

LUMINA FOUNDATION

FOCUS™

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Stymied students

Despite sincere efforts,
too many are being lost
in higher ed's shuffle





Editor's note: The three stories in this issue of *Focus* were reported and written by Indianapolis-based writer and editor Marc D. Allan. Allan, a longtime newspaper journalist, is the News Manager at Butler University, where he also has served as an adjunct professor of journalism.

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On the cover: Quanisha Smith during one of many frustrating trips to the bursar's office at Penn State University. Six years after enrolling, Smith is still 45 credits shy of her degree — and facing an unpaid bill of nearly \$9,000 that has delayed graduation indefinitely.

PRESIDENT'S MESSAGE

"College changes lives."

We've all heard those words; and if you're at all like me, you've probably *lived* them. For most of us — without a doubt for me personally — the college experience was transformative. Higher education changed my life fundamentally, and very much for the better.

Sadly, for far too many of today's students, the life changes associated with college aren't always so positive. In fact, for a growing number of Americans, the college experience isn't so much a path to progress as it is an obstacle course ... or a minefield.

Lacking adequate guidance for navigating a complex system, confronting ever-rising costs, juggling family and work responsibilities — today's students often face formidable barriers. They know that a college credential is the key to a better future, but they struggle to grasp that key and make it fit the lock of their daily lives.

This issue of *Lumina Foundation Focus* highlights those real-life struggles. It looks at the college experience through the eyes of three 21st century students. You'll read about:

- Quanisha Smith, a Boston native who, during a campus visit as a high school student, fell in love with Penn State University and decided to enroll there to study energy business finance. Today, nearly six years later and still 45 credits shy of a degree, she's facing a debt of nearly \$50,000 and has, at least temporarily, dropped out.
- Tony Havens, a 33-year-old former art student now working as a customer service rep for an insurance firm in northern Indiana. Ten years after dropping out of Indiana University-South Bend when his scholarship expired, Havens is still trying to pay off \$15,000 in student loans. He hopes to return and finish his bachelor's degree, but it won't be easy. He's been out of classes for so long that school officials haven't yet been able to tell him how many credits he lacks.
- Damaris Ortiz, a native of Mexico who immigrated to California as a teenager, worked hard to learn English, excelled in high school, and then spent nearly 10 years earning what is commonly termed a "two-year degree." Ortiz, now 29, struggled mightily to earn that associate degree and is still working hard to make a good life for herself and her 1-year-old son. And her battle is by no means over. She will begin classes this fall in pursuit of her bachelor's degree, and she plans eventually to earn a law degree and work as an immigration lawyer.

There's also a wealth of information on our website, www.luminafoundation.org, where *Focus* offers several extra features, including audio clips and a photo slideshow on the life of another stymied student, Jacob Barnett of Marion, Ind.

All of these stories are at once inspiring and discouraging. They inspire us because they highlight the hope and determination that define the 21st century student population — a huge, growing and remarkably diverse group with unlimited potential. And yet these stories are also discouraging because they highlight serious deficiencies — not in the students, but in the system that is meant to serve them.

The simple fact is, today's higher education system has failed these students, at least to some extent, and it is failing tens of thousands of other students throughout the nation. Whenever a student is stymied — whenever he or she can't see or stay on the path to postsecondary success in a world that increasingly *demands* such success — something has to change.

We at Lumina are working to effect that change. We envision a better system of higher education — one that is student-centered, learning-based, committed to equity and focused on quality. We're working hard, with dozens of committed partners, to realize that vision — to build a flexible higher education system that serves *all* students well and puts them on a course to succeed in the workplace and in life.

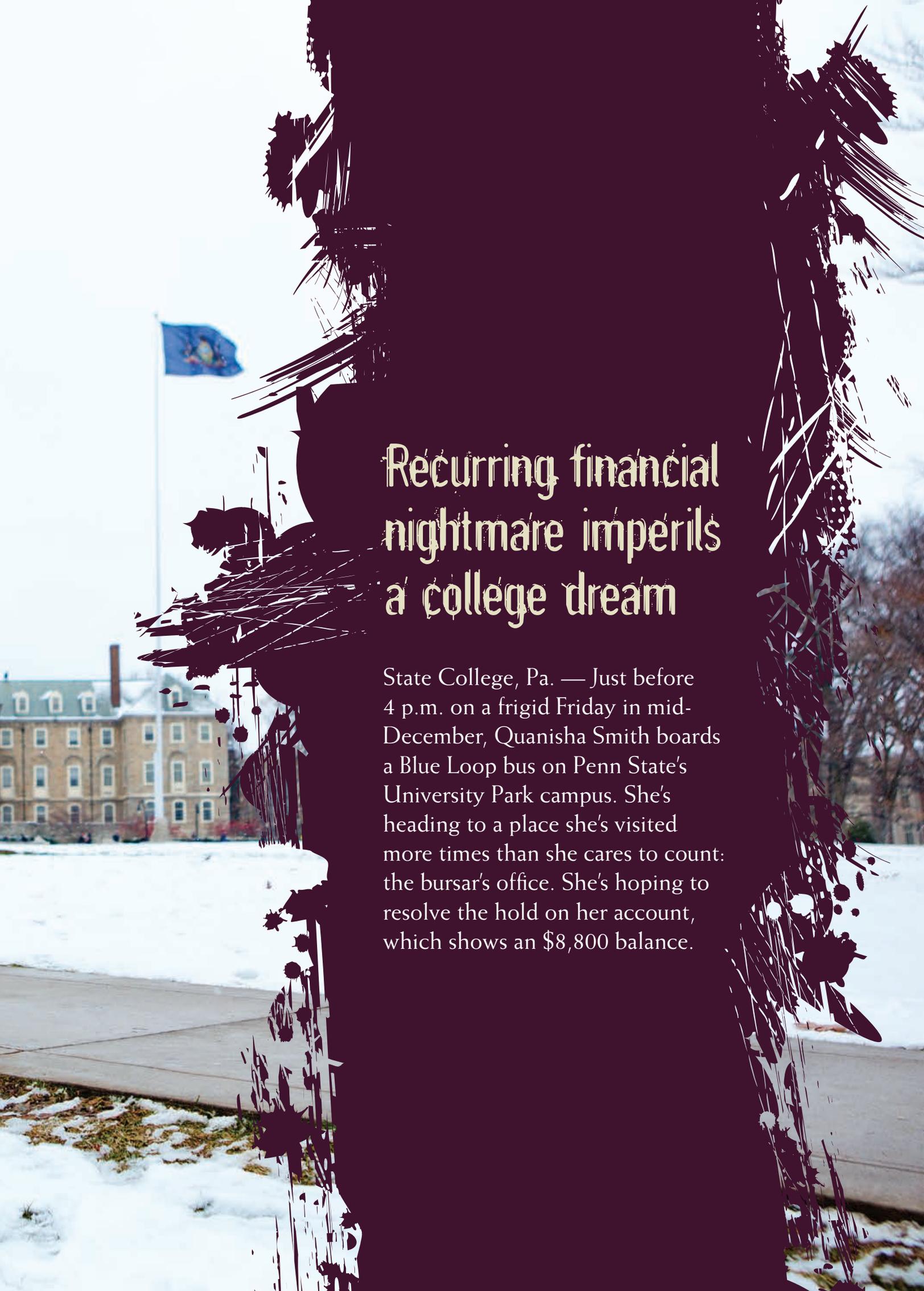
It's our hope that you'll join us in that rebuilding process. Together, we can rewrite the stories of America's stymied students ... because they all deserve a happier ending.

Jamie P. Merisotis
President and CEO
Lumina Foundation





Quanisha Smith, 24, trudges across Penn State's snow-covered University Park campus. She loves the school, but finding a way to pay for it has made Happy Valley seem anything but happy for her in recent years.



Recurring financial nightmare imperils a college dream

State College, Pa. — Just before 4 p.m. on a frigid Friday in mid-December, Quanisha Smith boards a Blue Loop bus on Penn State's University Park campus. She's heading to a place she's visited more times than she cares to count: the bursar's office. She's hoping to resolve the hold on her account, which shows an \$8,800 balance.

For the past four months, she's been attending classes, earning mostly A's and B's. She's ready for finals. But with her bill unsettled — \$3,800 of which she disputes, but \$5,000 she definitely owes — her grades will not count, and neither will the 21 credits she's taken this semester.

For the better part of four years, Smith said, she's bounced from the registrar to the bursar to student aid to deal with numerous issues regarding her tuition and housing bills. She started college nearly six years ago, in fall 2009, and she still needs 45 credits to finish her degree. What she also needs is money. She works as much as she can as a cashier at a nearby Wegmans supermarket, lives with her boyfriend an hour from campus to save money on housing, and typically uses the library rather than buy textbooks. Still, she estimates that she's already \$48,000 in debt, and she doesn't know where she's going to get the rest of the money to fund her education.

"It's so frustrating," she said, tearing up as she tells her story. "I feel like I've seen so many people whose families

are well off, but they don't take it seriously. I feel like I take one step forward and 10 steps back. I never get a break and I'm just racking up all this debt for nothing, because in the end, I still don't have a degree."

Smith's story is all too common in higher education. Numerous studies have found that financial difficulty is among the top reasons that students drop out of college.

"Quanisha began missing assignments in early November, and I'm fairly certain that was a result of her trying to take on more shifts at Wegmans to get enough money to register," said Assistant Professor Chris Fowler, the instructor in Smith's Geography of the Global Economy class. "But she did about three-quarters of the work necessary for the class. It doesn't make any sense to me. She should either be on a plan where she can work and take class, or she should be working. (At) a big institution like this, it feels like students need a realistic plan when they come in here for how it's all going to work."



Smith visits Assistant Professor Chris Fowler, the instructor in Smith's Geography of the Global Economy class. "Quanisha began missing assignments in early November," Fowler said, "and I'm fairly certain that was a result of her trying to take on more shifts at (work) to get enough money to register."



With classmates (from left) Walter Unangst, Rohit Vadakattu and Tyler Regino, Smith rehearses the final presentation for the group's Energy Business Finance class. Smith, a Massachusetts native, was drawn to Penn State partly for its energy business finance program, her major.

'Cool, I'm going to college'

Smith is a vivacious 24-year-old with a quick laugh and an affinity for math (but not physics). She grew up in the tough Dorchester neighborhood of Boston and was bused to high school in Newton, a wealthy, largely white suburb consistently voted one of the best places to live in the United States. There, she played sports, was active in student government and heard lots of talk about college.

"They were talking about college so early, and that's not something I did back at home," she said. "So I was like, 'Cool, I'm going to college.'"

She talked to her advisers regularly about where to go to college. Less often discussed, she said, was how to pay for college beyond the first year. Of the schools on her list, she wanted to find one that was big — "I just love meeting new people and having so many things I could dabble in" — and not in Massachusetts because, like so many kids, she wanted to put some distance between herself and home. ("I regret that now," she said. "But whatever. Life is living and learning.")

Smith looked into Historically Black Colleges and Universities (and was wait-listed at Howard University), as well as schools both in state and out of state, including Penn State. On the campus tour, she saw the



Despite working as many hours as she can as a cashier at a supermarket near campus, Smith says she's nearly \$50,000 in debt. "It's so frustrating," she laments. "I feel like I take one step forward and 10 steps back."

MorningStar Solar Home, a house that actually produces more energy than it consumes. She was fascinated.

Penn State accepted her with the understanding that she attend classes at a branch campus for her first two years. She chose the one in Hazelton, about 100 miles north of Philadelphia, which would put her five to six hours from home and cost her thousands of dollars less each year than the main Penn State campus. Her plan: Spend two years there taking mostly core classes, then transfer to the main campus at University Park, which offered her major — energy business finance — and would set her on a path that led, perhaps, to a career with the federal Department of Energy.

In August 2009, she began her college career with “tons” of scholarships.

“Freshman year was a breeze,” she said. “Coming out of high school, you receive all these great scholarships. Advisers were helpful making sure you get in. Later, I realized they do such a good job of getting you in but don’t do such a good job of keeping you there and helping you get through.”

Sophomore year was a bit of a financial struggle, but her mother, who’d lost her job the previous year, had some savings. Smith also took out loans and got some help from her father’s sister. She finished her two years at Hazelton with a debt of about \$10,000.

When she arrived in Happy Valley, Smith discovered that her tuition had jumped about \$10,000. With the help of her aunt, she signed up for a deferred payment plan and was able to get enough in loans to cover the fall semester. But there was no money for the spring, so she went home to Boston and worked as a swimming instructor, a waitress and a toll collector on the Massachusetts Turnpike.

She returned in fall 2012 thinking she was “financially fine,” thanks to the deferment plan and loans. But in the middle of the semester, with payments of \$4,000 a month hanging over her head, she dropped out. “I was more conscious of my bill and how it was going to get paid,” she said. “I was like: ‘How do people actually go through school? I don’t understand.’”

While quitting classes helped minimize tuition costs, Smith still had a campus housing bill to settle. She made an agreement with Penn State’s housing department to make monthly payments until the debt was cleared. And she went home again, returning for summer 2013 with financial aid to try to make up some of what she’d missed.

But that fall of 2013, she was told she’d taken too many credit hours over the summer and owed an extra \$6,000 on top of her fall tuition. Since then, it’s been a nonstop battle to keep her account current.

The university’s perspective

Anna M. Griswold, Penn State’s assistant vice president of undergraduate education and executive director for student aid, said Smith has received “significant institutional support.”

“When I say ‘significant,’ that’s not to say that there’s been enough to pay the full bill,” Griswold acknowledged. “But it’s been higher than average.” Aid has included one-time support to help Smith salvage one of her semesters. “At the same time, we had that conversation with her about whether she could continue and her family could continue at Penn State for the next two years. We would love for her to stay, but should she consider the possibility of transferring to a more affordable school for her?”

Griswold said Penn State tells students and families up front that it’s not able to meet their full financial need.

The university shows them the numbers — what it’s going to take — and what options for financing are available. But with more than 46,000 students just on the main campus, individual guidance for everyone is impossible.

“If we met full need for the first 20 percent of the neediest students, we would be out of money,” she said. “Our biggest challenge is (students and families) not wanting to believe that there won’t be a scholarship — that ‘even if it’s on the day that I arrive on campus, someone’s gonna save me.’ It agonizes us.”

George Washington University Professor Sandy Baum, who teaches higher education finance and policy courses, says universities could take several steps to help students like Smith. They could make financial aid simpler and clearer, so that before she even started her freshman year, she would know how much aid to expect all four years. Schools also could show students cost comparisons — in this case, between Penn State and Smith’s home institution, the University of Massachusetts — so they could see the difference.

“In this computer age, there could be much better personalized guidance,” Baum said, offering the idea that prospective students could look at an online cost comparison between schools while making sure they understand the difference between in-state and out-of-state tuition.

“You need them to understand the implications and make everybody go through something like that,” Baum said. “And if they want to make that (more expensive) choice, then that’s fine. And maybe it’s worth it, and maybe they want to borrow that money. But make sure they know what it means to borrow that money.”

“They do such a good job of getting you in (college) but don’t do such a good job of keeping you there and helping you get through.”

— Quanisha Smith
Penn State student

Penn State professor Fowler has a similar view. "We support people with learning disabilities, we support people who are student-athletes," he said. "It's definitely non-trivial to try to pay for your college education, and in many cases, people who are working hard to try to pay for their college education may not have the social

capital and experience for setting realistic goals about how that goes down."

For her part, Smith said she knew going in that money would be a challenge wherever she went, but she felt Penn State was the right fit. "It's a really great school. I'm just having trouble getting through."



In another effort to save money, Smith lives more than 40 miles off campus, sharing an apartment with her boyfriend, Derrick King Jr. Her extended commutes, long hours on the job and at her studies, her growing debt ... it all weighs on Smith's mood.



Though she says Penn State is “a really great school,” Smith is still struggling to see the bright side of her situation. “I’m doing so well (academically), but I feel like I’ve wasted five years of my life. I gained the knowledge. I met great people. So? In the real world, what does that get you? Nothing. ... I need that piece of paper.”

Professors helpful, but...

Going into the fall 2014 semester, Smith spoke with her professors and kept them updated on her problems paying for school. “They’ve been helpful,” she said, “but this hold — and I didn’t find this out till a couple of weeks ago — cannot come off my account until the whole housing bill is paid in full.”

Fowler said he’s had other students in situations similar to Smith’s. More common, he said, is that students overload their class schedules to try to earn enough credits to finish school early and save money.

“And they’re not learning anything because they can’t dedicate the time to it,” he said.

Smith would love to have had a lighter course load and have been able to finish school at a more leisurely pace. And throughout this particular December Friday, in between her three classes, she gets signs from the universe that seem to suggest things will work out. Outside the HUB-Robeson Center, students hand out motivational quotes to inspire those about to take finals. “You are unique like a snowflake — or a Nittany Lion” is the one she gets. At lunchtime, a fortune cookie tells her that “failure is the mother of success.”

The bursar’s office is largely empty when Smith stops in just after 4 p.m. She goes up to the window to speak to a representative who, after a short conversation, delivers the bad news: If she doesn’t pay the bill by 5

p.m., her semester will be erased. Seven classes, four months of work, 21 credit hours ... wiped out.

Neither side was blameless in failing to resolve the billing dispute that torpedoed Smith’s semester. With earlier, clearer and more thorough communication — from both parties — the disaster might’ve been avoided. And there still may be a way to reach a resolution and put the pieces back together.

For now, though, Smith is defeated. She walks out of the bursar’s office, quiet and dejected. Her last class of the semester begins at 4:45 p.m., but she’s skipping. She doesn’t plan to take her finals either. Back on the bus, her frustration level rises. “I knew this was going to happen,” she said. “I knew it, I knew it, I knew it, I knew it, I knew it. All the work — it’s like I did it for fun. And it wasn’t fun.”

As the bus passes the MorningStar Solar House, which inspired her to study energy business finance, she reflects on what has been another agonizing day.

“I’m doing so well, but I feel like I wasted five years of my life,” she said. “I gained the knowledge. I met great people. So? In the real world, what does that get you? Nothing. The field I want to get into, I need that piece of paper that says I got this from this place.”

As of this writing, Quanisha Smith is working with Penn State to resolve her bill. She did not enroll in classes for the spring semester, but she’s planning to stay in Pennsylvania for the immediate future.



15 years later and \$15K in debt, poorly guided student still off track

South Bend, Ind. — Every month, \$64 is withdrawn from Tony Havens' checking account to pay off his student loans. For him, it's both a financial hit and a grim reminder that he spent five years in college and left with approximately \$15,000 in debt ... but no degree.

Back in 2000, when Tony Havens first enrolled at Indiana University-South Bend, the school's Education and Arts Building wasn't even on the drawing board. Today, Havens would love to complete his studies and earn his art degree, but he sees no clear path to that goal.



What makes it even more painful is that with better guidance and a little more information about his finances, Havens, 33, most likely could have graduated from Indiana University-South Bend in four years. Instead, he still needs roughly another year of credits to earn his degree.

"I didn't realize that my scholarship would only cover me for four years, and I ended up taking history and political science courses before I finished the requirements for my degree," said Havens, sitting in his apartment, which is roughly two miles from the IUSB campus. "If I had it to do over again, I would have focused on the requirements that I needed to graduate and completed my degree in drawing and painting."

Havens accepts the lion's share of the blame for what happened to his college career. He just wishes someone had told him then what he knows now.

'Sign it. Just sign it. It's good'

Havens remembers being called to his guidance counselor's office while in middle school and signing up for the 21st Century Scholars program — a state-funded program that gives lower-income students the opportunity to earn up to a four-year scholarship at an Indiana college or university.

In signing the pledge, Havens joined other would-be Scholars who promise to stay on top of their grades, complete college-preparation activities and stay drug- and alcohol-free. In exchange, they receive tuition assistance — this year, it's slightly more than \$7,500 a year to attend a four-year public university, or \$3,900 a year for a two-year school. The money does not cover room and board or books.

"I was like, 'I don't even know what it's about,'" Havens

Havens and his girlfriend, Jessica Platz, both dropped out of college before earning their degrees, and both want to finish what they started. However, they're expecting their first child, a daughter, this May, and that may further delay their academic re-entry.



In the bedroom/studio of his home, Havens works on one of his paintings, the third of a three-piece series of oils he started while a student at IUSB. "A friend of mine said the first one would be 'creation,' the second one would be 'the midway point,' and the one I'm finishing now is 'decay.' I thought that was a pretty good explanation," Havens said.



recalls. "And the counselor was like, 'Sign it. Just sign it. It's good.'"

So he did. Between then and 2000 — when he graduated from Penn High School in Mishawaka, Ind. — he doesn't remember hearing another word about the scholarship. It wasn't until he applied for financial aid to get into IUSB that the university reminded him the money was waiting. Between those funds and a Pell Grant, his education was covered.

Emily Sellers, director of outreach and engagement for the Indiana Commission for Higher Education, which oversees the 21st Century Scholars program, said it's entirely likely that Havens never heard anything else about the scholarship. "That's something we're improving," she said. These days, recipients of the scholarship receive direct, frequent, student-friendly correspondence. They also participate in a new Scholars Success Program, which helps them learn to plan, prepare and pay for college.

"The Indiana commission is working hard to ensure Scholars are better prepared at the secondary level and better supported once they arrive on our college and university campuses," she added in an e-mail. "We have developed new systems to better support and track Scholar program and success throughout high school and have bolstered our postsecondary-level supports to ensure students are persisting to an on-time degree."

In fall 2000, Havens became the first in his family to go to college. He looked at three schools and chose IUSB for its proximity to home — he would be a commuter — and its art program, which focused on realism rather than abstraction. He enrolled as a fine arts, drawing and painting major. And for three years, he followed that path toward a degree.

Havens had been creating art since he was young and said he learned a lot in college. To this day, he uses what his IUSB professors taught him about painting with oils

as opposed to watercolors and acrylics. That knowledge is on display in the apartment he shares with his girlfriend, Jessica Platz, 29. There, in a bedroom he converted to a studio, he's completing a series of futuristic, vibrant oil paintings that he started at IUSB.

"I just picked up a brush, dabbed it in paint and started to come up with the rough sketch of what that ended up being," he said. "A friend of mine said the first one would be 'creation,' this second one would be 'the midway point,' and the one I'm finishing now is 'decay.' I thought that was a pretty good explanation."

As much as he enjoyed — and still enjoys — art, though, Havens began to feel that he might need a more secure career than his major could provide. One of his more influential professors, Ron Monsma, understands that position, but he doesn't necessarily support it. He insists that businesses look for people with arts degrees because employers can teach them how to do certain things, but they can't teach them how to be creative.

"I give them grounding that will enable them to do what they want to do for the rest of their lives at a higher-skilled level," he said. "Maybe they won't get a job doing it; no one gets a degree in drawing and painting and walks into a gallery and hands the director their sheepskin and says, 'Where do I hang my work?'" But art students find work, he said. Many become teachers — and some do become artists.

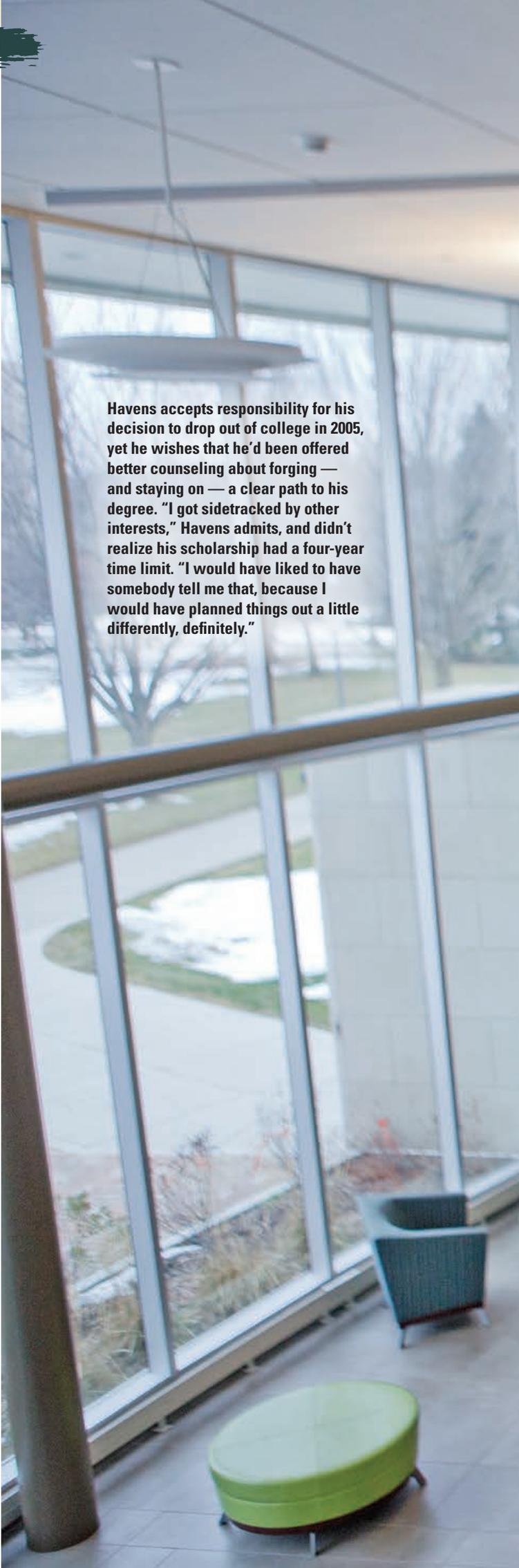
'Sidetracked by other interests'

Havens didn't want to be a teacher. "It takes a very special person to teach and teach well, and I don't believe I would fit that mold," he said. So he spent much of his fourth year taking history and political science courses — so many that, if he had graduated, he would have earned minors in both subjects. At the time, he remembers, his faculty adviser asked why he wanted to take so many courses outside his major. Havens' answer: I want to know more. His adviser's response: That's not a bad thing.

No, but it *did* put Havens far behind where he needed to be to finish his degree in four years.

"I got sidetracked by those other interests," Havens said, "and I didn't realize the scholarship would only cover me for four years. I would have liked to have somebody tell me that, because I would have planned things out a little differently, definitely. I would have focused on the classes I needed for my major and then, if I was done with that, if I still wanted to go through with the other classes that interested me, I would have been able to afford that with just the Pell Grant. I could have taken one class a semester and started to work."

But the scholarship did, in fact, run out. For two semesters, Havens borrowed money to fund his education, but "I decided I didn't want to continue to take out loans for a major in drawing and painting because I was pretty certain that I would end up working at a place like Walgreens — which is where I did end up — having to pay back a large amount of debt."



Havens accepts responsibility for his decision to drop out of college in 2005, yet he wishes that he'd been offered better counseling about forging — and staying on — a clear path to his degree. "I got sidetracked by other interests," Havens admits, and didn't realize his scholarship had a four-year time limit. "I would have liked to have somebody tell me that, because I would have planned things out a little differently, definitely."





Wistfully examining a studio space at IUSB, Havens contemplates the possibility of resuming his art studies. It's not likely to be simple, though. The registrar's office has told him that, since he's been out of school so long — nearly 10 years now — it will take some time to determine precisely how many credits he needs to graduate.

Havens was a little ahead of his time when it came to fear of student loan debt. "But back when he was a student," said Jamie Dickenson, a West Virginia-based education planner, "the interest rates on student debt were much lower than they are now. I remember when student loan rates were 2.2 percent and parent loan rates were 3.2 percent. That was doable. When the cost of college attendance shot through the roof, coupled with 8.45 percent on student loans, that is when things became unbearable."

Havens said universities could help people like him by laying out a financial plan when students start school and conducting a yearly review of financial aid and loan balances. "You'd be able to know the financial situation you're going to find yourself in when you leave," he said. "I've met a lot of people who've gone to school, and they did what I did to a greater degree and left with a lot of debt. They didn't even realize how much debt they were getting into."

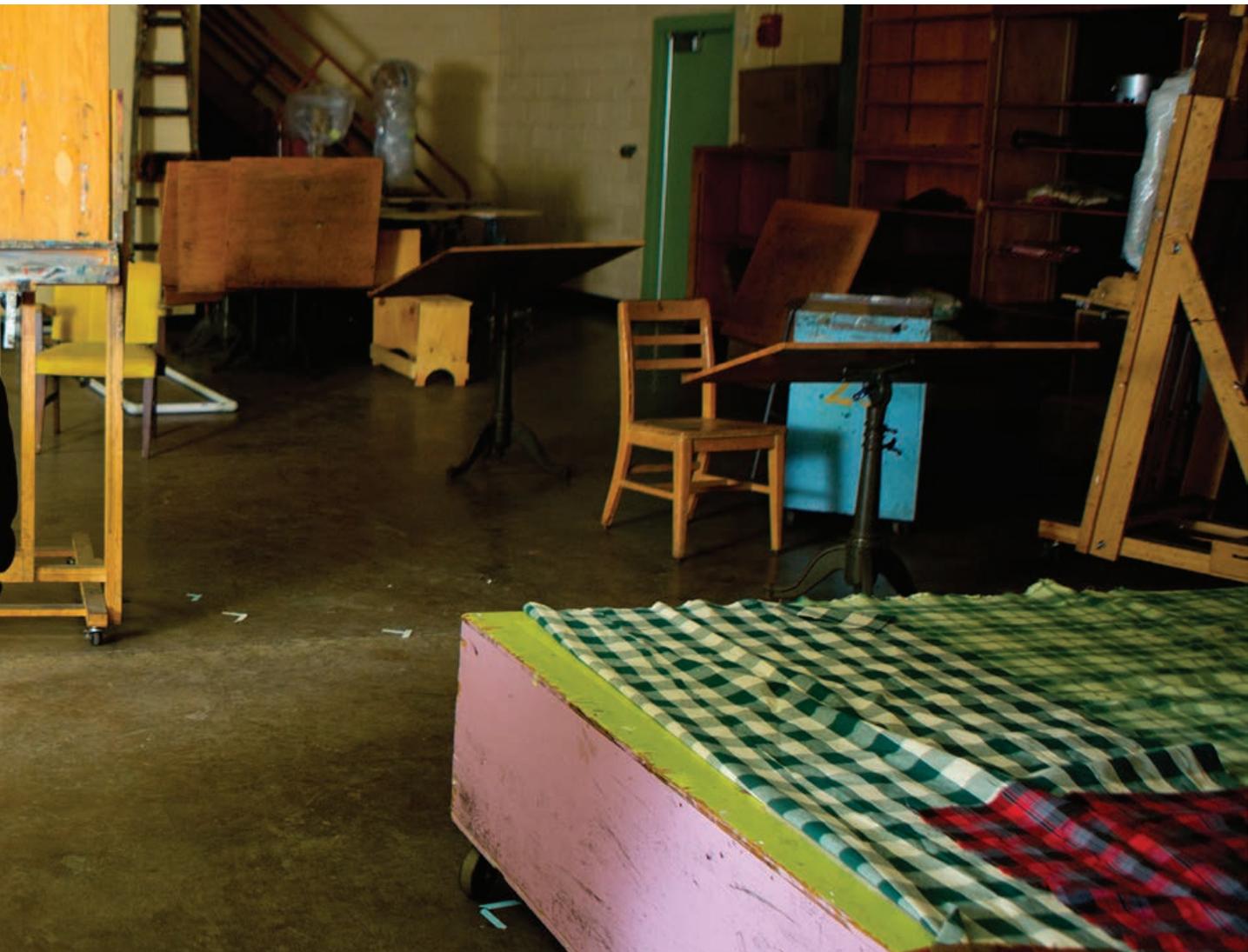
After his fifth year, Havens had amassed \$15,000 in debt — to pay for school, for a car to get him to and from school, and for housing. He had lived at home for the first three years of school, but then he was on his own, paying rent to live in his uncle's house.

Havens liked school, and he had the intellectual curiosity to continue. But his art classes required so many hours in the studio that it was next to impossible for him to hold a job, and he worried about paying off the loans. So in 2005, feeling "burnt out," he left school.

Havens didn't expect to be out of school for what's now approaching 10 years. "I take what responsibility I can for the decisions that I made because it was my decision to discontinue going," he said. "I can't blame that on anybody else, and wouldn't." But he has plenty of company among 21st Century Scholars. Only 15 percent earn their associate or bachelor's degree on time (compared with 23 percent of all Indiana public college students), and only 33 percent graduate after three or six years (compared with 42 percent for all Indiana public college students).

Good start, painful finish in retail

After Havens left school, he took a job at a CVS store. He spent two years there, then moved over to Walgreens, where he started making "really good money" as an assistant manager. But six years in, after



several cuts in pay and benefits, the job lost its allure — in part because it forced him to be on his feet all day. “I would get home from work in retail and my feet would throb,” he said.

He tried unsuccessfully four times to land a position with a national insurance company in South Bend. The fifth time, though, he was hired. In September 2014, he started as a customer service representative and licensed insurance agent, working a 1:30-10 p.m. shift.

Still, he said, there’s that nagging feeling that he should have completed college. “I would really like to finish my degree,” he said. “I don’t want to just throw away all that work that I did.” He and Platz — who also has a year of college remaining and works for the same firm that employs Havens — said they talk often about the subject.

But they’re expecting their first child — a girl — in May, “so it’s more like a timeline kind of conversation,” Platz said. “For me, it’s the debate of: ‘How long do you wait after the baby is born to figure out going back to school and working while trying to raise a family?’

“We’ve both said we want to settle into more of a family rhythm to be able to know where we’re going from here,” she added. “But we both have a strong desire to finish. It’s something neither of us has lost sight of.”

For Havens, though, it’s becoming harder to see the finish line — and to chart a path that will get him there. When he checked with the registrar’s office in January to see how many credits he needs to graduate, he couldn’t get a clear answer. IUSB officials told him that he’s been out of school so long that it won’t be easy to determine how far he has to go.

“The only info I was able to gather on my progress was that I was over halfway,” Havens said. “They said the program has changed so much that it would take a lot of evaluation to determine how much needs to be done to graduate.”

As of this writing, Havens and Platz hope to eventually use the benefits offered by their employer to return to school. Havens would like to finish his art degree, but he has also considered taking business courses relevant to his insurance job. Platz, who started college as a nursing major, would like to complete her degree in English literature.



Immigrant's promise not yet realized, but she's still climbing

San Rafael, Calif. — To reach the apartment Damaris Ortiz shares with her boyfriend and their young son, you drive partway up a mountainous road, then trudge up four flights of stairs. The steep ascent could well be a metaphor for the climb Ortiz has faced daily since moving to California from Chiapas, Mexico, in search of educational advancement and a better life.



Damaris Ortiz and her boyfriend, Yasert Ortega, share breakfast with their 1-year-old son, Ezra, in their apartment in San Rafael, Calif. Ortiz, 29, left Mexico as a teenager, worked hard to excel in high school and then spent nearly 10 years pursuing an associate degree, which she earned in 2012.

During that 14-year stretch, she has fought through the language barrier, undocumented status, financial struggles and more. It took her nearly 10 years to earn an associate degree, which she finally received in 2012.

Her story is one of perseverance. But she also recognizes that now, at age 29, she still has years to go to achieve her educational and career goals.

"I feel OK," she said, sitting in her living room while her boyfriend, Yasert Ortega, feeds 1-year-old Ezra. "I'm not really proud because I expect more. But I'm OK with where I'm at. I don't feel like I've been lazy."

In 2001, Damaris (pronounced deh-ma-REESE) and her brother left their mother and a sister in Mexico to live with her father, stepmother and their three children outside San Francisco. "My dad told me there were more opportunities in California than there were in

Mexico," she said. She enrolled in Petaluma High School and excelled.

"I remember she didn't speak a lick of English when I first met her," said Jonathan Knox, who taught the English as a Second Language class that Ortiz took at Petaluma High, a 1,300-student school with a graduation rate of nearly 97 percent. "By the time she graduated, I was helping her write essays in English that were amazing. In four years, acquiring English at this level? That's unheard of at the high school level."

Speaking in lightly accented English, Ortiz says it helped to go home to her stepmother, two half-brothers and a stepsister — all of whom spoke English as their primary language. "I was also translating books and into learning really fast, so I just pushed myself to do it," she said.



Jonathan Knox, who taught the English as a Second Language class that Ortiz took at Petaluma High School, hasn't lost touch with his former student. He's now helping her boost her writing skills as she seeks to continue her education by pursuing a bachelor's degree in international business.

Ortiz now spends most of her days with Ezra, caring for him while serving as a nanny for another 1-year-old. Soon, though, she hopes to return to her studies. She plans to enroll in San Francisco State University this fall to begin work to complete her bachelor's degree.



An information gap

High school prepared her academically for college, and her teachers stressed the importance of higher education, she said. She remembers taking a test that helped direct students toward their best career options. But there was no discussion of how to pay for school — not for ESL students, anyway. She said it would have helped if someone had come to ESL classes to talk about resources — such as scholarships or private funding — that can help make college possible for students like her.

“This information — maybe it was there and I didn’t see it — but I don’t know how I would have missed it,” she said. “I was always in my books and studying and trying to get through. But there was no information in the career center, in the bilingual center, in my high school. At no point in high school was there anybody telling me all this information. It was just: ‘Go to college, go to college, yeah.’”

Knox agrees — students in Ortiz’s situation receive little in the way of college preparation. “Most of those kids are just struggling to survive, learning how to get along in an English-language society,” he said. Elena Macias, staff emeritus at California State University-Long Beach, said Ortiz’s experience was common among undocumented students then — and still is today. It’s a combination of problems, starting with low expectations.

“But secondly, people don’t know,” said Macias, who started the AB 540 Training Project, in which volunteers teach faculty and staff at universities across California to give undocumented students the best possible advice about how to remain in the country.

“Some of the most educated people have no idea how undocumented people live or what’s available to them and what is not,” she said. “And when you live in the shadows, you don’t exactly advertise to others that you

need help; you don't know who's your friend and who's going to turn you in. So a lot of these kids learn to get by with underground expectations, hoping for good luck, hoping for the best, trying to realize the dream, and at the same time trying to work and help their families."

Ortiz finished high school in 2003, a semester ahead of her graduating class. She went immediately into Santa Rosa Junior College, taking classes at both the Petaluma and Santa Rosa campuses, and paying non-resident tuition because she didn't know about AB 540. That California law, which passed in 2001, covers all students who graduate from a California high school and have been at that school for more than three years, giving them the opportunity to pay the significantly lower in-state tuition. (This year at Santa Rosa, California residents pay \$46 per credit hour — \$552 a semester — while out-of-state students would pay more than four times that — \$2,364 per term.)

"AB 540 has leveled the field for any child who came to the United States and was undocumented but grew up going to school here," Macias said.

Ortiz's father, a house painter, had been helping out financially, but when he couldn't afford to assist any longer, she had to fend for herself.

"I would have finished college right away if I'd been able to pay," she said. "By this time, I'd have a good job and be able to help other people."

Working hard, getting nowhere

During this time, Ortiz was working (without a Social Security number, which limited her employment options), sending money to her ill mother in Mexico, and going to school, with the plan to study architecture. At 18, she moved out of her father's crowded apartment — six people, three bedrooms, one bathroom — which added to her expenses.

She took the jobs she could get, which included working at a pizza place for a little while ("I didn't like that job"). After taking computer classes, she became a receptionist at an insurance office. Since that job was full time, she couldn't focus on school as much as she needed. When she got a C in a math class and had to drop another course because she was doing even worse, her community college career ended.

"I was bummed and I was like, 'Maybe I should take some time off,' And that time became longer and longer and longer," she said. "Once you work, it's just tough. You can work part time and go to school part time, or maybe full time. But then when you have this low income because you can't get a better job, it's tough because you have to pay for everything — the books and the transportation and insurance and gas."

By the time she got back to school, Ortiz was 23 and a business student, this time getting good grades at San Jose City College. But she still struggled to make ends meet while paying for school. She withdrew again and moved to Catalina Island, just off the southern California coast, and worked at a hotel. She held that

Sitting outside Petaluma High School, Ortiz can look back on a long and difficult road as an undocumented immigrant — and ahead to the rewarding career she wants to build. She wants to be an immigration lawyer, helping other undocumented students find their way to college success.

PETALUMA HIGH



HOME OF THE TROJANS



job for a year, then returned to northern California with plans to finish her associate degree.

She was going to college full time once again and working as a waitress at a pancake restaurant. Then she got hired as a dance instructor — teaching salsa, kizomba (an Angolan dance) and other steps at a San Francisco studio. (Around this time, she met Ortega.) That job paid enough that she was able to afford school. In 2012, she finished her associate degree at City College of San Francisco, including all of the prerequisites needed for a bachelor's degree in international business.

Her plan was to go from City College to San Francisco State University. Then she learned she was pregnant with Ezra.

"I had to debate: 'Do I really want to miss out on my baby's life, or do I want to take a break?'" she said. "So I made a decision to be with my baby for a year and then go back to school. So that has given me more time to actually get prepared to go and plan everything. But I still have the same goal."

She took a job as a nanny, and now she watches another 1-year-old along with Ezra. She also helps

Ortega teach soccer. And to prepare to go back to school, she's been talking to Knox, her former high school teacher, about helping her ramp up her writing skills.

"She wants to go to school," Ortega said. "And whatever she wants, she goes for it. I'm very proud of her."

This time, school should be somewhat easier for Ortiz — and many students like her. "When she came to the United States, she was practically in the middle of a new rise in the fight for education and undocumented students — and specifically the right to higher education," said Gaby Pacheco, program director for TheDream.us. Pacheco's organization is the largest national scholarship fund for "dreamers" — immigrant students in states that have passed a version of the DREAM Act (Development, Relief, and Education for Alien Minors) and those who benefit from the Obama administration's executive order expanding the immigration policy known as Deferred Action for Childhood Arrivals (DACA).

Pacheco points out that, when Ortiz graduated high school, only six states offered in-state tuition options to undocumented immigrants. Today, such options exist in more than 20 states.



Among many other jobs, Ortiz worked as a dance instructor to help pay her way through her associate degree program. These days, she does regular stretching exercises to ease recurrent back pain. She hopes to be able to resume teaching to help fund the next step in her academic quest.

While helping partner Yasert Ortega with his job as a soccer instructor, Ortiz takes time out for a quick snuggle with Ezra. With Ortiz and her boyfriend, the support system works both ways. “She wants to go to school,” Ortega says. “And whatever she wants, she goes for it. I’m very proud of her.”



Last year in California, which has been a leader in expanding educational opportunities, the University of California system set aside \$25 million to support DREAMer centers on each of its campuses, Macias said. The California State University system is moving in that direction too, with Cal State campuses in Los Angeles, Northridge, Long Beach and Fullerton all appointing coordinators for DREAMer services.

And last year, the California legislature passed a modification to AB 540 — AB 2000 — that qualifies students for in-state tuition as long as they attended elementary, middle or high school in California for three or more years or attained credits from a California high school equivalent to three or more years of full-time high school coursework.

“So it’s much more flexible now than it ever was,” Macias said.

Uncertainty stifles aspiration

DACA also makes life easier for those who entered the United States before age 16, have had five years of continuous residence and actual physical presence in the U.S. since June 15, 2007, and have enrolled in or graduated from high school or other qualifying educational program or obtained a GED certificate. DACA recipients are eligible for work authorization, which allows them to be lawfully employed in the

United States; to apply for Social Security numbers (Ortiz finally got her number in September 2013, though she does not have citizenship); and, depending on the state in which they live, possibly to obtain a driver’s license.

But as Macias notes, DACA is a short-term fix. There are 25 states suing to stop some of its provisions. And, nearly 14 years after its introduction, there’s still no federal DREAM Act to cover undocumented students.

“When there is no way to regularize their status, students don’t aspire to something they find too expensive and unachievable,” Macias said. “But at least a small percent of the undocumented do dream, go to college and graduate, albeit through tremendous obstacles. I only wish more students would not give up on their dreams.”

Ortiz doesn’t know whether students like her are aware of what’s available to them. Someday, she said, she’d like to be in a position to spread the word to other undocumented students that higher education is open to them. But first, she has to take care of business.

“I want to go to high schools and talk about this,” she said. “But how am I going to tell them if I haven’t finished school?”

As of this writing, Damaris Ortiz is planning to return to college in the fall at San Francisco State University. Her goal is to finish her bachelor’s degree in two years, then start law school. She would like to be an immigration lawyer.



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