

The Poor Student's Guide to College

by

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Introduction

Two and a half years ago, I enrolled in a Qualitative Research Methods class in order to fulfill the methods course required by my major. The class focused on teaching us how to conduct open-ended interviews and was structured around a semester-long research project of our own design. A good friend of mine was in the class and we naturally paired up to work together. The first task put to us was to come up with a topic. What would we investigate – Eating disorders? Depression? Anxiety? We initially perused the popular psychological subjects, but then agreed that we wanted to do something more original. As two low-income kids, we thought it might be interesting to seek out and interview others like us and to hear their stories about life as low-income Wesleyan students. Little did I know that this project would spark an academic interest that I would continue to cultivate for the remainder of my college career. What had previously been only a personal interest became the topic of my main academic pursuit.

In that initial research project, we set out to get an in-depth, qualitative look at working-class students at Wesleyan. We began our study with the assumption that social class *does* have a significant impact on the college experience of working-class students, and we wanted to explore *how*. Through the interviews, I found for the first time in my college career that others shared some of the same experiences I thought I had been facing alone. We found that in spite of individual differences, there were experiential similarities across this population. Every one of our interviewees expressed feeling the impact of their social class in some way. They spoke of feelings of isolation, frustration, discomfort, anger, and a heightened awareness of social class. The students described how their social class shaped their college experience by driving their priorities (i.e. their

need to work in order to support themselves) and by informing their interactions with other students. The invisibility of social class and the lack of discourse on classism were brought up repeatedly. As a working-class student myself, I anticipated that students would speak of the hardships they faced related to their class backgrounds. However, I was somewhat surprised when the participants repeatedly spoke of the positive impacts of being working-class. Pride, determination, a good work ethic, and responsibility were characteristics mentioned as benefits of the working-class background. There was a complexity to their experiences that I found intriguing. Here was a subculture of students united by a similar background, existing collectively but also in isolation. Despite their shared experiences, they often felt alone in their plight. Hearing these fellow low-income students speak of their experiences not only provided a comfort to me, it sparked an academic interest in this topic. The lack of knowledge and research on this group of students intrigued me. I wanted to expand my focus from my own personal interests to study the low-income student demographic more generally.

The following year, I did a video project elaborating on the initial paper. I taped interviews with several more low-income students and created a short video elucidating the experiences of the participants. While the paper sought to explore how one's background impacted one's college experience, the video served to provide insight to those outside the demographic. The invisibility of low-income students as a population and the lack of recognition of our unique challenges motivated me to create this project and illuminate our experience. It was then that I decided to approach the topic once again, though from a slightly different angle, as the focus of my senior honors thesis project. On top of our invisibility, the lack of support available low-income students

greatly contributes to the frustration we face. Often, the absence of money translates to an absence of other resources as well. I thought about how great it would be to have a resource to help low-income students navigate through the college experience, from start to finish. From this desire, “The Poor Student’s Guide to College” was born.

To my knowledge, no other college guide exists that is directed toward the low-income community. I have found throughout these projects that feeling invisible and isolated adds to the difficulty in coping with the obstacles low-income students face. Even knowing there are others out there who share your experience can provide a sense of comfort. With this guide, I set out not only to let future students know they are not alone, but also to impart what I have learned throughout my time in college in hopes that it might ease their struggle.

The need for this is emphasized by the fact that many low-income students may not have had a parent or person close to them who has attended college and faced these challenges, and thus have no one who can pass on that knowledge in order to prepare them for their own college experience. This problem is further compounded by the dearth of qualitative research on this subject matter. It is my hope that this guide will help to fill that void, while reminding others they are not alone, and equipping them with the tools they need not only to survive but also to thrive in an elite college environment.

Literature Review

The issue of social class on the college campus has been almost exclusively the domain of sociological exploration. Only within the last twenty years has psychology begun to tackle social class and its effects on the individual psyche and identity

formation, but it has yet to address the topic effectively (Stewart & Ostrove, 1993, as cited in Wentworth & Peterson, 2001). There has not yet been much research on the extent to which, or in what way, social class impacts one's college experience. This is happening at a time when colleges and universities, particularly those institutions that have historically housed affluent students, are working hard to draw in lower-class students and to lessen their financial burdens. Although class is first and foremost a social phenomenon, we must recognize that it manifests itself on the level of the individual and is internalized, for better or for worse. If feelings of guilt, shame, and frustration can be attributed to social class, then the field of psychology can help us document, unravel, and understand these feelings and ultimately help individuals cope.

Within the available research, there seems to be a conceptual polarization: one stance claims that social status is meaningful within academia because, for example, it alienates those who are working class (Bufton, 2003; Ostrove, 2003; Wentworth & Peterson, 2001). At the other end of the conceptual spectrum, the role of social class is minimized; some believe that alienation is negligible and the experiences of working-class students do not differ significantly from those of their more affluent counterparts (Wegner, 1973). The latter studies lend themselves to the perspective that education is the "great equalizer" creating opportunities for the poor to become socially mobile and climb the socioeconomic ladder. This idea is problematic because it seems to suggest that education virtually erases all the differences created by social class, and it misses the nuance of the working class student experience. Wegner's piece, written 35 years ago, may be somewhat dated. The three more recent sources contradict his research, finding that social class does play an important role. It seems prudent to include Wegner,

however, because it represents the traditional notion that beyond the monetary barrier, there are no further differences between students from disparate socioeconomic backgrounds. Though this notion may soon be proved wrong, it is a premise upon which many schools operate.

Many of the studies I encountered in my research, no matter at what pole of the conceptual spectrum they are situated, are quantitative in nature and assess the impact of socioeconomic background by focusing only on narrowly defined outcomes such as lower GPAs. A working-class student may experience inadequate academic preparation as a stressor that is not shared by students from more affluent backgrounds who, for example, could afford elite boarding schools. The working-class student may therefore worry and this might motivate the student to take additional efforts to do well academically. The end GPA might be as high as that of a more affluent student – the quantitative data will demonstrate this GPA concordance but will, of course, miss the point, which is the unique process whereby the working-class student achieved the “same” outcome. Thus, if GPAs were equivalent across social classes, researchers may conclude that socioeconomic status does not impact one’s success in college. This view, however, runs the risk of missing how one’s social class does affect their college experience. I believe that this background story is meaningful and worth understanding because it encompasses both a depth and a breadth of experience (including anxiety, feelings of belonging or alienation, etc.) that simply cannot be captured through quantitative measures. For instance, one study I looked at was wholly invested in disproving that social mobility causes severe psychological disruptions in the working-class student; the study used quantitative measures of anxiety and self-concept to show

that working-class students are not greatly plagued by mental stresses as a result of being in college (Wegner, 1973). While it may be true that low-income students are not significantly more anxious than their peers, the quantitative data miss the complexity of the experience of low-income students. What interests me is the texture that underlies the experience of low-income students, particularly the psychological aspect of this experience. I look at how low-income individuals find their way through the process and how they confront the challenges that surface.

Some helpful qualitative data have been collected regarding identity development for working-class college women and has focused on how social class at college affected their sense of self. It was found that women had to adjust their sense of self in order to better fit in with the privileged social climate at college and that this adjustment was marked by significant discomfort (Wentworth & Peterson, 2001). Such studies used in-depth interviews that brought out rich, complex data which could not be obtained through quantitative methods alone. Interestingly enough, I could not find any such research on working-class males. The qualitative studies that do exist have addressed very specific groups within the working-class college student population (such as women only, or adult women at community colleges), but I am not aware of any study that has examined working-class college students as a general population.

It has been my experience that some working-class Wesleyan students view their social class background as relatively unimportant, while others are quite vocal about the impact of their social status on their life at Wesleyan. As working-class students enter college, they automatically lose some aspect of their working-class status. Academic success is conflated with upward mobility, which is distancing from their social class

background (Lynch & O'Neill, 1994). At the same time, they do not become a full member of the upper class. This class ambiguity might help to explain the reasons underlying working-class students' tendency to downplay or sometimes even discount the impact of their background on their college experience.

Although matriculation at college - particularly at an elite institution such as Wesleyan - is socially praised and celebrated, the simple act itself can create ambivalence and unease in terms of social class identity; certainly, it represents a departure from one's "roots." Working-class students might be the first in their family to ever attend college, and the privilege of a college education often distinguishes the individual from his or her community back home. Social mobility may be an aspiration of the working class student, but it can confuse one's sense of self (students might wonder if they are still "fully" working class or whether their college education has automatically and irrevocably changed that) and sharpen the divide between the student and his or her family and friends back home. In order to fully explore this potential ambivalence, qualitative measures prove themselves to be particularly useful.

The other main source of qualitative data regarding the experience of poor students at universities is biographies or autoethnographies. Given the limited studies I could find, there seems to be a dearth of information and research on the experience of the working-class student. It is clear to me in speaking with other low-income students, and from my own time in college, that there are overarching themes within the experience of the working-class students that have yet to be fully explored. It is my hope that the work produced as a result of the interviews I have conducted will help to fill this hole in the literature. Although not the primary goal of my project, the knowledge

generated by the exploration of working-class students' perspectives could be used by working class students to realize that they are not alone in their experiences, by more affluent students to recognize that behind the veil working class issues do exist, and by college administrations to help inform more sensitive support systems for students of lower socioeconomic backgrounds. My specific goal with this guide was to go beyond that; in addition to contributing to what we know of the experience of working-class students, I aim to create a resource to help these students flourish throughout their years at college, both financially and psychologically.

Methods

The interviews for both the paper and the video were performed in nearly the same manner, with the only major difference being that those conducted for the video were filmed. Participants were self-identified working-class students who were recruited via posters and Facebook announcements and messages. Though participants were not asked to identify race, ethnicity, or gender, the majority appeared to be Caucasian females. I would have liked to include a more diverse range of students, but I was limited by who responded. It is possible that students may define themselves primarily by other attributes, such as gender or race. One interviewee, for example, mentioned that she found support mainly within the Latina community.

A challenge I struggled with throughout the recruitment process was defining “working class” or “low-income.” I maintained multiple, complex definitions of working class, and was mainly interested in those who self-identified as low-income. As a loose guideline, I suggested that a family’s income be below \$40,000 per year or that a student

be eligible for the federal Pell grant for low-income individuals. Although it was not clearly defined, I believe that the most important criterion was that the students felt as though they were economically disadvantaged and were impacted accordingly.

The material for the guide was drawn primarily from these interviews as well what I have mined from my personal experience as a low-income student at Wesleyan. What follows is partially autoethnographic in nature. The tips and advice sections are composed mainly of what I have learned through my own trials and errors. The section addressing the psychological experience draws largely on the experiences of the participants and what they related to me of their emotional journeys.

The Poor Student's Guide to College

Introduction

Welcome to The Poor Student's Guide to College. I am Toni, a poor student finishing up my senior year in college. My mother, a single parent, raised me along with my younger sister. I grew up in a suburb in Washington State in a community that is literally on the wrong side of the tracks. My neighborhood, Fruit Valley, was formerly an expanse of lush orchards but is now dominated by sprawling factories and populated primarily by low-income families from a range of ethnic backgrounds.

In my early childhood, my mother was left to raise two very young children alone. Initially, we relied on welfare and food stamps to get by. Since then, my mother has worked many jobs, often two or more at a time. While we no longer need to rely on state support, we are by no means well off. Money remains a constant struggle as we pull in an income below 200 percent of the poverty line. At the age of 12, I got my first "real" job, washing dogs at a local dog-grooming salon. I have worked consistently since then. In middle school I worked as a concessionaire, and in high school as a bank teller, secretary, and odd jobs for family friends. Throughout college I have worked a range of positions from serving at a restaurant to shelving books in the library, to my more "glamorous" jobs as research assistant and intern in charge of the student workers for large university events. I am no stranger to work, or to being broke.

Despite our modest means, I had the fortune of participating in the local public school system's advanced early educational program throughout elementary and middle school. It was through this program that my exceptional teachers fostered my academic interests. Though I had always loved learning, I learned to love attending school as well. I set my sights on attending a good college as early as elementary school, and I worked

toward that goal from then on. The quality of my elementary school program set the bar high for academic standards. My high school unfortunately did not measure up; regardless, I continued to work hard in pursuit of a college education, both inside the classroom and out.

Ultimately I fulfilled my academic aspirations and enrolled at Wesleyan University. Wesleyan guarantees to meet 100 percent of one's demonstrated financial need. When I was first accepted, I knew that I would be coming from a background different from most of my peers, but I did not realize the extent to which my socioeconomic background would inform my experience. A fellow low-income student I spoke with captured it best when she said "Wesleyan has had a remarkable impact in magnifying class for me and showing me just how poor I really was."

It became very clear that low-income students face distinct challenges. By my senior year, I felt that there is so much that I wish I had known as a freshman, and so much that would have made my life easier. I had no idea what to expect and what to prepare for, having no one close to me who had personally been through the process. Now that I have nearly completed the process myself, I feel that I can serve as that resource for future low-income students about to enter college. Thus, I have created this guide as the vehicle through which I can impart my experiences and my advice. This is everything I wish I had known back when I started the process. My aim is to cover both the pragmatic and to recognize the emotional component of the low-income student's experience. Naturally, the guide is framed by my individual experience at Wesleyan, and as such I cannot anticipate every variance and thus this may not be universally relevant. I have also tried to cover the scope of the college process, from the application through

graduation. You may not identify with everything, but my hope is that the pieces with which you do identify will be useful. Take what you find beneficial. Refer back to it if you feel alone in your struggles.

Part I: Before College

Your class background begins to affect your college experience before you even choose a school. The first section of the guide focuses on what to consider and what to expect before your arrive on campus.

Looking for and Choosing a School

Schools vary widely in the diversity of their student bodies, their treatment of class issues, and their financial and institutional support of low-income students. The price tags and additional costs associated with attending private schools put them out of reach for many low-income students. For this reason, state and community schools are more likely to have students from a range of socioeconomic backgrounds. The mere familiarity of low-income students may make others (such as their peers, professors, administrators, etc.) at such schools more sensitive to the needs of poor students, such as having to work, having fewer monetary resources, or the fact that they may have attended sub-par high schools.

Some private schools are starting to increase their aid packages to draw more low-income students, and thus a more diverse student body. In the past several years, schools such as Harvard, Stanford, and Wesleyan have eliminated loan-based aid for families below a specified income level, and others have lowered caps on the amount of loans given as aid (Krieger 2008). If you have what it takes to get into one of these schools, the promise of no loans might be strong incentive in deciding between different schools. If you are not lucky enough to get into Harvard, you should look into schools' policies on need-based aid. Many upper-tier schools forego awarding merit-based aid in order to strengthen their need-based aid. My school guaranteed to meet 100% of demonstrated need, which, in my case, was almost the entire budget. In general, schools with larger endowments will have more money to give to financial aid. This, of course, does not guarantee that they will spend their money on scholarships, but these schools with the greater financial resources have an increased capability to

provide to do so. When applying, check with the school to see their policies on financial aid and their budget allocations for scholarships.

It is important to consider the motivation of these schools that are increasing their efforts to attract low-income students. Do they value all kinds of diversity, including socioeconomic? Why do they value this diversity? Do they want to provide disadvantaged students with educational opportunity, or do they want to improve their demographic statistics? There is a big difference between just getting the poor students in the door and actually supporting them throughout. I know this is not something I would have even considered before college – I equated the level of financial aid with the degree to which the institution cared about the welfare of their low-income students.¹

Other financial considerations include:

- The location of the school and how expensive travel is. How often do you plan on going home – how many breaks are there? Does housing stay open if you elect to not go home? If not, what are your alternatives to campus housing (or to going home)? Are you okay with not going home often? Consider your own emotional needs and those of your family over the next four years.
- Housing and meal plan policies. Are you required to buy a meal plan and live on-campus? Are there cheaper alternatives off-campus?
- How much debt are you willing to take on? How do you plan on paying it back? How will the amount of debt limit or constrain your future decisions?

¹ I speak more about this in Part III of the guide.

- What is the social climate on campus like? How accepting is the community of people from various backgrounds (economic, ethnic, geographic...)? While there is usually a range on each campus, certain ideological groups are more accepting of the low-income community.
- What social events and activities are favored by the student body? How much will these cost? For example, consider a campus wherein the majority of students are involved in Greek life. Think about the expectations (and associated costs) of clothing, pledging, sorority/frat dues, social events (formals/balls), etc.
- What sorts of courses are offered? What are the politics of the faculty like? Is there academic help available if you need it?

School Culture

School culture plays an important role in your overall experience as a low-income student. Schools will vary widely, but in my four years here, the most discussion on social class I have encountered has been in a classroom, and the tone was that of an “us vs. them” mentality, with the assumption that everyone in the class is from the same (privileged) background. Describes one student I spoke with, “Class is generally not talked about. I don’t think that it necessarily gets silenced, it’s just that it doesn’t come up because we’re all presumably going in the same direction.” Said another, “Sometimes people fall into the trap of talking in terms of ‘us versus them’ thing. Not even as just a class thing, just in a very general way, which I think sometimes speaks to people’s obliviousness as to who goes to this school.” There was an assumption of sameness and

of shared background. Assuming that every student in the class was privileged, the terms used when discussing issues of social class implied that people in the conversation were not affected by poverty. I have heard students laughing off expenses because it is “not my money,” but their parents’ money. Other students have repeatedly suggested that I charge expensive items to my student account and let my parents pay for it – which, unfortunately, is not an option for me. This elitism is not limited solely to students. Professors and administrators also get stuck in the mindset that all the students are from a privileged background. Even in the larger community, the notion persists. Once, while out at dinner, a Middletown resident I had engaged in conversation called me a “rich girl,” based solely on the knowledge of where I go to school. The elitism and privilege of the university is extended to me – others are primed to think of the students as a privileged group, regardless of how true that is on an individual basis.

Even within the upper-tier, private school genre, there is a lot of variation of cultures between the schools and within each school. I found that at my university, class is rarely discussed among the student body. This feeling was echoed throughout my interviews. “Wesleyan has this amazing ability, being here, to bring things into a ‘discourse.’ We’re all about the discourse here, but it’s also... that we have an overwhelming ability to leave things out, and I think class does gets left out a lot.”

The absence of discourse was made even more noticeable by constant dialogue surrounding issues of race, gender, and sexuality. Part of the problem may be the lack of visibility; being poor is something suffered privately. No one knows how many loans or scholarships you have unless you discuss this information. Equal meal plans and housing

can make everyone seem like an equal. Typical markers of social class that would otherwise be used (i.e. where one lives, works, eats, etc.) are not useful in this context.

Likewise, clothing choices may not speak to one's financial status. The popularity of "vintage" (read: used) clothing within certain social groups in the college-aged demographic has been a long-standing phenomenon. I have seen more than a few people walk into class wearing ratty undershirts with holes in them, tattered jeans, and shoes that cost approximately 37 cents from the nearest Goodwill. An interviewee further describes this:

There's a huge trend here, people are just so in denial of their class privilege that the entire hipster scene is like very much 'I need to look poorer than I really am,' which thereby produces more class divisions because the mainstream is to look poor, and the poor-looking clothes become expensive, and so now we can't buy them! And maybe you should stop buying at thrift stores and leave that for people who actually need to shop there!

In contrast, one low-income student I spoke with told a story of how she had been brought up to show pride in her belongings and how she has always gone to great lengths to make sure that her clothes are never worn out and that she looks presentable. In a place where it is "cool" to look poor (especially when you are not), it is hard for someone who is actually poor to find his or her own niche.

In addition to the behavior of students, the institutional attitude is an important factor in the school culture equation. Is the student body socioeconomically diverse? As I mentioned earlier, some schools are actively trying to recruit low-income students. Does the school value people like yourself, or did you just get in on a fluke (or to boost statistics)? What image does the school project – one of upper-class elitism, or an accepting environment for academic and personal growth? What are the opportunities

for upward mobility? Is that something you are interested in? How will you and your family fit in to this culture?

One thing I have come to realize during the past four years is that my school is not intended for low-income students. As one of my interviewees so aptly put it, “the institution is... a class machine. It affirms people’s upper and upper-middle classes when they get here, and it makes you into that [if you are from a lower social class].” Although they claim to try to level the playing field by providing financial aid, in reality that is not the case. Class is not acknowledged as relevant. Some interviewees thought that there was nothing the administration could do, one saying he was unsure what an open discourse could “accomplish ... because the rich people would just go home rich, and the poor people would just go home, and be poor.” Another said they thought there was nothing Wesleyan could do, but that “I don’t think people understand the dynamics of it, how it challenges people.” Yet another said, “What are you gonna do... what is [an open discussion] achieving, other than making the entire environment kind of nasty?”

Tragically, these students had accepted that their struggles were something they had to face alone. Yet there are institutional supports for other minorities, such as a multicultural facilitator and Open House, a program house dedicated to being a safe space LGBTQ for communities. There is no institutional support for the low-income community other than the Financial Aid office. One of my interviewees explained: “I think there’s a communication breakdown. You get all campus email, you get Student of Color listservs... why isn’t there a working-class students [listserv]? It’s like we don’t even exist.” Those outside of our community do not recognize our unique challenges and needs. The feeling is of struggling alone when you thought that you would be cared

for. It is not as though I am forever being told that I am not valued, but once in a while a reminder pops up that I am not equal, and that the administration does not care.²

The mixture of ignorance, marginalization, and cultural appropriation can make this school culture seem hostile to those whose parents are not wealthy. I know from other working-class friends from home that their experiences have been different at their schools (which happen to be state schools). A few of them have part-time or full-time jobs off-campus but say that is the norm for their school, and that other students take it for granted that one will be busy with employment, in addition to schoolwork. One even says that upperclassmen at her school who are not financially independent are generally looked down upon because they are still relying on their parents, and are therefore still like children.

It is clear that the class culture varies across schools. Even those that are not geared toward working-class students can be manageable, though. On an individual level, awareness and acceptance varies greatly. There will certainly be people with whom you can connect. If you find that a lack of discourse bothers you, seek out a school that has an active working-class student organization or population. If one does not exist, think about starting it. Social outlets such as Facebook.com make it easier for students with similar interests to connect, and you may be able to meet other low-income students in this manner. If you think you would prefer a school that is geared more toward a low-income student population, contact working-class student organizations to find out their opinion of their school, or seek out a school with a lower median income, such as a state school.

² I expand upon this in Part III.

Admissions

This is most certainly not a guide about how to get into college, but in my experience I have seen that the low-income student can encounter more obstacles during this process than the typical student, and so I feel it necessary to touch briefly on the subject. French sociologist Pierre Bourdieu speaks of the concept of “cultural capital” in higher education – there exist symbolic commodities that bestow status upon the holder and are desired within a social context (Bourdieu, 1996). In college admissions, these commodities can be things like talents, experiences, and prior education. What this boils down to is that poor students, although they may be involved and hard working in high school, are not doing as many of the kinds of activities that admissions offices value. Poor students may prioritize an after-school job above extracurricular activities (out of economic necessity). Low-income students may not have the resources to invest in private lessons, club dues, and costs associated with those sports that require a lot of equipment (Think about the costs associated with sports such as hockey, golf, skiing, etc. Can you think of many low-income students who are stars in these sports? Sure, it does happen occasionally, but compare those costs to a pair of sneakers, a ball, and public field/court. The latter can seem far more accessible). While this is financially beneficial to the family, it puts students at a disadvantage when it comes time to fill out applications. This presents a serious obstacle to students trying to get into college, particularly elite, selective schools. With all the additional setbacks, poor students need to arm themselves with whatever tools and tricks are available. My best advice when filling out applications is to consider what valuable skills you have gained from your particular background.

You need to learn how to spin your skills into what colleges are looking for, and you need to say it. Do not assume that the admissions officer will understand where you are coming from and why you were not the captain of everything under the sun in high school. Consider your audience – even if they personally came from a low-income background, at this point in their lives, deans make a decent salary, and are surrounded by the academic elite. They are also primed for evaluating upper-class peers from different backgrounds. There is almost always a box for additional relevant information on applications, so use it to your advantage. In addition to work experience, talk about any unique ethnic or cultural experiences you may have had – perhaps you have a distinctive perspective on the world.

It is important not only to note that you were too busy working to be in the chess club, but to incorporate lessons you have learned and skills you have honed through your work experience. In my experience, low-students have more experience with the “real world” before they get to college than most other students do by the time they leave college. Believe it or not, you have learned more than you may realize from those part-time jobs you were working to support yourself. Perseverance, time-management, money management, collaboration with co-workers, and conflict resolution strategies are just a few examples of skills you can polish through employment. It also takes a fair amount of intellect, fortitude, and tenacity to get the academic record necessary to get into these colleges on top of working. That is no small feat, and do not let them forget it.

Additionally, there can be other disadvantages you may not have considered. If you do not have a family background in college, you will not have the opportunity to

qualify as a legacy, but more generally you may not have anyone who has personally been through the process who can guide you. You may not have the time or the financial resources for SAT prep courses or for psychological evaluations to secure extended time or special circumstances.

On the practical side, there are ways that you can save money of which you may not be aware. If you have a particularly savvy guidance counselor, you may not have to work hard at it. But in case you are like me and are largely on your own, here are a few tips for saving money when applying:

- Fee waivers! CollegeBoard provides a limited number of fee waivers for qualifying students for the SATs and subject tests. Some colleges may also offer you application fee waivers if they work in conjunction with the CollegeBoard. The Common Application also has fee waiver application on its website for both the CollegeBoard and for school applications.
- Ask schools to waive their fees for their applications (if not a Common App school, or for secondary applications). If a school you are interested in does not offer you a waiver, call them and ask if they would be willing to waive the fee because it would present a hardship. It may not work every time, but sometimes people respond better to direct contact.
- At the undergraduate level, few schools require you to travel to interviews if you live far away. Still, short-range travel and procuring nice clothes for interviews can get a little costly. If possible, buy (or borrow) one “nice” outfit for your interview. You do not have to wear Gucci, but look as though you made an

effort. Alumni interviews may be a little more relaxed – I had a laid-back interview with an alumna in my area at a local coffee shop.

- If you are able to visit the campus, request to stay with a current student. Not only will you save money on lodging (and potentially food), you will get an inside view into the lives of students there.
- As always, financial aid is a consideration. Many schools now have need-blind admissions, meaning your financial situation will not be taken in to account when applying. Still, some schools may have alumni scholarships granted to people from certain backgrounds or geographic regions. Letting them know early that you are interested may get you considered for such awards. Also, if you plan on participating in extracurricular activities such as music or sports, get in contact with involved faculty. Sometimes they can put in a good word or they may have sway over some scholarship funds.

Part II: During College

In your first year at college, you will likely be swept up in the novelty and excitement of your new surroundings. You and your peers are all in a new environment together. Yet as your time at college progresses, the differences between you and your more affluent classmates may surface, and you may increasingly encounter challenges. The following section addresses the nuts and bolts of college life. It contains mainly tips for managing the pragmatic aspects of college. The subsequent sections address different components of the experience.

Financial Aid

The forms, applications, documents, etc. that are required by financial aid offices can seem endless, and the process at times impossible. And unfortunately, it is something you get to deal with every year during school. However, if you stay on top of things, you can easily avoid disaster. Despite the frustration you may feel, try to remember that financial aid is there to provide an opportunity that you could not otherwise be able to afford. The people who work in the financial aid office should become your best friends – they should be your first stop for help if you run into any trouble or have any questions regarding the process.

To start you off, here are some tips to make applying for financial aid as painless as possible:

- Hang on to any and all important financial documents throughout the year. This will save you countless hours of searching through piles and drawers when the time comes to file the FAFSA. W-2s and most-recent-pay stubs are a must. Also anything linked to filing taxes, as your tax return information is central to your financial aid application. If you itemize your deductions, any receipts or tax write-offs will come in handy, and so will medical bills, financial records, etc. You will likely be required to submit copies of many of these documents as well, so it is best to just keep them easily accessible in a pre-determined place such as a file cabinet for when the time comes.
- Be prepared for schools to ask for financial information from both of your parents. Even if you have not spoken to one of your parents in 15 years, schools are still going to want information on their income and assets. This can be a sore

spot for some (myself included), but do not stress too much. Schools are generally willing to work with you on this, even if the best you can do is to submit a formal letter saying you are no longer in contact with one or both parents. Even if both of your parents are unhelpful, there is still hope. Be upfront with the financial aid office, and see what they are willing to accept. Chances are good that you are neither the first nor the last person to have this problem.

- File taxes early! The sooner you get them done, the sooner you can complete your applications for the year. Which brings us to my next tip...
- File your applications early! Although in most cases it does not hurt to submit your applications nearer to the deadline, I find it best to get them in as early as possible. Many schools have penalties (which can be hundreds of dollars!) for late or incomplete applications. More than once I have had documents go missing or I have missed a signature on a form, and sometimes it can take the school or processing company a while to catch these things. If you get everything in early, you will still have time to correct any mistakes they find or to re-supply information that may get lost in the shuffle.
- Look for outside scholarships to supplement what you can get from your school. You may have already figured this out by now, but it is important and is worth mentioning. Apply to as many as you can find – there is a lot of competition but there are exorbitant numbers of scholarships out there waiting for eligible

applicants³. A general search on Google.com is useful, but also look in unexpected places. Check organizations, churches, community centers, or even employers for opportunities. Many scholarships are targeted toward specific demographics, so why not start with what you already know? Your financial aid office is also a good source and may have a list or database for you to check. The resource section of your local library is also a good starting point. You should be wary of online schemes, though. You should never have to pay for the opportunity to search for scholarships, and many companies offering assistance for hire are not worth their expensive fees.

Fortunately, once you have applied and been given your package, your work is pretty much done. However, here are a few more things to keep in mind.

- Fight for your money! In most cases, the first financial aid package you are given is your final offer. However, it never hurts to ask for more. The financial aid offices definitely do not advertise this, but I have known people on occasion who were able to get their packages expanded simply by asking. The best time to ask is when you are a prospective student who is still deciding between schools. Mention the other school, and explain your situation. I have even heard tell of schools entering bidding wars over a student. It helps if you are a particularly attractive candidate to the schools, but even if you are just an average student, many schools have a one-time reevaluation policy. Even if they do not offer you any more, it does not (usually) hurt to ask; be careful to make sure that they do

³ FastWeb, a relatively reliable, free, online scholarship database, claims to house “millions of scholarships worth billions of dollars.” (<http://www.fastweb.com>)

not have a policy where they can offer you *less* than your initial offer, though, as some schools do.

- Be nice to those who work in the financial aid office. Like it or not, these people are in control of the amount of money you receive, and they are also the most likely to be able to help when you are in a bind. Consider how anxious you get when you do not know where you are going to get the money to eat, pay your rent or tuition, etc. Problems with financial aid are incredibly stressful. The people who work in financial aid are used to dealing with us in our panicked, agitated states, and know how to deal accordingly. If you encounter some attitude, take a step back and consider the circumstances – is it the last day before financial aid applications are due? If so, take a deep breath and put a smile on your face.
- That being said, almost every interaction I have had with the financial aid office has been rather pleasant. These people are here to help you. If you find someone who you particularly like or whose personality fits nicely with yours, stick with them – they could be a valuable resource in times of trouble.
- You should also feel comfortable approaching them if you run into any financial trouble, even separate from the aid process. They may have access to emergency funds or know of another resource – that is what they are there for. They may also know of outside funds for which you could apply, or of cheap ways to get what you need.
- Outside scholarships are optional. Some people go nuts applying for every scholarship under the sun. Others really cannot stomach the whole process. You

may find that you ambivalent about scholarship applications. On the one hand, they are offering free money. That's great, right? On the other hand, you may feel like you *have* to do this. On top of everything else on your plate, you may feel resentful or pressured. It is important to keep in mind that you *do not* have to apply for outside scholarships. You should weigh the pros and cons. Consider factors such as whether you have the time to complete the application, how extensive the application is, your chances of getting the scholarship, and how much it is worth to you before applying. Maybe you will find that the potential monetary pay-off is not worth the stress and added work. Personally, I did not apply for more than one or two outside scholarships until well into my undergraduate career. For the record, though, one of my interviewees found that after the money was in the bank, she always felt that the payoff was well worth the effort. If you do decide to go for scholarships, know that there are many out there waiting. It may take some digging, but you will undoubtedly find a fair few for which you are eligible, particularly for undergraduate school. Once you get to the graduate level, criteria become narrower and scholarships may be fewer and further between.

Room & Board

Room and board, the two things you really cannot live without during college (or any other time, for that matter). Aside from tuition, this is the most expensive aspect of college life. For some reason, colleges can get away with charging way more than an independent housing source of comparable status. Although you may end up having to pay the school full price, there are certainly things you can do to put yourself in the best position.

Check the pricing on various types of housing both on- and off-campus. Until this past year, Wesleyan charged a different price for different housing set-ups – the least expensive being a one-room double in a large dorm building, the most expensive being a single in a senior woodframe house. The problem with this is that financial aid only covered the cheapest housing price no matter where you lived, leaving you with a difference of potentially several hundred dollars per semester. If the difference is substantial and something you are unable/unwilling to pay, you should know that ahead of time so you can secure yourself the cheapest housing possible.

This past year, Wesleyan switched to a “comprehensive fee” – underclassmen pay one flat fee no matter what housing they live in, and upperclassmen pay another, slightly higher fee. This is a big improvement because financial aid now covers the class-appropriate cost, and seniors are not forced to decide between paying out-of-pocket the difference in prices or living in freshman housing. However, it may be advantageous to consider off-campus housing as well.

Off-campus housing can be somewhat controversial in a few different ways. For one, if a school has ample housing, it is not to their financial advantage to allow students

to live off-campus. Thus, some schools (such as Wesleyan) do not allow students to live off-campus, barring extenuating circumstances. However, even if it is possible to live off-campus, there are a few things to think about.

For one, housing may be much cheaper off-campus (such as is the case in Middletown, where it costs half as much to live in a comparably-sized apartment off-campus) or much more expensive (such as in New York City, where some schools offer subsidized housing at prices that you will NEVER find off-campus).

If it is financially to your advantage to live off-campus, take your time and put some effort into looking for housing. If possible, speak to former residents, and try to get input from fellow students about where the best housing is. Know your tenant's rights, and do not be afraid to invoke them. It is pretty easy to find tenant's rights listed by state with a simple Google search. Many of them have checklists for moving in, and it is a great idea to use them as a resource, particularly if this is your first apartment/house.

In many ways, living on a campus can seem like a practice-run for the "real world." Police are softer, punishments are not as harsh, things are made easier for you, handed to you, etc. You forego a lot of those benefits when choosing to live off-campus.

Some downsides of living off-campus:

- Depending on how far your housing is from campus, the distance may impact your social relationships. My off-campus housing this year is closer to the center of campus than my on-campus housing was last year, but I know friends at other schools that must commute to class. Plus, you will not get to be part of "dorm culture."

- If something breaks, Physical Plant will not be there 24 hours a day to fix it. Maybe this will not be an issue, but especially if you are living in an older (cheaper) house, it is likely that you will encounter a problem at some point. Believe me, when you are showering in freezing cold water and your landlord does not answer his phone (as happened to me this past winter), you will find yourself actually missing those trusty handymen who are on call for emergencies at all times. This is somewhat of a gamble, as you may go your entire occupancy without anything breaking. Conversely, you may be cursed by a run-down furnace that goes out on a regular basis in sub-freezing weather. While landlords are still required to take care of such issues, and they may be very trustworthy, it is rather hit or miss without the benefit of an institutional system.
- Finding decent housing can be tricky – many landlords are wary of renting to students and/or to people without housing references because of bad past experiences. Those who are willing to rent to students, or who may even target student tenants, may take advantage of the limited options and or the tenants' naïveté. Know your rights in order to protect yourself.
- If you find yourself in trouble, you may end up dealing with the real police rather than your campus public safety. It probably will not be a problem, but this goes back to the idea that on-campus is a toned-down version of reality. If you have a live band play at your house, for example, it is probably a good idea to clear it with your neighbors beforehand, because if someone complains, there could be actual legal consequences rather than a slap on the wrist.

- It is the duty of the university to act as your parent while under their care (the technical term is *in loco parentis*). The institutional umbrella is there to nurture and care for not only the student but also the person as a whole. If you have been fending for yourself for a while, this care may be welcome and feel indulgent and luxurious. If this is something you are interested in, you forego that to a degree by choosing to live off-campus.

Some benefits:

- SO MUCH CHEAPER. At least in my situation, living off-campus cost literally half as much per month as living on-campus. With the money you save, you can take out fewer loans or use the difference to pay for other things, such as car payments, food, etc.
- Fewer restrictions on your behaviors and activities. For instance, I have a cat and would never be able to have one on campus without heavy fines. No one can tell you whom your visitors can be, or for how many nights they can stay.

Living off-campus really is a practice in independent living. You have to deal with the lease, pay your utilities, clean and buy your own supplies. It adds to your “real world” experience. In some cases, you may feel that a more independent style of living matches your self-concept. The institutional parenting of the college may feel oppressive and limiting, even patronizing. If you have been self-reliant for years, you may not need the hands-on environment of the dorms.

Choosing a Major

You may be asking yourself: what does being poor have to do with the major I choose? Well, more than you might think. Of course, your financial situation should not be the only thing you consider when determining your academic path. It is important to pursue something that you will find intellectually and spiritually fulfilling so you do not end up hating your field or spending even more money to go back to school to do something else. However, finances will likely play a role in the individual classes you choose and the major (and potential future plans) around which you organize your efforts and interests. Here are a couple of things to consider when deciding between underwater basket weaving and that math/economics double major.

Associated Costs

While I do not think this should be a deciding factor in what you study, the cost of books and other supplies can vary significantly between majors. Books for science classes, for instance, can run you hundreds of dollars *used*. Lab and supply fees are also common. Art classes, too, can require costly supplies. Speak with an upperclassman or with someone knowledgeable within the department, such as an administrative assistant, to get an idea of the typical costs incurred by students.

Another costly expense can be studying abroad. Most majors do not require it, but depending on the department it can be strongly suggested or, at the very least, beneficial to your studies. This may mean a lost opportunity to earn money, if you are unable to work abroad or cannot pursue a position that requires you to stay on campus,

such as a Residential Advisor. Again, I would not think of this as a deciding factor, but you should consider it.⁴

Priorities

If all else fails, try to strike a balance. Maybe you would hate taking all the math classes you would need for an accounting degree, but you are worried that a major in dance will not adequately prepare you for a job. You do not necessarily have to turn in your tutu – consider minoring or double-majoring. Depending on your school’s policies, it may be relatively easy to have more than one concentration, especially if you are planning on taking all those dance classes for fun anyway.

You may find a difference in values compared to your upper class peers regarding your choice in major. Oftentimes students from low-income backgrounds feel pulled toward pragmatic choices for their major, their career, or both. The pressure can come from within, such as a desire to put your hard-earned and expensive education to good use. You may also feel pressure from your parents or family who want you to major in something that directly relates to a field of work, especially a lucrative field. It can be difficult for the older generation to see the use of an “impractical” major. However, the decision is ultimately up to you, and only you can sort out your priorities and make the final decision.

Planning Ahead

These conflicting feelings, whether internal or between you and your family or you and your peers, can be rooted in issues that are all too real. Chances are good that, unless you go to one of the number of schools that promises low-income students they

⁴ I speak more about this in the “Studying Abroad” section.

do not have to financially contribute to their education, you will leave school with debt. This debt can sometimes be substantial, in the tens of thousands of dollars. Planning ahead for a practical, if not lucrative, career may better ensure that you are able to pay off that debt. Or maybe you know that once you graduate you will just need to get a job rather than continuing with school. This makes sense when you come from a background in which you have constantly been concerned with getting and maintaining the best available job just to make ends meet.

Recognize Your Skills

If practicality is not your guiding principle and you do end up with that underwater basket weaving degree, is all hope lost? No. It is not the end of the world. Students in liberal arts schools are repeatedly told that it is easy to end up working in a field unrelated to your major, and so your exact major may not matter too much. And there is some truth to this – a liberal arts education, in theory, teaches you more than just the subject matter of your specific field. Try to bear in mind the “generalizableness” of your activities and studies. Writing, comprehension, and general scholarly ability are all elements built up by a liberal arts education. If you can show graduate schools and/or future employers that you are a strong candidate overall because of the positive attributes you have strengthened through your education, then your major may not matter after all. In any case, it would not hurt to try to at least take courses related to potential future interests. Even if it is not your major, relevant courses will still show up on your transcript. And luckily, a number of grad schools embrace the idea of a “well-rounded” student.

Or maybe you are just one of the few that excel at weaving baskets underwater and you will be fortunate enough to make a career out of it. Whatever the case, there is always hope for you. First and foremost, you should determine your priorities – be they grad school, a career, or just a sweet time in college – and make your choices accordingly.

Academic Success

Depending on your educational history, you may or may not feel that you have been as adequately academically prepared as your fellow college students. I know several poor students who received top-notch educations at private schools on scholarships or at magnet public schools prior to college. Then there are those like me, who went to a mediocre public school and had sub-par schooling in some subject areas. As an interviewee put it, “In class I don’t speak, not only because I’m a person of color, but just because I actually don’t have the words to articulate things the way that you do.” If you are from the latter group, you may find that you need a little extra help to catch up. I strongly encourage you to seek help if you need it. Letting yourself get further behind only increases the pressure and stress you experience. I have found that most departments have upper-level course assistants or tutors available at no charge to interested students. They are there to help you, so use them! You will not be the only one to do so, and the student resources are actively interested in helping you improve. I have also found that professors are generally willing to help catch you up, even by suggesting background reading or research that may help bring you up to speed.

It is prudent to note that, much like students, professors come from a variety of backgrounds. While some may come from privilege, others may have a history similar to your own and may have been in the same position themselves. On the other hand, some professors may assume that all their students have equivalent, strong foundations in the subject matter being presented. Like their students, professors may assume that everyone in the classroom has come from families and communities with ample resources. They are used to dealing with students who have taken many AP and advanced courses at their

high school. More than once, I have had a professor assume that everyone in his introductory class had already taken the AP correlate in high school and structured the course accordingly. Unfortunately, if you have not taken the AP course, you start out at a disadvantage. Again, chances are good you are not the only one who feels this way. The first thing you should do is talk to the professor and explain what is going on. They are the best suited to direct you to the appropriate help and may even be willing to explain things more fully in class. Professors hold office hours specifically to give students an opportunity to meet with them. In the rare instance that your professor is unwilling to help, try another professor in the department. Although students do not always realize it, all students are able to approach any professors during their office hours.

Along with assuming prior knowledge, professors may not be primed to recognize that some students may need to work extensively outside of school. Although professors are accustomed to students being involved in extracurricular organizations and sports, employment is not always something they consider. You should make every effort to prioritize school first, but sometimes there may be an inevitable conflict. Be forthright with your professors – keep them in the loop about your schedule and possible conflicts. Obviously, some professors will be more accommodating than others, but most will work with you to find the best solution to your situation. If it is truly needed, do not be afraid to ask for an extension. To some, this may be an obvious option, but I did not realize until my junior year that it was commonplace for professors to grant extensions on assignments if there were extenuating circumstances. Worst-case scenario, they say “no” and you are no worse off than before.

Studying Abroad

For many students, studying abroad can be the experience of a lifetime.

Financially speaking, the costs can vary greatly depending on your home school, where you study abroad, and your program/situation there. Much like college in general, though, the price may be well worth the experience.

The cost of study abroad programs differs drastically across the globe. Places with a lower cost of living and that are less popular tourist destinations are obviously going to be cheaper. Sites in some regions of Central and South America, Africa, Eastern Europe, and Western Asia can have low room and board costs. Tuition is also typically cheaper in locations that are less-commonly traveled. Many regions of Western Europe, Australia, and East Asia are comparably expensive to (and occasionally MORE expensive than) schools in the US. The cost of living in England, for example, is more expensive than most of the world. Even within popular and notoriously expensive countries, though, you can find programs in obscure sites where cost of living, and sometimes tuition, is more affordable. In some instances, your study abroad program will cost you cents on the dollar compared to your regular school. My school charges the regular tuition amount regardless of how much your program costs and then pays the programs itself. This works out to be much more than some programs but comparable to or less than others. The major benefit of this approach is that all of your normal financial aid still applies, while the school maintains a predictable and steady stream of income.

Hidden Costs

A year and a half ago I studied abroad in Italy. While I feel that both the Office of International Studies and my particular program were pretty up-front about the expenses we would incur, there were still some things that surprised me and had the potential to be drain my financial resources.

One big financial hit was the lack of a job. For those accustomed to always working (at least one job, if not more), a semester without income can be one of the scariest things in the world. My school ended up cutting me a big check (financed, of course, by a loan) to cover my work-study for the semester, which definitely helped. It is also possible to find employment while abroad, but it is complicated by language barriers, work visas, etc. A job may also affect your ability to leave town on a whim.

Fees associated with ATMs, currency conversion, and traveler's checks, etc., can really add up. If you do withdraw cash, make sure to do it in larger sums at once, to limit the number of withdrawal fees. Using your debit card when possible will get you the best conversion rate of the day and rarely carries a fee.

As with anywhere else, your food budget varies depending on your eating habits. Not all programs will have the standard dining hall fare available. Some home stay arrangements include meals, which is a cheaper option than eating out. Grocery shopping is usually your cheapest way to go. Aside from saving money, cooking your own foods can enrich your cultural experiences as you learn to cook local dishes with what is available. I found that the local farmer's market was even more cost-effective and provided higher-quality food than the standard supermarket chains.

To Travel or Not to Travel?

Traveling was probably my largest expense while abroad. While optional, some of my best memories and most remarkable experiences came from the places I visited during my travels. Being so near to many historical sites and places of interest seemed too good an opportunity to pass up. This may be the most affordable (and financed) opportunity to travel that you have had (or will have) access to.

One can save a lot of money by staying local. But if you do decide to wander, there are ways to limit the costs. Never hesitate to ask for a student rate for housing, entertainment, or transportation. Trains and buses are a pretty cheap way to get around, and a lot of places around the world have decent networks of railroads. Sometimes you can purchase a pass, such as Eurorail, for a one-time fee that will allow you to travel for a set amount of time within a certain area. For some people this is advantageous, but if you are just going out for weekend trips it might not be worth the high initial price tag. If you happen to be in Europe, there are a bunch of budget airlines that can have great deals for travel. Hostels offer a wonderful and cheap option for housing. There are many websites that coordinate hostels around the world, some specifically for students at lower prices. For the adventurous, couchsurfing.com offers a free alternative. Couchsurfing.com is a network of thousands of people willing to host others in their homes. It sounds kind of sketchy, but it works for a lot of people. And hey, the adventure aspect may add to the experience.

Personal Finances

Work-study jobs typically form the basis of income for the college students that qualify. The amount you will earn should cover basic necessities. As a senior, my allotment is \$1,275 per semester. \$1,275 spread over four months comes to \$318.75 per month, or about \$79.69 per week. While this is enough to cover necessary personal items, it barely allows for things like flights home or for car maintenance. If your financial demands exceed that fundamental amount, you can also get an additional job on the side, but schools tend not to be very enthusiastic about this. They believe, and with good reason, that academics should come first. Honestly, sometimes that just is not possible when the amount of work-study allotted is rather limiting. In such instances, there are lots of odd jobs to be done around campuses. Balancing schoolwork and employment can be tricky at times, but it is a skill you must learn, especially if you are working more than the recommended amount. Successfully managing a lot of work on top of your schoolwork takes serious dedication and time-management. Even if you can manage the time demands, it can be incredibly stressful to be so burdened.

If working is not a feasible option, or maybe you cannot work enough to cover your demands, there are many private educational loans available. While they generally have higher interest rates than educational loans that go directly to the school, and they are not subsidized, they do not come with stipulations about how the money must be spent (like the other types of educational loans), and therefore the money can be used for whatever you need. Private educational loans still have some advantages over other personal loans, such as lower interest rates and more flexible rules about credit history. Make sure that you are a savvy shopper when choosing a loan. Hidden fees, variable

interest rates, and loan repayment terms can be money traps. It is also important to know that the better your credit, the better your loan terms will be. One of the most important things you can do to set yourself up financially is to build credit as soon as you can.

People from a low-income background may have a highly developed fear of debt. You have probably been exposed to debt and loans and the burden and anxiety that it creates. Yet in today's society, credit and debt are ubiquitous. You can buy almost anything on credit. Credit card offers appear in the mail every day, and almost every time you purchase something from a department store you are offered a credit card. It makes sense that, having seen the bad side of credit, you would want to avoid getting tangled up in it altogether. For similar reasons, credit cards for young people often get a bad reputation. If you are immature and lack money management skills, reckless spending can spiral out of control, and leave you owing thousands of dollars for frivolous purchases. It is quite true that irresponsible spending with credit cards can set you up for financial ruin. If you are starting out with no credit, the last thing you want to do is start building a history of missed payments and excessive "bad debt."

Loans are a necessary evil in college, but they do not have to be the enemy. Be a savvy consumer – take borrowing seriously, know what you are getting into, and be responsible. This can help you out in the long run. It is important to build credit and make credit work for you rather than against you.

Here are a few tips for building credit:

- Start small and start early. When you turn 18, you start out with no credit. In some cases, no credit is as bad as bad credit. Without a payment history, many

lenders are unwilling to give you any line of credit. A lot of times, lenders ask for a co-signer. Personally, my family members have horrible credit, and so could not act as co-signers even if they wanted to. If possible, you can get a small loan from a bank or credit union that is secured by a CD as collateral. Another possibility is to have your parents add you to their credit cards (make sure that this will help you and not hurt you).

- Show a history of payments. Even if a loan is not an option, get something small like a cell phone plan. If you can establish a history of making payments consistently and on time, future lenders are more likely to grant you credit. Other options are store-based credit cards or a special student-targeted credit card.
- Regardless of the type of credit card you get, try to only charge what you can pay off that month. I try not to carry a balance on my credit card. If you get in the habit of completely paying off your balances each month, you will not have to deal with accumulating interest and you will be building your payment history.
- Always read all the accompanying literature mailed to you, including the fine print. A lot of credit cards have annual fees or interest rates that shoot up after a set amount of time. Do not get caught by surprise!
- Trade up as your credit improves. Ditch those high-interest, high-fee cards for cards with better terms as you are able to. Remember to cancel any cards you do not use anymore and shred the card itself.
- Take advantage of your annual free credit report. Monitoring your credit is the best way to ensure that everything is accurate. You will want to take care of any problems you encounter before you try to get a car or make another large

purchase. If someone has stolen your identity or a company has incorrectly reported you, there are steps you can take to rectify the situation. The earlier you know about it, the better.

- There is such a thing as “good debt” and “bad debt.” Credit cards generally are looked at as bad, but educational loans are good. With educational loans, it is understood that you are borrowing out of necessity, but that the money is an investment in your future. This investment will ultimately increase your earning power, and subsequently your ability to pay back the loan. The same is not true for credit cards. Try to keep most of your debt on the good side.
- It is important to remember that credit is different from debt. The amount you borrow will be limited by the amount companies are willing to give you based on how much they think you need or are capable of paying back, and what you are willing to take. You may refuse part of an offer if you do not need it – remember that any money you borrow now is money you will have to pay back later, plus interest.

How am I going to buy shampoo?

I remember thinking to myself not long before I got to school: “Ok, I’ve got housing covered, I’ve got food covered... but how am I going to buy things like shampoo?” If your parents cannot afford to give you spending money, you still have basic needs for items such as toiletries, clothing, etc. What do you do?

Unfortunately, there is no magic money tree. Here are some suggestions for getting the most out of your limited funds.

Where to Shop

When buying toiletries and personal essentials, you should probably avoid the on-campus store. This is true to an even greater degree if the campus is not within walking distance of competitors. At my university, our campus grocery store has prices inflated to several times the price at the nearby grocery stores for certain items. Having a monopoly on the market means campus stores can set their prices as high as they want, as it requires a lot more effort (i.e. transportation, time, etc.) to find cheaper commodities.

Big Ticket Items

Items such as furniture and clothing are also necessary but can easily rack up costs. There are ways to limit your spending on these items. Schools provide the essential furniture, and one can live comfortably with these basics. Many students choose to supplement their furnishings with a comfortable chair, a larger bed, or a different desk. If you choose to do so, the first place you should search is the nearest consignment store. Students abandon a lot of stuff at the end of the year, and a lot of it ends up at the

nearest thrift shop or Goodwill. You can find some real gems if you look hard enough, as a lot of the items are only lightly used.

For the same reasons, nearby thrift stores can also be good places to shop for clothing. Outlets are good for cheap prices on new clothes, and there is usually some sort of outlet center within a reasonable drive's distance. If you do not have a car, this can pose a problem, but I have always found that students with cars tend to be pretty willing to give rides to others if they need to get clothes too. I remember as a freshman being roped into a convoy going to the nearest store. Ask if you can join in the next time your friend needs to go to purchase his or her own supplies. Chances are good you will be able to work something out – other students understand the need to purchase shampoo and the like.

Health Care

Health care, both physical and mental, may be another expense you face. Find out early on what your school has to offer. Take advantage of on-campus health centers, which typically offer cheap or free services to students. Some larger schools are affiliated with hospitals, which may offer discounted or free service to uninsured or low-income people⁵. Many schools require insurance, and have a plan for students who are not otherwise covered. My school offers free health insurance to students on financial aid. While it is not the greatest insurance in the world, it covers basic visits to the health center during the school year and discounted rates for prescriptions and visits to off-campus doctors during the rest of the year.

⁵ For example, Yale-New Haven Hospital has a free clinic for uninsured individuals, and you don't even have to be a Yale student.

Mental health services are an integral part of any school's health services. My university offers a limited number of free visits, and can make referrals to outside therapists for continued treatment. The Office of Behavioral Health was actually where I found the most support when I needed it. The staff assisted me in getting off-campus status and dealing with the stress of being overburdened with work and financial issues. I now serve on an advisory board for behavioral health services, and I can confidently say that the health services department is probably the department least concerned with bureaucratic protocol. They are there to help you, and fight to give you the best service. I strongly urge anyone who thinks they may benefit from speaking with a mental health professional to seek out your campus services. Particularly if you feel overloaded with the weight of your problems and there is no low-income community to speak of, talking with a counselor can really help.

Part III: The Psychological Component

Being a poor student entails more than the absence of money. There is a unique psychological experience that accompanies being a student from a low-income background, particularly at an elite school. This section also addresses your time in college, but focuses on the emotional and relational components. It contains input from interviews as well as my own experience. I hope that it provides solace in knowing that you are not going through this alone, in addition to preparing you for emotions you may face.

The Unique Psychological Experience of the Poor Student

The transition from a low-income pre-college life to an institution filled mostly with students from upper-middle and upper class families is not easy. I knew when I entered college that my background would be different from that of most of my peers. However, I never realized the extent to which my socioeconomic status would show itself in my life. An interviewee said: “This realization of the discrepancy in social class is really profound, and it’s... hard to imagine, hard to grasp.” I had never thought that being low-income defined me. It was something I had to deal with, to be sure, but I always thought of it as a circumstance more than a trait. I found that this was a common theme among many of the low-income students I spoke with. Said one student:

I wish I had known this prior to coming here, because it was a really hard thing to have to, like, learn, when you get to college... that not everyone has gone through what you’ve gone through.

Juxtaposed with my more affluent classmates, however, I began to realize that there were deep differences not only in our experiences, but also in our values, attitudes, and perspectives. My upbringing had influenced the way I look at spending money, saving money, shopping, eating, going out, socializing and more. As my time at school progressed, I was increasingly limited by my financial means. Not only that, I found that the explanation at the root of disagreements or differences was my socioeconomic background. In my mind I had become the “poor girl.”

Since social class is not something that one can tell just by looking at a person, it can become a deeply private experience. You are aware that you are the outsider; you are the one who is different, even if no one else can tell. The experience can be very isolating. The invisibility of social class (especially on a campus that lacks a low-income

student community) exacerbates this feeling of isolation – there are others out there feeling the same way, but you are not necessarily aware of them, since you cannot identify them by visual cues.

Everyone’s background is different, naturally, but there are certain similarities that low-income students experience. When you find yourself surrounded by privileged peers, you may be surprised by your emotional reactions to this experience. Some of your emotions, such as anger and jealousy, may feel uncomfortable and difficult to acknowledge. It is important to realize that you are not alone with these emotions, and to honor them. I think the greatest comfort I took away from my interviews with fellow low-income students was the knowledge that others felt the same way I did. My feelings were not anomalies, but part of a shared experience.

The following are some of the emotions that the low-income students I spoke with described:

- *Anger* - More than one student I interviewed spoke of the anger that they felt. When reading a question about her employment, one participant yelled in response: “Do you work? YES I WORK! I have three jobs!” The anger was rooted in many different sources, from general issues regarding low-income individuals such as injustice, an unequal distribution of wealth, and classism, to issues more specific to the school environment like the idea of a “level playing field,” the ignorance and insensitivity of your peers, feeling silenced or like an outsider, and having to work extra hard to get to the same place. Speaking on her anger, an interviewee described how she had learned to channel it:

Day to day, it’s gone from, like, frustration and discomfort with my friends to just not giving a shit and being confrontational, and just saying, you know, fuck

you... I just use it. It only strengthens me now, whereas before it made me feel really powerless.

- *Guilt* – This can come from feeling angry or from feeling as though you are leaving others behind (friends, parents, siblings) – and even for the disparate futures that lie ahead.
- *Shame* – This may stem from your circumstances, such as what you do not have, for not being able to afford what your peers can, from the sub-par high school you went to, or when your parents come to visit. It can also stem from your emotional reactions to those circumstances, like feeling jealous, and coveting others' ease and possessions.
- *Envy* – Hearing of your affluent classmates' vacations in the Seychelles and/or of their summer houses, of their parents' credit cards, bank accounts, and trust funds, and of their designer jeans (or designer anything, for that matter) may invoke envy. Less concrete concepts can do the same, like the idea of a financial safety net, not *having* to work (and not having worked since adolescence), and having connections to get high-profile jobs (and the ability to take glamorous unpaid internships). Said an interviewee:

I'm amazed by the number of full-time, non-paying jobs there are... I have a couple of friends that had great jobs and aren't getting paid anything... and their parents are just going to take care of everything as an educational expense, and that's great, but I can't do that. I'm going to have to pay the rent.

- *Anxiety* – Summed up beautifully: "It's like ulcers, I don't know what to say. It's like your stomach is knotted up when you think about money or you... worry about it, you're always worried about your family. It's such a strong... it binds you. I kind of

think of it as part of privilege – not having to think about it... not having to worry about it.”

- *Ambivalence* was one of the most common themes that surfaced in my interviews. I

love this excerpt from an interview, in which the interviewee speaks of ambivalence:

The inherent elitism of going to a school like this is something that makes me uncomfortable. Then again, I grew up poor and I think, ‘This is reparations! Shit! I grew up poor! They owe me this!’ But then again... they’re just pulling me in, in a way. I’m going to go adopt this new set of ideals and go shop at IKEA or something.

My own experience mirrors these sentiments. I do feel discomfort at being associated with this ”class machine.” I know I am not upper class, and I do not really want to be, either. At the same time, though, I do not want to have to face the financial struggles I grew up with. Another excerpt reinforces this:

If where you’re from is not where you’re going, then you’re going through pain, discomfort, identity crisis... but we all know why we’re doing that, because we don’t *want* to go back to where we’re from.

Going into the interviews, I anticipated based on my own experiences that many of the emotions described would be negative. I assumed there would be a lot of venting and frustration that would surface. Yet I was pleasantly surprised to discover that the low-income students with whom I spoke also described a positive side to a background traditionally regarded as disadvantaged. A few positive aspects that came up were:

- *Pride* – It can come in all shapes and forms - in your accomplishments, in your perseverance, in overcoming obstacles and odds, in your upbringing, or in your values.

- *Strength* - If nothing else, you know that, having weathered adversity, you can survive.

As one interviewee described it: “At least I know that it takes a lot more for me to cry than it does for other people to cry.”

- *Confidence* – A student with whom I spoke gave a wonderful example of how her confidence strengthens her:

When it comes down to it, all the bad stuff that can happen in the future – not getting the job I want... ending up in a job I hate – I’m prepared for all those things because I’ve been involved with them before that... whereas people from a more well-to-do background, they’re not going to be as prepared. And I’m going to be like ‘It’s ok, it’s ok!’... It’s just waiting for that point where they’re like, ‘You know what? You were right all along.’ It’s just waiting for that gratification.

As I first mentioned in “Looking for and Choosing a School,” my feelings towards my university are mixed. When I first came to school, I had the idea that I was entering a sanctuary of open minds and intellects. Because they were giving me such an excellent financial aid package, I thought that the school really wanted me to thrive and cared about my continued well-being. I felt grateful then for what I was being offered, and I am grateful today for what I have been given. However, my sense of gratitude and appreciation are now combined with feelings of frustration, anger, and disappointment.

I have faced financial struggles during the past four years that few others at my school have had to face. My first thought was that that there was something wrong with me; that I was not dealing well with the demands asked of me, and that is why I was over-stressed and anxious. In a mindset typical of low-income students, I did not imagine that anyone else could or should alter the circumstances surrounding my difficulties. I thought my financial aid package was all I could ask of the school. However, in retrospect, I feel like once I was in the door, I was all but forgotten about.

It feels as though I were “set-up,” in a way. When once I thought the school was bringing me in because they wanted to give this educational opportunity to a disadvantaged student, I now feel that they just wanted to boost their socioeconomic admission statistics. If the school were truly concerned with making this a “level playing field,” the support would not have stopped after admission. No one acknowledged that I would need additional support, I never received any, and no one apologized. I have never been told explicitly that my school does not care about its low-income students, but to me the insensitivity of the institution speaks for itself. The school claimed that it would meet my needs, but I was left struggling on my own.

My school-related financial frustrations often appear in the form of social activities. The latest example is the senior pass – for nearly \$200, you can purchase a pass to the four Senior Cocktails events. There is an expectation among seniors that one will attend these events, as they are a long-standing tradition for the senior class; yet, for some like myself, the price is prohibitively high. Most students recognize that the price is steep, but they are willing to pay it or consider it to be a worthwhile charge for their parents to cover. Others make a conscious decision not to attend for reasons unrelated to cost. While I may have chosen not to attend for other reasons (because the majority of my close friends were not going, for example), it was not a choice I could make. I was definitely *not* going, like it or not. There is no fund to help defray the cost for those who cannot afford it, and an email inquiry to the class dean regarding such a fund went unanswered. If these events were really meant for everyone, financial needs would not be a factor, and everyone would have an equal opportunity to attend.

Another instance of insensitivity that I encountered was with Residential Life. After working full-time junior year in addition to taking a full course load, I realized if I were to maintain my sanity, something would need to change. I determined that with the money I saved by living off-campus, I could make my car payment and pay for insurance, thereby greatly reducing the number of hours I would need to work. Despite it being half the cost to live off-campus, The Office of Residential Life will not accept financial difficulties as a valid reason to be released from the housing plan. I understand that the idea behind the mandatory campus housing policy is to create a greater sense of community, while at the same time garnering as much income for the school as possible. Yet when there is no room for exceptions on an individual basis, especially when financial means are a factor, it feels as though the institution is sending a clear message that it does not care about those who cannot afford it.

More than that, the majority of the people working these events are the work-study students and the food service employees. An unsettling stratification of the classes remains in place even in an ostensible haven of liberal thought and progressive attitudes.

Through one of my campus jobs, I have come into a lot of contact with the fundraising and cultivation departments. I have witnessed, and even worked within, the posh events thrown by the university. There are regular swanky dinners honoring the donors, and there are special luncheons with the president for wealthy families and alumni. I realize that the school needs to cultivate donors, but I wonder if my family and my opinion are less valued because we cannot afford to donate money. Once, a fellow low-income student with whom I discussed the issue said that while the school valued the resources of our peers' families, the school had invested in us based solely on our

potential for future success. It is hard to know that my mother will never be asked to dinner with the president, or asked for her opinions about the future course of the school. It is hard to know that I will become more influential with the school if I abandon my class background and become wealthy.

I do remain grateful for the grant aid that Wesleyan has provided for me. I even feel guilty for the bitter taste that I have been left with. Shouldn't I feel lucky? The old adage warns, "Don't bite the hand that feeds you." Yet even this concept implies a dependence, which implores gratitude. However, it has become clear to me that if my school really wanted its low-income students to thrive throughout their academic careers, things would be done differently. Wesleyan has, in a way, created a monster – I have been taught to be critical, and now I feel critical of Wesleyan. It is ludicrous to think that aside from our standard academic budget we are on a level playing field with our peers. If the school were invested in creating equal opportunity throughout the entire college experience, it would not charge exorbitant amounts of money for social events that everyone is expected to attend. It would understand that some of its students will face financial difficulties not experienced by most, and would work to reasonably accommodate that disadvantage as it would any other. Rather than turn a deaf ear, it would work with students to put them in the best possible situation for learning. I have been surprised to find that this is not the case, and I have felt betrayed, particularly because I did not anticipate this insensitivity I chose specifically because of its liberal values. My betrayal has led to anger, mixed with gratitude for the support that I did receive. I am still happy with the education I received and I value the experience as a whole, for both the good and the bad. These emotions are not clear-cut. And these

feelings are some of my primary motivations in writing this guide. No one guaranteed me a level playing field, but I wish someone had warned me about the hardships I would never have anticipated.

Relationships with Peers

In dealing with students from more privileged backgrounds, I have definitely had moments where I have felt that others cannot relate to me based on our class differences. However, this is usually without any actual justification. Just knowing that you are different, knowing that you are not able to afford the same things can create an internal conflict with others - they do not necessarily have to say or do anything intentional to make us feel that way. "I get to college and I'm like, oh my god, these people are not like me, this is not where I came from," said one student during an interview.

In a different situation, another interviewee had built a close relationship with a girl from an upper class family but was still plagued by the disparities in their social classes:

What makes two people friends, you know? Do opposites really attract, you know? My roommate's father has his own medical practice, he's a neurosurgeon, you know. She drives a Land Rover, she has everything in the world handed to her, and I'm just like, all right, here's my shit-box Corolla that only has two hubcaps, [I'm] like working my ass off, you know? ... But for some reason we're still friends. And, like, maybe because I idealize the kind of life that she lives, or is it because, like, she's actually my friend? I spend a lot of time thinking about that, and I'm like 'I'm a terrible person' for doubting my friendships based on, you know, how they are.

These feelings of difference and the feeling of isolation that I spoke of earlier can potentially create barriers in relationships. When you feel that happening, consider the following:

- Time for a reality check – do they need an attitude adjustment, or do you?

Sometimes when you are on the defensive, your perception can be skewed.

- Keeping that in mind, are you picking up on malice from the other person or just ignorance? In my experience, I cannot recall an instance in which a comment I found offensive was meant to be malicious. Rather, the person did not realize that I was from a different background, and that what they were saying could be insulting.
- Do others want to understand? One needs to have an open mind in order to understand where someone else is coming from. Some people may be receptive to hearing about your background and perception, but others have no interest.
- Try to recognize other issues you have concerning money (or anything else, for that matter). There may be anger, jealousy, and a whole slew of other emotions that come into play when money is a factor. These issues coming from your side may be contributing to tension in relationships.
- Find or build a community with others with similar experiences. Being able to commiserate with others who understand can be incredibly cathartic, and may make it easier to weather frustrations you encounter elsewhere.
- Ultimately, you can only control yourself. While you may not be able to change the minds and perceptions of those around you, knowing yourself will help you more effectively relate to others. Instead of being caught off guard and feeling hurt by a comment, be able to rationally explain why you are offended. Enlightening others to your perspective is a much more efficient way to react than just snapping back. Do what you can to be self-

aware and with luck, it will pay off in relationships and social interactions
(and maybe even in your own psyche).

Family and Friends from Home

Relationships and interactions with family and friends from home can change in light of your new and different context. Not only are you moving away from home, meeting new people and forging an identity in a new community, you are also becoming “educated,” an process that brings with it both good and bad connotations. With your new friends and education, you may find it is not as easy to relate to those at home. Although you have the same background, your current reality is different and your future may be as well.

As Americans, we are brought up to be ambitious, to always dream big, and to believe that people can move from rags to riches if they work hard enough. This is supposed to be something we desire – it should not evoke ambivalence, but in reality, it does. One of the greatest sources of inner turmoil for poor students is the idea of “upward mobility.” The idea that your future social class is not the same as the one from which you came can be difficult to handle. Not only that, but on some level, you can never be fully part of that new class.

This shift in circumstances transcends money alone. Choosing this path in life becomes a matter of social class and values. Leaving your former world for academia’s intellectual pursuits may be difficult for both family and student. Does your family value academia? Some people from your former world may regard you as “uppity” or “holier-than-thou,” regardless of how you actually treat them – especially if you have embraced the desire to succeed and move beyond your beginnings. You can also feel like you are abandoning those back at home and “faking it,” trying to pass as someone from an upper class when deep down you are not.

It is natural to feel internally conflicted. No matter how you choose to address the issue, the fact of the matter is that you are caught between two different worlds. You may not be able to relate as easily with your family and friends at home in light of your move to college. The removal of that connection and the physical and mental separation may be a significant loss. On the flip side, you may not be able to adequately relate your home life to your school friends.

Try to focus on the positive – how your background has shaped your character, where your hard work has paid off, what the folks back home still have to offer. Even if they cannot support you financially, family and friends who knew you before school can offer emotional and moral support, which can help get you through the tough times. More than that, your family can hold a complete sense of who you are. They know where you came from and what you have achieved (and as such, they may be proud of your accomplishments).

Siblings can invoke a particularly salient version of the feelings described above. Particularly if your sibling is not as academically inclined, or for whatever reason was not presented with the same opportunities as you, you may feel guilty for leaving them behind and for the different futures that lie ahead. There may be jealousy and/or a sense of competition between you. And yet, siblings can hold a unique understanding of your perspective, as they are the only ones who share your specific background. They can prove to be an invaluable source of comfort and support. If they are going through (or have already gone through) the same process, they can provide invaluable company and support as you steer your way through college.

Other internal conflicts related to family can arise. Undoubtedly, your family will be proud of you and your accomplishments. They may feel that they helped you create your success, and that they continue to support you in it. While this may be true, this can also create an enormous amount of pressure for you to succeed and to live up to everyone's expectations (and investments). You may feel that if you do poorly, you are not just letting yourself down, but also your adoring fans back home (as well as those who have provided financial assistance and scholarships).

College is a formative time for everyone, not just for low-income students. It is also a time of transition for family members who are back at home and who must adjust to your absence and to your metamorphosis. It is a transitory period between leaving one's childhood home and building one's own life. For parents, they must learn to let go and to shift their own roles in relation to you. Even though your classmates may not be facing the same mental obstacles, bear in mind that most students have to negotiate this transition, facing obstacles of their own. Your friends may be able to sympathize, if not empathize, with the difficulty of this advancement.

Part IV: After College

The impact of your socioeconomic background extends past your time in college. Your upbringing may inform your decisions for what you do after graduating. Here I present you with several options, and give you my perspective and input from the interviews.

Life After Graduation

Once you reach the end of your college career, your path once again opens in front of you. Your experience during school, combined with your background and subsequent perspective, will undoubtedly shape your choices. Social class issues once again come into play. Said one senior, “I’m not thinking about grad school right now... I just need to get a job.” Many low-income students I spoke with feel a pressure to immediately get a job in order to help support their family and to begin paying off their debt. As with college, you may feel reluctant to accumulate further debt in grad school; conversely, you may want to further increase your knowledge and earning potential with an advanced degree. Still others feel an obligation to give back to communities like the ones from which they came or to other disadvantaged people. Below I have outlined some of the common paths people choose to pursue:

- **Work.** With work experience and a Bachelor’s degree, you can typically get a decent job. It may be a way to reduce your debt before going back to school, or you may want to begin building your career early.
- **Internships.** An alternative to getting a standard full-time job. Though typically short-term, internships are a great way to gain further experience or exposure to a field while still keeping your long-term options open. They are also a great way to begin networking within your career field.
- **Living abroad.** Many people choose to go/return abroad right out of school. Whether working or studying, this may be an ideal time to experience a new place and culture. Particularly if you plan on having a family and/or a career that

would be difficult to relocate, you may never again find a time in which it is so easy to live in a different country.

- **Graduate/professional school.** An advanced degree can mean a higher level of expertise in a field or preparation for a career (not to mention greater earning potential). Some jobs may require further degrees, so if you have an idea as to what you want to do, make sure you are still setting yourself up for success. Most of the earlier advice about college admissions still applies to grad school. As a low-income student, you will have a unique college experience. Use this to your advantage in showing why this makes you a desirable candidate rather than letting it hinder you. Search for the same fee waiver opportunities, and look for early acceptance programs and other opportunities to avoid accruing extensive fees.
- **Service opportunities.** Americorps, Citicorps, Peace Corps, and Teach for America are all examples of well-respected service organizations. While helping underprivileged communities, most of these organizations provide loan forgiveness programs, and you can often defer loan payments during your term of service.

Entering the “Real World”

One of my absolute favorite quotes from my interviews touched on students adjusting to life after they left school:

People [who haven’t had to support themselves] will have a harder time when they get out of college. I mean, I have no idea what I’m doing right now, but I know I’ll be okay, because I’ve always been okay.

There is this pervasive fear of leaving the protected, insular bubble that is college and becoming an independent adult in the “Real World.” Some people even claim to be in college for the express purpose of postponing that moment for as long as possible. Poor students have had to deal with “real” issues, for better or for worse, long before graduation approaches. This may be one of the most positive aspects of coming from a low-income background. You have skills to operate outside of the school bubble. You know that it is not the end of the world if you end up waiting tables straight out of college, because you have probably done it before. A peer once told me that it cannot be possible for one to survive on a salary of \$35,000 per year. This is where you have got a one-up on those kind of people – you know that it is, in fact, possible for not one but three or more people to survive on less than that. It may not be fun, but it is definitely possible.

Compared to your peers of the same age, you probably have more work experience. Although your jobs may not be glamorous, you definitely have valuable experience under your belt. You can handle whatever is thrown your way. You know that you will be okay, and that is probably the best advantage of all.

As for myself, next year I will be moving on to medical school. Throughout my experience in college, I came to discover a passion for psychology. Through further studies, I found a more refined passion for the biological aspects of the study of the mind and how biology interacts with environmental influences to impact our mental states. I was fortunate enough to get into an early acceptance program for medical school, which means I was able to bypass the lengthy and very expensive medical school application and interview process. I was also able to avoid the post-baccalaureate classes that I would have needed in order to apply through the traditional route.

My experience at college has cultivated a new appreciation for my background, and a sense of obligation to work with underprivileged communities. As a doctor, I plan to work in an underserved area and I have a strong desire to do pro bono work. I have come to realize that the voice of the underprivileged often goes unnoticed. As a child, I waited a long time for someone to come along and improve my neighborhood and advocate for my community. As an adult, I realize that if I, a student from a low-income background, do not advocate for my community, who will? To quote Mohandas Gandhi, “We must be the change we wish to see in the world.”

Clearly your experience in college will not be identical to mine. Yet I hope that this guide provides you with helpful advice and comfort in knowing that you are not alone. I wish you the best as you embark on your journey through college. Take the guidance that you find most beneficial, and make the most of your adventure.

Conclusion

My expressed goal with this thesis is to create a resource that future low-income students can use to help them succeed during college. While not a direct goal, this guide may also serve to inform the administration about this subset of students. We are at an ideal time for change at Wesleyan, with a new and energetic young president who is seeking input from the student body as to how the school can be improved. It is clear from my interviews and from my own experience that social class does have an impact on one's college life. Wesleyan's recent increase in grant aid is a step in the right direction; the support cannot end once a student reaches school. The cost of supplies and social events creates barriers for low-income students. The perceptions that low-income students are invisible to the administration and to one's peers add to the frustration and pain that low-income students suffer. This is exacerbated when compared with the services offered to other minority groups. It is time that the school recognizes this group of students and works to assist us throughout our college career, particularly if the school aims to enlarge this population.

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