this were essentially competing with one another to see who was more ‘broke.’ This is troubling to me and I think it warrants a closer examination that is outside the scope of this work. In the following chapter I discuss the ways in which college students I interviewed weighed the costs against the value of getting a higher education that they struggled to pay for.

VI. THE COSTS AND VALUE OF COLLEGE

My study has focused on exploring the ways in which college students pay for their higher education and living-related expenses while in school and how their strategies and resources were or were not affected by COVID-19. The other question I hoped to gain insight into was what students perceived the costs and value of higher education, especially as college tuition and fees, and costs-of-living have become increasingly more expensive. I wanted to know if these increasing prices, as well as the circumstances surrounding COVID-19, had changed their perceptions of the cost and value of earning a university degree. In this section, I discuss what students thought were the costs of continuing their education and what they understood as the value of the education they were receiving.

Students I interviewed described not only the financial cost of higher education and their living-related expenses, but also the psychological and emotional impacts, or the sacrifices they had to make. Most reported that working, worrying about grades, sleep deprivation, affording food and other factors discussed here all affected their physical, socio-emotional, and mental well-being. These students also discussed how such sacrifices would potentially impact their future lives. As for the value of higher education, students explained their varied reasons for going to college and how they believed a four-year degree would benefit them in the future.

I begin this section with a discussion of the costs. I address the financial costs students are confronted with first. I separate financial costs into two sections, college costs and living-related costs. Then I move on to the perceived mental and emotional costs of struggling to pay for higher education that students brought up in interviews,

such as impacts to their mental health. At the end of each section, I examine how students said COVID-19 had impacted these various costs. I conclude with an exploration of the value of going to college and the beneficial outcomes of COVID-19 as described by the students I interviewed.

College Costs

When asked, ‘Would you say going to college in the US is affordable or unaffordable?’ sixteen out of seventeen of my participants said that it was unaffordable. When I asked students what part(s) they considered most unaffordable, their answers were varied. About half of them responded with a cost that was related to tuition, fees, or course materials. The other half responded with a cost associated with living-related expenses like rent payments, commuting to campus, parking passes, and freshman meal plans and dorm costs. Regardless of the differing responses, the consensus was that college costs were expensive. Every time a student talked about an aspect of these costs being expensive, I made note of it. Over the course of the seventeen interviews, students mentioned some element of this topic a combined total of 78 times, naming either parts of their bill to the university and/or costs-of-living.

Tuition and fees

The high price of tuition was a hot topic for these students, as well as the number and price of fees on their college bill. Seven students said they had issues with how expensive tuition and fees were. Rana, the 20-year-old junior who worked full-time at a department store and had been working since she was a teenager talked at length about

how expensive she thought tuition and fees were.

My bill for classes this semester [Fall 2021] was like \$5,000...it kind of felt like a blow, like a punch in the gut, because that's how much money I made working the whole summer full-time. And so, I was just like, 'wow it's all gone,'...I know it's an investment, so I don't beat myself too much over it. But I also think about how much like tuition by itself costs, especially with all the fees. There is a bunch of random fees that I don't really know where my money is going towards. Like there's a \$200 'student success fee,' I'm like 'what's that for?'"

Here Rana brings up an important issue that many of her peers also touched on during their interviews. Regarding the fees printed on her tuition bill, she asks, 'what's that for?' Her and the other students who talked about fees were concerned with what exactly their money was going to because their bill did not include an explanation of charges. Jason, the 20-year-old junior who worked part-time as a server at a local restaurant also talked at length about the problem of ambiguous fees. In Jason's words, these fees were 'weird' because altogether they added up to more than a \$500 and they were for things that he never used. He described an athletic fee and a computer fee; two things he did not think he should be paying for as part of his tuition. Another student talked about feeling 'blindsided' by these fees and resented that students were not given the option to reject paying for them, especially if they truly could not afford to.

Course Materials

Course materials like textbooks and digital access codes for textbooks were also cited by students as being an expensive part of going to college. After registering for courses and paying for their tuition and fees, students are often required to purchase certain materials for the classes they have enrolled in. This is an added expense that students in my study struggled to afford. Six students I interviewed talked at length about

the price of course materials. Felicia, the 19-year-old sophomore who worked at the local grocery store, described how she handles purchasing these required items.

The textbooks are expensive! I have to use my credit cards to pay for my textbooks, which means it actually comes out of my work money since I pay my credit card bill. And so...I usually have to like not spend anything the month before each semester starts so that I have the money for textbooks.

Felicia would forego unnecessary spending to save money to purchase the textbooks she needs for her classes. She said she spent hundreds of dollars a semester on these course materials and she was not alone. The university website suggests that students should expect to spend \$760 on books and supplies for the 2021-2022 school year (admissions.txstate.edu n.d.). While Felicia was frustrated at having to live frugally before each semester, one of her peers experienced more stress around this experience. Lisa, a 20-year-old senior I interviewed talked about how not being able to afford a required digital access code at the beginning of the semester. Reflecting on this experience, Lisa described the anxiety she felt about being able to afford college in general.

I missed my first homework assignment in my statistics course because I couldn't afford the access code for the textbook...it was like \$90...like I just I couldn't afford it that week because I made my first tuition payment...I told my professor that my biggest concern about college was 'what if I can't afford it? What if I have to drop out because I can't afford it?'

For Lisa, not being able to purchase the access code reminded her of how she was only barely able to attend the university at all because it was so expensive. She worried about having to drop her courses because of cost-related concerns. These fears were echoed by her peers that I interviewed, often saying they wondered how they were going to pay for a textbook or a class fee. These students regularly thought about how fragile

their situation truly was, that their college journey could potentially come to an end based on being unable to afford even the smallest aspect of the experience, like a textbook access code.

Freshman Financial Challenges

The four freshmen and three sophomores I interviewed described having financial challenges related to college costs, specifically related to dorms and meal plans that warrant a discussion. Freshmen at the university are required to live in the dorms and purchase a university meal plan in order to enroll. This was something the freshman I interviewed were currently experiencing and that sophomores had experienced the previous year. While meal plans and dorms may sound like they should be part of living-related expenses, it makes sense to include them in college costs because they are printed on the tuition and fees bill these students are responsible for.

Natasha, the 18-year-old freshman I interviewed said she gawked at the prices for meal plans and dorms when she first saw them. She said she had been frantically applying for scholarships her whole senior year of high school, but the meal plan and dorm fees caused her to enter a new level of anxiety over finances.

Once I actually started looking at the prices for the dorm and meal plans, I was just like ‘oh my God’...It was just shocking and I was very, very concerned, and it made me apply for even more scholarships because I was just like ‘what if I can't afford these? Like they're required. I have no other option.

After reviewing the prices of the meal plans and dorms on the university's website, I fully understood Natasha's reaction. For 2021-2022, the website lists four different meal plans that students may purchase. Each plan has different price levels, making it fairly confusing at first glance. The Platinum meal plan ranges from \$1,995-\$2,070 per year,

while the Gold plan is \$1,725-\$1,885, the Silver plan is \$1,565-\$1,725, and the Bronze plan is \$1,355-\$1,505 (dineoncampus.com/txstate). The price ranges within meal plans relate to how much money students can spend at dining facilities on campus like restaurants and convenience-type stores. The price ranges are also associated with a number of other factors like the number of ‘meal swipes’ students have per semester, whether they can use meal swipes for friends, etc. Meal swipes are allowed only at designated dining halls on campus.

The university offers 23 different dorm halls to students who must or choose to live on campus. Dorm prices for 2021-2022 had a wide range and depended on several factors such as whether the room was single or double occupancy and the square footage. The price per student for the year was between \$3,026 and \$5,312. Combining the price per year of the cheapest dorm and meal plan comes out to a total of \$4,381. If we add this amount to the average price of tuition and fees (\$11,860) and course materials (\$760), an incoming freshman can expect to pay somewhere around \$17,000 for their first year of college. This number does not include transportation or living-related and personal expenses that students have. Additionally, three of the students I interviewed who had meal plans or had them in past semesters talked about how the cheapest one (Bronze) was not sufficient for how much they felt they needed to eat every day of the semester.

Alex, the DACA student who was ineligible for financial aid at the university due to their citizenship status, was still required to purchase a meal plan and live in the dorms their first year. This was especially financially challenging for Alex coming from a low-income family. In their interview, they revealed how vulnerable and worried they felt after running out of their meal plan, and what helped them through this difficult

experience.

That first semester I ran out of my meal plan. I wasn't able to spread it out. I freaked out 'cause like it's my only food...and luckily of my friend's roommates had one of the biggest meal plans that her dad helped her pay for. So, when I ran out she was like... 'I got you.' It was humbling 'cause it's one thing for your family or best friend to buy you food because you can't afford it, but a stranger is different. ...It brings you down a couple notches...I was very thankful. I told her 'thank you, thank you so much...you're seeing me very vulnerable right now.' It was crazy cause I thought I'd not have any food for a couple weeks. I worried if I was gonna have a meal, but everything seemed to always work out in the end...and I consider myself to be very blessed for.

Not knowing if you will have enough to eat for weeks is incredibly stressful for anyone, and the fact food insecurity is common among college students is concerning. Alex expressed feeling humbled by this experience and that they resisted at first because accepting such significant help from a stranger felt strange. They decided to accept the help though because it's what they needed to persist through the remainder of the semester. Alex had the Bronze meal plan, the cheapest one, and told me they were barely able to afford it with the College Access Loan they were awarded.

Students like Alex, Lisa, and others I interviewed demonstrated the ways in which unmet financial needs serve as roadblocks to their success. These examples reveal how higher education access is unequal across socio-economic lines. In this way, it is clear how college, especially four-year public universities, have become cost-prohibitive for many students as they struggle to pay for tuition, fees, room and board, course materials, and as I discuss in the next section, living expenses as well. Freshmen, like the students I have presented here, highlight the unique financial obstacles that incoming students face as they try to pursue their educations.

Living-related Costs

Costs-of-living expenses were a significant source of stress for students in my study. These expenses included rent, transportation (car payment, gas, parking passes, etc.), utility bills, healthcare (physical and mental-emotional health), and unexpected expenses. Eight of the students I interviewed talked about at least two of these expenses as potentially or actually causing them financial strain while in school. As stated previously, half of the students I interviewed named living-related costs as the most unaffordable part of going to college. The three most talked about living-related expenses among these students was rent, transportation/parking expenses, and healthcare which I discuss in this section.

Rent

The high prices students were paying for rent specifically came up in six separate interviews. Wes, the 24-year-old delivery driver who relied on military benefits, family financial contributions, and credit cards to pay for college and living expenses, offered his insight about students and paying for rent.

Interviewer: What do you consider to be the most unaffordable thing about going to college?

Wes: In my experience, it would be rent. Like it seems to me that everyone's just trying to make money off college students, rather than trying to help them lead our future generation...If we could live affordably, that would make a big difference...like we can't work enough to make money to pay for rent while going to school without literally pulling our hair out...If rent wasn't so high or if Texas State was subsidizing my rent at a more affordable rate, that would give me an opportunity to not have to work as much and just focus on my studies...a lot of us can't focus on our studies...school should be your job...

Wes thought that rent and other living expenses should be way less of a burden on

college students than he and his peers were experiencing. In his mind, having to pay for costs-of-living that were unusually expensive, like rent, was impeding his generation's ability to take control of their lives and futures. If living expenses were more affordable, the future would look brighter and the path to success a lot easier for young people who were trying to earn a college degree. Wes offered a solution as well, he thought that if the university would subsidize students' rent, that this would allow them to prioritize their studies and therefore be more successful. 'School should be your job,' he said, which struck me as highlighting that not all students have equal opportunity to focus on just their studies. Students whose college costs are not paid-in-full by their families, a full-ride scholarship, or even financial aid grants like those I interviewed, often devote considerable time to working to afford college or costs-of-living or both.

Commuting and Parking

Another source of stress and financial tension for students in my study was costs associated with transportation such as parking passes, gas prices, car payments, car insurance, and bus fees. Four students mentioned that they thought the university's parking pass was too expensive. Two of these students thought the parking pass was completely unnecessary and that parking should be free for students, especially since they already are required to pay so much in tuition and fees to enroll. Two students who talked about the issue of parking passes had recently been towed from parking lots they were not authorized to park in and were required to pay fees for parking violations. Sofia, the 18-year-old freshman who had a part-time catering gig, gave me the rundown on parking issues.

One thing that may be excessively expensive about college, which might be surprising, is the parking. Like there is not enough parking and the parking pass that they make you pay for does not cover most parking areas. You have to like rush and find a spot before someone else does or else you're going to get a ticket. I just got a ticket for \$40 when I parked like right next to the like cut-off line. It was very frustrating. And it's just like you pay like this \$500 upfront parking pass fee, and then you can't park anywhere like it makes no sense.

Sofia strongly believed purchasing a \$500 parking pass was not worth it for the minimal parking options around campus. She was not alone in her feelings of frustration about how expensive parking passes were and the lack of parking areas either. One of her peers, Jason, shared her dissatisfaction and had recently been towed from a retail parking lot right next to campus. He said he parked in the retail lot for 45 minutes and came back to a \$120 parking ticket, which for him was a sizable fee. Jason did not have a parking pass, so he regularly parked in areas he deemed a risky. He had wanted to get a parking pass but forgot to purchase it before the deadline. This was an unfortunate situation for Jason who was struggling to pay for gas every week on his part-time serving job. He said he commuted to campus every day from a city that was about a 30-to-40-minute drive away, sometimes twice a day. Gas was a substantial expense for him and a \$120 parking ticket, and especially a \$500 parking pass, were simply out of his budget.

Healthcare

Five of the students in my study were experiencing financial difficulties surrounding access to healthcare services, three of which were directly related to mental healthcare. Students struggled to afford the care that they needed while in school, something that COVID-19 made much worse. I talk about the effects of COVID-19 on these costs to students later in this chapter. When students brought up healthcare costs

during interviews, I asked them if they had insurance or not. All of the students I interviewed were under the age of 26, which is when most major insurance companies in the US drop young people off their parents' insurance plans because they're no longer considered 'dependents.' Two students who struggled with healthcare expenses said they did not have insurance, two said they had insurance either through their parents or through the state of Texas, and one was not sure if they were insured.

Lizzie, a 19-year-old sophomore, opened up to me about her long-term struggles with mental health and healthcare expenses during our interview. Even though she had insurance, her healthcare costs were still unaffordable.

I am severely mentally ill, and I haven't seen my psychiatrist or therapist in over a year and a half due to finances. I also had to stop taking my medications which has impacted me severely because I can't afford them. I couldn't get re-prescribed them without seeing my psychiatrist. They want \$200 to see my psychiatrist on top of \$75 for medication, and that's just one medication. I was on experimental ones that were really working for me, but it required me to come back every month and I just couldn't afford dropping \$300 minimum a month on medicine and office visits.

Even though Lizzie had student loans and military benefits to cover her college costs, her full-time job, plasma donations, and side jobs did not generate enough money to cover both her basic living necessities and medical expenses. She talked about how important it was for her to have good mental health to be successful in school, so not being able to afford her medication and therapy weighed heavily on her. She worried about whether she would eventually have to take a break from school because she was unable to handle the stress of school and working full-time. Lizzie also feared that if her mental health caused her to do poorly in her classes that she would lose a vital financial resource for college, the military benefits she received from having a veteran parent.

Students like Lizzie and her peers who also struggled with the cost of medical

care talked more often than the other students I interviewed about being worried they would have to drop out of college and find a different path. The lack of access to vital healthcare services is a real issue that students are facing in the US and with the growing number of college students reportedly having mental health issues (Abdu-Glass et al. 2017) this should be very concerning to both higher education policymakers and university leadership. Figuring out ways to better address healthcare disparities among college students should be prioritized so that students who cannot afford medical services, especially mental health care, have an equal opportunity at academic success.

Psychological and Emotional Costs

The students I interviewed spoke of certain sacrifices they had to make in order to pay for college. These sacrifices were more than just financial, they were mental, emotional, physical, and social in nature. Twelve of the seventeen students I spoke with mentioned having some sort of mental distress while being in college. Throughout the interviews, students talked about feeling isolated, stressed out, depressed, anxious, and unmotivated both before and during the pandemic. In this section, I focus on the emotional and psychological costs students brought up in interviews and then I discuss how COVID-19 made an impact on these costs.

One of the most difficult aspects of attending college and having to patch together the funds using various strategies and resources for students was a lack of social interaction. Not spending time with their friends or participating in organizations or extracurricular activities caused students to feel lonely and depressed. Seven students from my study explicitly said they experienced depression as a result of not having the

time to socialize as much as they wanted to. This was especially tough considering that the college experience, for many, is thought of as a highly social time in young people's lives.

Natasha, the 18-year-old freshman who had multiple scholarships and financial aid, was among the students who expressed how a lack of socialization caused her mental anguish. Even though Natasha was not working at the time of our interview, she was very concerned about losing her scholarships and financial aid. Losing them meant that she would have to either drop out of college or take out massive student loans to continue attending the university. In our interview she talked about how not being able to socialize much affected her mental well-being.

I never see my friends. It hurts a little bit, like I get a sad and it impacts my depression...because I see some of the people that I've met here and they're out doing stuff. I see them on Snapchat. And its like...I can't do that, I still have like 10 more assignments that I have to get done in the next like three days. It affects my mental health. But at the same time, I know that I'm here to get an education and I was given the opportunity to with my scholarships and grants like I'm very grateful. I can't mess this up.

Natasha talked a lot about her academics being top priority because she knew she had to keep her GPA and course completion rate up to keep her scholarships and financial aid grants. She worried that hanging out with her friends would cause her to fall behind on schoolwork and that just was not an option for her. While Natasha was grateful for the financial assistance she received, the downside of relying on these resources was not being able to socialize which made her depression worse. Denying this crucial part of life, human connection, is not only detrimental to her mental health, but could potentially cause more problems for Natasha down the line. College students drop out for many reasons that are not simply related to finances, sometimes there are other less visible

triggers like mental illness and stress.

For students who worked while in school, the psychological and emotional costs and sacrifices to their well-being were severe. Having to devote considerable time to working affected students I interviewed on all levels of their health. They talked about their grades suffering because they did not have the time to focus on their studies, their physical health diminishing due to lack of sleep, lack of nutritious foods or poor eating habits, their mental-emotional health suffering from not seeing friends or being overwhelmed with coursework, work, and not enough time in the day. For six of the students I interviewed, their financial situation was so unstable that they were unable to purchase anything other than their immediate needs which caused them mental anguish. Lizzie was one such student. She 19-years-old, living on her own, working full-time as a server, had student loans and military benefits, and had other resources she drew on to afford her expenses. She talked to me about being financially stressed and how this impacted her mental health and social life.

It's hard like trying to pay for everything on your own and like still live a happy life without feeling like I'm drowning everyday... I can't buy anything other than necessities, which really affects me just like mentally and it stops me from being able to go do stuff with friends and stuff like that.

Lizzie was the student who was unable to afford her prescription medication and psychiatrist office visit on top of her monthly expenses. Not only was it difficult for her to feel happy because of financial stress, but she said she regularly felt like she was drowning. To pay for college and living-related expenses, Lizzie had to make sacrifices to her mental-emotional and social well-being. She could only pay for her basic living needs, could not see her friends, spent 40 hours a week working, and already had \$7,000 in student debt. She was even donating plasma and trying to do side jobs through

Craigslist to earn extra money but was still barely making ends meet. For someone so young, only 19-years-old, this is deeply concerning. It brings up questions about what students who struggle to afford higher education are really gaining from the experience.

It should be noted that the university does offer a health center on campus that provides mental health services (healthcenter.txstate.edu n.d.). While the cost of services is not readily available on the university's website, it does say that most insurance coverages are accepted, and they do allow students without insurance to be seen as 'self-pay' patients. It appears that self-pay patients are not refused services, and any charges will be added to their student business account and payment arrangements can be made. Despite the existence of the health center, only two of the students experiencing mental health issues said they had been to the university health center for assessment or treatment.

One student was especially critical of the university health center and felt they could do more to help and seek out students who were struggling mentally and emotionally. Christina, the 23-year-old junior who was a full-time program administrator at a nonprofit while in school told me she didn't think that medical services were advertised well at the university. She said, "I'm not sure that everyone knows that those their needs can be served, like if they needed mental health services or getting access to their own healthcare." Christina struggled with her mental health but was able to use her insurance to receive the care she needed outside the university health center. She expressed concerned that the university was not helping students deal with mental health struggles. She thought they should come up with new ways to make it clear what services were offered to students for mental health. Christina also thought it would be a good idea

for the university to do more outreach since some people do not feel comfortable asking for help, especially minority and low-income students. She's not wrong either, these students are statistically at higher risk of dropping out of college than their more affluent peers (Baumhardt and Hanford 2018). Financial strain can cause mental health problems, as I have demonstrated here with the students from my study. It would be in the best interest of the students if the university could provide cost-effective (or free) mental health services to those who need it and to do more to seek these students out, as suggested by Christina.

The Impact of COVID-19 on Student Costs

I conducted all interviews for this study during the fall semester of 2021, about a year and half after the pandemic began. All of the students I interviewed, except the four freshmen, had been in college at least since the fall of 2020, if not before. Six of the students I interviewed were juniors and four were seniors. These students in particular had been in college long enough to be able to see any impacts that COVID had on the various costs they confronted while in school. College, living-related and the metaphorical costs of college were affected by the pandemic for the students I interviewed, regardless of their grade level. This section gives a detailed description of how COVID-19 impacted costs for students since 2020. I begin with college costs, move to living-related costs, and end with how the emotional and psychological costs were affected by the virus.

College Costs & COVID-19

One of the main things about college that changed because of the pandemic was the rapid transition from in-person learning to on-line instruction. All of the students I interviewed discussed online courses in some capacity. Eleven of them mentioned that the price of their courses changed after the spring semester of 2020. Summer and fall of 2020 were completely online for the students I interviewed. When they received their tuition and fees bill from the university during these semesters, they noticed that the price of online courses was more than their previous in-person courses. This was especially problematic for half of the students who mentioned the price difference during their interview because online courses were so difficult for them.

Nine students expressed their frustration with how online courses. Some were upset because it was challenging for them to focus or feel motivated to go to online classes. As Wes, the 24-year-old junior put it, “I hated it...I always sat on my phone not paying attention because it’s like ‘wow, school now is just looking at a laptop and that’s it.’ You can only pay attention to a laptop so much.” Other students thought that their professors were unprepared to teach online or that they did not care about student success in these environments. These concerns coupled with a price increase just made no sense to the students I talked with. Why would they want to pay more for courses that were less interesting, given through a laptop screen and without any social interaction? Here I present a couple of quotes from students who were frustrated with paying extra for online courses that they were unsatisfied with.

Lizzie: I was put on academic probation because it didn't go well with online classes during COVID. Honestly, I feel like I should be reimbursed because I was charged an additional \$150 for electronic fees for online classes. Like if I would have know that's what college was going to be, I would have dropped out like immediately because I was miserable. I was sleeping through my classes. There was no motivation to go to class because it was all optional. So like, why go to this class if it doesn't matter to anybody else?

Sky: I'm one of those people who, I think college should be free. After COVID began, they started charging us more to go to class online. It made no sense. If you're asking me to pay 10 grand a semester to basically teach myself online, like no. I'm not, I will find other ways of like maintaining a successful life, like that I'm not doing that again.

It was a common theme among the students I interviewed that it was difficult to take their courses seriously during the pandemic. They were stressed out in so many ways, from being financially unstable due to job loss or loss of family contributions, to feeling unsafe on the job or on campus, having fears of contracting the virus, being isolated from friends and family during quarantine, etc. Trying to focus on academics was at the bottom of their priority lists. For the students who already struggled with mental illness, taking online courses with the added stress of the pandemic was nearly unbearable which I discuss further later in this section. All in all, paying more for online courses during the pandemic served only to make students I interviewed feel more stressed, especially financially, during a time when everything in life was uncertain.

Freshman Financial Challenges & COVID-19

I previously discussed freshmen students' financial struggles with paying for dorm and meal plans that were required as college costs because they are listed on students' tuition bills. Here I discuss them again as college costs even though they double as living-related costs. In this section I explore the impact of COVID-19 on the four

freshmen and 3 sophomore students I interviewed. The freshmen I talked with were living in the dorms at the time of my data collection (fall 2021) and sophomores had previously lived in the dorms when they were freshmen in fall and spring of 2020, right in the thick of the pandemic. Both sets of students were still required to pay for a dorm and meal plan during COVID-19, even the freshmen who attended the university during the 2020-2021 school year. These students, now sophomores, described how they had essentially wasted money on the dorm and meal plans, which was extremely frustrating for them. Felicia, a 19-year-old sophomore, explained to me her feelings about paying for these required freshman expenses.

I just feel like a lot of my money was wasted during the pandemic, especially online classes. And then we were still forced to live on campus and use, you know meal plans, my first year when nothing was happening on campus, so it was just a lot of money for not really anything...I honestly was never really here on campus so I was like paying for the dorm and the meal plans, but for the most part I lived at home...so it just doubled the cost of going to college for nothing.

Felicia said she was never on campus and spent most of her time during the 2020-2021 school year living at home. She was not so much bothered by having to go back home, except for the fact that she was never refunded for the dorm or meal plan that she did not use. Felicia was also critical of having to pay more for online classes, citing that using less campus resources should mean that courses were cheaper during the pandemic. Wasting money on dorms and meal plans was only part of the struggle for students I interviewed.

Two students who had been living on campus in the dorms during the 2020-2021 school year expressed frustration with administrators telling them to move back home during COVID-19 surges or if they contracted the virus. Jay and Lizzie, both

sophomores, had been living in the dorms at the time and did not want to leave campus to go home. They described moving back home as being an abrupt and stressful transition that they were not prepared for. Moving back home during the pandemic, in the middle of the semester, was tough because they felt less independent, and it was difficult to find the privacy and time to attend class online in these environments. They were also being sent home where they potentially were spreading the virus to family and friends. To top it off, these students were required to pay for a dorm and meal plans that they could not use if they moved home and there were no refunds in sight. Freshman and sophomores who were living on campus during the pandemic faced unique financial challenges and were understandably resentful of the university for not paying them back for what they deemed wasted money on dorms and meal plans.

Living-related Costs & COVID-19

COVID-19 had a negative impact on students' jobs, family income, and the other strategies students used to pay for living-related expenses. They felt more financially strained and concerned about making ends meet. Students who were already struggling to pay living-related expenses now had additional challenges imposed by the COVID-19 pandemic. Six students lost access to financial resources that helped them pay for rent and groceries, either from their own job loss or from family members losing their jobs. Three students left their jobs due to lack of safety precautions in place at their jobs either for their own safety or that of their families.

Christina, for example, who worked full-time at a nonprofit organization lived off campus with her partner. Up until the pandemic began, they had split the rent and other

bills, but her partner had been working less due to COVID-19. The nature of her partner's job made it difficult for them to earn money. During her interview, she talked about how the affect this had on how she was able to pay for her living expenses.

Rent takes up a lot of my money...It's just getting harder to live like affordability wise...I have \$1,400 going out the door for rent every month and...that's not even including you know the other essentials to get to college, which is gas, textbooks, supplies stuff like that. It was even worse during last year...At that time, I was the only breadwinner in my household. My partners a musician. And so, he lost all of his jobs and gigs when COVID hit...so it definitely put a strain on us financially and I was glad I didn't get into TXST in fall of 2020. I took a semester to budget.

Christina was not accepted to the university in the fall semester of 2020 but got in for the spring. She was glad to have had some extra time to save money for college expenses she knew were going to be very high. Christina had to shoulder her and her partner's rent during the pandemic and talked about how finances were tight throughout 2021 as the United States saw surges related to new variants of the virus.

Christina and her peers who lost their jobs, left their jobs, or felt the effects of family members and partners losing income struggled to afford their living-related expenses while in school. Alex, the 19-year-old DACA student, had felt the impact of losing financial assistance when their brother lost their job at the barber shop. Lisa, the 20-year-old senior, said her mother was laid off during the pandemic which affected the family's ability to help her with unexpected expenses while away at college. Felicia, the 19-year-old sophomore, had to take time off when she got sick during the pandemic which caused her to lose vital income for her living expenses. Four other students had missed work because they had to quarantine after possible exposure to the virus, causing them to lose income as well. All of the students above mentioned being overwhelmed and stressed out when their finances were strained during the pandemic. The stress of it all

made focusing on academics, especially online courses, very challenging and almost not worth the stress and expense.

Emotional and Psychological Costs and COVID-19

The costs affected by the pandemic were not simply financial. Students in my study suffered academically, mentally, emotionally, and socially during the pandemic, especially those who were already struggling with any of these issues prior to its onset. The lack of socialization some students experienced before the pandemic were certainly worsened by the changes to daily life brought on by the virus like social distancing, mask-wearing, and quarantining. All of these circumstances made students I spoke with feel more isolated, especially because they were unable to socialize with their friends and meet new people. Not being able to attend class in person also made students feel incredibly solitary because they could not interact with classmates or professors in ways they were accustomed to.

Mental health issues like anxiety and depression were cited as being increasingly more difficult to deal with for students in my study. Five students mentioned feeling more depressed than normal during the pandemic, specifically related to being unable to socialize, do activities they used to do before the pandemic, or because they were financially unstable. Being depressed made it difficult to focus on or feel motivated to do schoolwork, leading several of these students' grades to drop. During my interview with 20-year-old Jason, he told me how COVID affected his mental health and academic success.

When the fall semester of 2020 began and I moved back to San Marcos, I was really depressed again...I didn't have any in-person classes and I didn't have any social interaction...I pretty much just stayed in bed all the time and didn't do any of my schoolwork. Like I had no motivation to do anything. I would join the Zoom classes on my phone while I was asleep so I would get the attendance for the day. I didn't pay attention, just went back to sleep. I had a 1.9 GPA that semester, which was rough...it was crushing me. It was bad.

Jason was a junior when I interviewed him, so he was a freshman when the pandemic began in the spring of 2020. Even though he struggled immensely with online courses and poor mental health, he persisted. By the time I interviewed him, he had lifted his GPA from a 1.9 to a 4.0. He said it took a lot of work, but he knew he had to pull himself up. Jason's perspective was echoed by his peers in my study. Many of them voiced concerns about their grades slipping, feeling depressed and stressed out, and experiencing major negative impacts to their general well-being. COVID brought so many challenges to people around the globe, and students were no different.

Some of the other challenges students encounter that affected their mental health and general well-being during the pandemic were fears of losing financial aid, military benefits, and scholarships, concerns about having to drop out because of poor academic performance or mental health issues, dealing with professors who were not accommodating to student needs, missing class to quarantine, fears of contracting COVID and spreading it, grieving the loss of friends and family, and a general uncertainty about the future. The pandemic has been a most uncertain time, especially for students. Students are putting so much effort and money into getting a higher education and then COVID really turned their plans upside down. Losing financial assistance and resources, copious amounts of stress, mental illness, poor grades, and fears of becoming ill or spreading a virus really took a toll on students I interviewed. In fact, I felt some of

the same things. Perhaps Lizzie said it best when she told me, “At multiple points over the past year, I asked myself, ‘What’s the point?’ Like I’m not doing well, so why am I still trying? Why am I still enrolled and paying money to be put under a crap ton of stress?” Despite the numerous challenges that students faced to their mental health, social life, and general well-being during the pandemic, they each chose to continue their academic journey at the university. They chose to pursue their educational goals even in the midst of an unprecedented global pandemic that has taken the lives of millions.

The Value of College

Throughout these interviews I was surprised to find that most of the students I met did not talk at length about what they thought they were getting out of college. When I asked why they are in college or what motivates them to get a degree, the majority of them told me that it was simply expected of them. Eleven out of seventeen students said that the reason they go to college is because either their parents or culture at large had told them was the next step after high school. Other reasons that came up for going to college was to gain experience and knowledge, to be the first person in the family to get a degree, an investment in future success and financial stability, for future job prospects and security, to provide for one’s family, and to network in one’s field. The expectation that they attend college was by far the most common answer to the question of why students go to college. Since this perception was so pervasive, it is appropriate to provide several quotes from the students in my study who subscribed to this narrative.

Sky: I think it's kind of always been instilled in us to like go to college and get an education. From an early age, I always knew that I was going to end up going to college. It wasn't necessarily that I wanted to until I kind of started like really exploring a career path...it's like elementary school is preparing you for middle school, middle school is preparing you for high school, and then high school is preparing you for college...but all of it is to get you to go to college.

Felicia: I mean it's just been something I grew up around. Like it's just been brought up a lot in my life. It's been a goal that was set for my sisters and I to work towards since I can remember. I was just raised with the expectation to go to college...like if we got low grades, it was like you gotta pick these up so you can get into a good college...and you got to pick these up so you can get a good scholarship. Everything was all based on like going to college and that type of stuff.

Lisa: My parents were like you're going to go to college...you know it was kind of just expected because that's what's expected of young people now in American society...in high school you go through all of high school or middle school thinking about college. I mean they had us picking out which schools we wanted to go to in eighth grade.

Daniel: It's always been an expectation that like 'you're going to college'...but I've never really had any draw to it. I've never really wanted to go for myself. The reason I'm at Texas state is because I know people that go to Texas State, and they offer a program I am kind of interested in. I'm not really picking or choosing anything, I'm just kind of going with what I think I should go with.

Christina: As I got older, it was almost expected that I go to college. There wasn't really anything more than that. It was just more like, 'okay, so, like after this, you're going to college,' and I was like, 'oh, okay, I kind of just went with it.'

Jazmine: Honestly, my entire life it's always been ingrained that I was going to be something because my parents weren't. So, they were always like you've got to be better than us, so we're gonna try to put you through college.

Sofia: A big one for me going to college is my parents because they've been very driven that like, 'you need college in order to succeed' ...like I don't think I really had an option not to go. It was just a matter of finding what I wanted to go for. They never expected me to be like a doctor or anything like that, they just told me, 'you need to get an education, you need to continue your education out of high school,' because that's what they believe is necessary.

Natasha: Ever since like early elementary it was always an expectation like, 'you have to go to college there's no other option.' Among my family, it was like, if you don't go to college, then you fail.

Jay: This probably wasn't like the best way to go about it, but I think there was always just the implication with my family that like, 'you're going to go to college.'

These quotes are not exhaustive, but I chose them because they illustrate the point that most of the students I interviewed said they were in college because they saw it as an imperative on some level. Given the emphasis placed on going to college, I suspect that this perspective is probably common for young people across the United States. While raising young people to believe that going to college is necessary for a successful life, trying to meet that expectation can have serious consequences, especially for low-income students. I found this especially alarming because of how little respondents spoke of the advantages of a university education. Students in my study had faced a myriad of obstacles financially, academically, socially, mentally, and physically, just to continue their education, but they rarely mentioned what it meant for them or if it was really worth the sacrifices. Parental and societal expectations were the main narrative which signals that, for many young people, college is simply a non-negotiable part of their life regardless of whether they can afford it, or if their hard work will pay off in the future. With the added stress and uncertainty surrounding the pandemic, it is even more a wonder how emphatic these students were about attending college even when faced with

numerous financial and emotional obstacles.

The students who offered varied reasons for going to college also typically reported that it was an expectation for them as well. Rana, for example, said that she started off feeling like college was just an expectation from her parents, but that changed as she matured.

Rana: It was an expectation for me...my parents obviously we're expecting me and my other siblings to follow in my older sister's footsteps...so that's definitely what I'm aiming for now...it wasn't until like halfway through my junior year in high school when I realized the importance of going to college because I was always like, 'Oh it's just something I have to do,' but now I like realize this is the foundation for the rest of my life like I need to work towards it.

Getting a higher education meant building a foundation for Rana's future life. This is no small statement, and she was working hard to achieve her educational goals. Rana worked full-time and had been paying for her college and living-related expenses largely on her own work earnings and savings. For Rana, earning a college degree and facing all the challenges associated with it, was an investment for her future.

The other students who talked about the value of higher education gave a variety of answers to the question of why they go to college. Sky found value in college to be associated with learning new things and gaining new experiences that would serve them in the future. Kara was trying to become the first woman in her family to go to college and earn a degree. She said she loved the idea of challenging herself and was optimistic about going to graduate school so she could really 'become something.' Natasha wanted to get a college education because she saw her parents struggle financially her entire life. What she desired most was financial stability and job security. Alex wanted to earn a higher education so that they could get a good-paying job that would allow them to uplift

their family socioeconomically. Their main goal was to be a family provider and to help their parents as much as possible. Jay was focused on making connections with peers and mentors because they believed the key to future success was through networking. They said, “it’s all about who you know, that’s how you get a job one day!” The last student I’ll mention is Wes, who was motivated by the fear that most jobs would be lost to automation in the future. For him, getting a degree from a university would help him secure a job that would not one day be conducted by a machine. Wes thought a college degree was his best chance at providing for a future family.

Even the students who did not cite college as being an investment in their future careers or financial stability believed going to college was worth the sacrifices and challenges they faced. Five students even mentioned wanting to continue their education into graduate school. Additionally, at the end of each interview, I asked students if they had any advice to offer a student who might be dealing with the same situation as them. All seventeen of them provided uplifting and positive affirmations for the hypothetical student. They encouraged them to persist despite the obstacles and to seek help wherever they could. They repeatedly urged to never give up on your goals. Natasha maintained if you have the opportunity to get a higher education, do not take it for granted. Jay said not to waste any resources you have, and to reach out to trusted people when you need something. Over and over, the students I interviewed appeared to believe that it was all worth it, they trusted that they were doing the right thing despite any doubts or troubles they experienced along the way. College may be cost-prohibitive for many young people, but this is the path they were told to take. For my students, ‘making it work’ was just part of the college experience.

VII. CONCLUSION

I set out to better understand what sorts of strategies and resources college students who are responsible for financing their education draw on to pay for both college and living-related expenses. I discovered that students acquire the funds to pay for these expenses using multiple resources and utilize numerous forms of financial aid. Not a single student that I interviewed reported using one strategy or one financial resource. Almost all of them had an official job where they earned money to pay for either college or costs-of-living or both. More than half of the students had some sort of financial or material support from their families. Student loans and military benefits were often used by students as well, although less often than working or family contributions. The least-reported resources were credit cards, financial aid grants, attending community college before university, selling art and personal items, doing side jobs, using personal savings, donating plasma, and not purchasing course materials or supplies. While these other resources were reported less often, they still illustrate the myriad of ways that college students get creative about the ways in which they cobble together funds for their expenses and education.

Since I gathered the data in the midst of the COVID-19 pandemic, I knew that I was not going to be able to avoid the impact of the virus on how students pay for college and living-related expenses. While the circumstances of the pandemic have been incredibly devastating to many across the globe and the United States, these conditions are what made my study novel. They provided an opportunity to look at how university students coped during an exceptionally uncertain, unprecedented, and difficult time. It also allowed for an exploration of the resilience of young people in higher education

environments and how they manage and persist in a long-term high stress situation. I found that university students were remarkably durable and flexible in their approach to ‘making it work’ financially while in school, especially during the pandemic. They encountered frequent setbacks between 2020 and 2021 that affected their mental and physical health, academic success, social lives, and general well-being. Most of these important areas of students’ lives were already negatively impacted by the ways in which they patchworked together the funds for college and costs-of-living when COVID came along. The virus only made life harder for the students I interviewed, but nonetheless, they faced these challenges head on and adapted in the best way they could.

The other key question I sought to address in this study was how college students weigh the costs against the value of getting a higher education. I predicted that most students would describe a cost-benefit analysis of sorts during their interviews. Having patched together resources during my own undergraduate career, I had a decent understanding of the financial costs surrounding tuition and fees, as well as living expenses that students encounter. I was not surprised to hear that students thought college and costs-of-living were expensive, and that they struggled to make ends meet. I was surprised, however, at the extensive reports of the psychological and emotional costs students described in their interviews.

Many students had either experienced or were currently experiencing extreme levels of emotional and mental distress while in school. Five of them were experiencing some level of food insecurity or were worried about how they would get their next meal. Six were in debt with student loans and five had credit card debt, all under the age of 25. Freshmen had their own unique struggles associated with required dorm and meal plan

fees. Students were so worried about juggling their job with their coursework that they had little time to sleep, eat, or to socialize. Three students specifically reported feeling guilty whenever they took time for themselves to engage in self-care or to see their friends and family. Their stories highlighted how they were being shaped by these challenges and sacrifices during college. It was seldom that I heard stories of students enjoying themselves or doing things they considered fun. On the majority, the college experience was described to me as a trying time in all of their lives, and sometimes they were unsure if they could continue on, especially during the pandemic.

COVID-19 added a layer of stress for students who were already suffering from mental health problems like depression and anxiety. Those I interviewed reported feeling more depressed during the pandemic than prior which affected all other aspects of their lives, especially academically. They often talked about the isolation of quarantine and how it negatively impacted them psychologically, socially, and academically. Being unable to socialize, do activities they engaged in before the pandemic, and being financially unstable were factors that exacerbated students' mental health issues during the pandemic. These impacts to their mental-emotional well-being made it challenging to focus on or feel motivated to do schoolwork, leading several of these students' grades to suffer.

Online courses during the pandemic were another detriment to student success for multiple reasons. Students reported not being able to focus during online classes and being unmotivated to attend them at all. They talked about professors not caring about student welfare, not accommodating students when they were ill during the pandemic and being unprepared for or uninterested during online lectures. On top of these issues, online

courses were allegedly more expensive to students than their in-person classes had been before the pandemic. With the added financial costs of online courses, students had begun to feel resentful and frustrated. It left them wondering whether this was what college was going to look like for the foreseeable future, and if it was worth the sacrifices and extra money.

Was college in fact worth the money and the emotional costs, especially during a global pandemic? I cannot say for certain considering the students I interviewed by and large said they were getting their higher education because it was an expectation. College was perceived as essential by the people in this study, even though most struggled to pay for it. Virtually all students said they worked while in school. When I asked them why they decided to go to college, an overwhelming majority said they were expected to go either by parents or society. Several students said that they had been groomed for postsecondary education from a young age, either through primary and secondary education, by their parents or both. Even when students talked about the value of a higher education as an investment in their future, the key to success, financial stability, job security, opportunities for networking, providing for a family, or gaining new experiences, they often still subscribed to the narrative that college was an expectation or the next step in their lives.

The scarcity of dialogue surrounding the value of higher education from students signaled to me that there might be a disconnect somewhere. In the US, youth are told to go to college from an early age and they have come to expect that higher education is the necessary next step in their lives after high school. From the conversations I had with students, they appear to have internalized this expectation and acted on it even though

some of them would rather be on a different path. Six students told me they either did not want to go to college initially, did not have an interest in their major or any major, or would have preferred an alternative to college like a trade school or going straight into the workforce. Since a university education is increasingly hard to afford, and some students in this study did not want to initially pursue higher education, this begs the question of why they endure the many obstacles and challenges to their financial, psychological, and overall well-being to earn a degree, especially during a pandemic. If they are not driven by future financial or job security, or any of the other perceived values of higher education, then what is motivation when one's mental health or financial stability is at stake?

Given the emphasis placed on a university education in the United States, the scarcity of alternative training, and the fact that a university education is so difficult to afford points out a glaring contradiction between the social aspirations that young people are taught and financial reality. The strategies students use and the sacrifices they make in order to pay for costs-of-living and college expenses can have serious consequences to their financial and mental health. Student debt in the United States totals at over 1.7 trillion dollars and continues to grow. Taking on large student loans can cause individuals to delay major life decisions and causes psychological distress. This is especially problematic for low-income students because they have been found to be at higher risk for dropping out of college and defaulting on their loan payments. In order to pay for a college degree young people are increasingly finding themselves in cycles of debt before they are old enough to rent a vehicle.

Beyond debt, young people are experiencing higher levels of mental health

problems in the US, an issue that has only worsened since the onset of the pandemic. College students are among this population. According to the National Alliance on Mental Illness, 1 in 3 people between the ages of 18 and 25 said they had experienced mental illness and 3.8 million had reported having thoughts of suicide in 2020 (NAMI 2020). This finding is certainly confirmed by my study since twelve students said they had experienced mental health problems before and during the pandemic. The overwhelming amounts of stress that students were dealing with on a daily basis associated with finances, lack of socialization, juggling work and schoolwork, etc. were either sparked mental health issues or exacerbated them. Some students could not afford their prescription medications, office visits, adequate or nutritious foods, or rent payments and other bills.

There were multiple limitations to my study. My sample size was small with a total of seventeen participants. My findings are not generalizable outside of the university in which the study was conducted. Future research could expand the sample to include university students through the state of Texas, the southern region of the US, or nationally. Community college students would also provide a different and much-needed perspective on the issues of higher education affordability. Expanding the age range to include students older than 24 and allowing part-time students to participate would also bring in a wider range of perspectives on college affordability and experiences of paying for college and costs-of-living while in school. Further research could compare the experiences and perceptions of students by gender, age, income-level, and other demographics to reveal potential patterns as well. Longitudinal studies on the topic of students who patchwork together funds to pay for college and living-related expenses

would provide a look into long-term consequences and benefits of students' decision to pursue higher education despite the obstacles. Additionally, a long-term study might be able to more effectively capture how students perceive the costs and value of higher education through follow-up interviews years after graduation. Long-term studies would also be able to track economic trends and the financial well-being over time.

Today the US has a neoliberal capitalist economy. Over several decades, wealthy individuals, large corporations and institutions, CEOs, the Federal government, bankers, etc., have designed an economic system that has provided vast benefits for the wealthy while many low- and middle-class families struggle. Regarding the question of paying for college, financial institutions are profiting off economically disadvantaged young people by locking them into long-term student and credit card debt in order to pay for the education that the young have been taught is necessary for success. A major contradiction is that these young people were pressured by parents, educators, institutions, and society to go to college as an investment in their future, even though they cannot afford it. Some of them apply for financial aid grants, apply/receive scholarships, take out student loans, work, take out credit cards or payday loans, etc. Some students do all the above to make it work.

With student loans specifically, the interest they accrue generates directly into profits for the institution that owns a student's debt. Regarding working, college students generally work at low-wage jobs in the retail and service industries owned by large corporations, or even the educational institutions they attend. Although many students work full-time, they are not paid enough to afford both college and living expenses. The narratives of students in my research demonstrate how the rising costs of college

disproportionately affect low- and middle-income students. They also illustrate how their chances of academic success are bounded by the economic structure of higher education.

This system makes it difficult for economically disadvantaged young people to achieve upward social mobility through obtaining a higher education. Financial aid to students and subsidies to public institutions have made college more accessible to these groups, but the statistics show that these resources alone are insufficient. Research also reveals that tuition and non-tuition prices for college students are rising faster than the amount of aid to students and institutions. While higher education in the US has become highly valued and necessary for most profitable jobs/careers, young people outside the upper-class still struggle to afford college and living-related expenses while in school, and therefore utilize strategies and resources that often negatively affect their academic success, well-being, health, etc.

The conflict between those who control the price and accessibility of higher education and those who cannot afford it is exemplified by the student debt crisis. With the student debt coming in at over \$1.74 trillion dollars and growing, those caught in its grips often postpone major life choices and suffer from poor mental health. Another noticeable product of this conflict is that students from low-income and working-class families are more likely to stop out or drop out of college before earning a degree. They are also more likely to default on their student loans and fall into a spiral of debt before they are of legal drinking age.

Solutions to this conflict are many. Some have suggested that alternative career paths not through higher education, like trade schools and apprenticeship programs, would be beneficial to young people who cannot afford or do not want to go to college

(Nykiel and Helhoski 2019). Another suggestion to address the issues surrounding college affordability is widespread student debt cancellation (Ali and Barnes 2022). Even though pressure has been placed on current US President Joe Biden to forgive student loans (at least a certain amount), he has only forgiven a limited amount of loans for certain borrowers as of early 2022 (Lake 2022). A movement has popped up in recent years to make public colleges and universities tuition free for all Americans (freecollegenow.org). A large grassroots movement led by Vermont senator Bernie Sanders who ran for the US presidency in 2016 and 2020 pushed an agenda that backed free public colleges, student debt cancellation, and other progressive policies (Berniesanders.com). Although this movement gained traction with the younger demographic, he ultimately was unable to secure the nomination.

The narratives of students who participated in this study and their struggles emphasize the absolute necessity of addressing the crisis of college (un)affordability in the US. It seems to me that all the solutions I named previously point to the need to re-envision and redesign the entire economic structure of higher education. The ever-increasing price of tuition and fees is not sustainable for many and students from low- and middle-income families face the most affordability challenges, with negative short- and long-term consequences. Federal and state financial aid apparatuses are not effectively serving those who need assistance most, and the amount of aid students receive appears to be insufficient for their needs. Financial aid has increased across the board but has simply not kept pace with the rising price of tuition and fees across the United States. Sweeping education finance policy changes must occur at the federal and state levels, as well as within institutions, to address the economic disparities young

people encounter in their journey towards achieving a higher education. While going into extensive detail about specific policy recommendations are outside the scope of this project, I think the words of Sky, a 19-year-old sophomore at the university, captures a growing perspective of young people in the US, “I think public colleges and universities should be free for everyone, that way we all have the chance to become strong leaders for our generation.”

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