Why College Is Worth It

The third chapter addresses the ways that social class, economic resources, and family backgrounds condition students' experiences of college. Students learn about the value of college: why it is important to earn a degree for specific skills and credentials, and how doing well in college is largely about acquiring "cultural capital," also commonly referred to as learning the rules of the game. The third chapter also addresses how students' social class backgrounds affect how easy, hard, or different they find the college experience to be, and how these experiences can shape the kinds of skills and talents students shape in college.

This chapter ventures further into the subject of money, which is an important and often under-discussed aspect of college. Navigating college requires reflection on the resources one has available. The student stories in this chapter highlight just how wide the spectrum of economic and social resources is among college students. Our students describe in their

own words what it is like to struggle to make ends meet, or to be born relatively lucky, and to try to meet the pressures that can come with both scenarios. We then situate these stories within studies about social class and pay attention to both the *human capital* and *cultural capital* aspects of college. Human capital refers to the knowledge or skills gained, while cultural capital refers to styles of interacting with particular social groups. Successful students acquire both types of resources along with an academic degree.

STUDENT STORIES: WHAT WE EXPERIENCE

We begin this chapter by sharing student stories, this time from **Cooper**, **Regan**, **Riberto**, **Gabby**, **Julius**, **Leolia**, and **Bryce**, all of whom talk about the ways their class background shaped their childhood and continues to affect them in college.

#bornlucky #welleducated: A big shout-out to my parents today! Read something in sociology that rocked my world and realized how lucky I am that my parents went to college too.

Cooper explains his experience growing up in a middle-class, educated family in this way:

> I attend a state school in the SEC. My whole school career growing up was aimed toward getting into college, and now I am here. My mother attended a private university where she obtained a degree in psychology and criminology. My father attended another state school in Missouri, but did not graduate . . . My life chances were in favor of me attending the university of my choice, but I always strove for a good education because I was under the impression that my merit would get me into college. I also made sure to try to build up my resume with credentials. I always volunteered; I was involved in sports; I was (and still am) an honors student; I was on

student government; I was in almost every club at my high school; I worked a part-time job.

#livingthedream #flagshipU: I am realizing how much of a blessing it is to be able to attend this flagship university, and to be able to be in clubs, and go to dances like the one our sorority house hosted last week. We are living the dream (:

Similarly, **Regan** reports that her affluent background is the reason she is able to attend a flagship university and participate heavily in campus activities:

I never questioned whether or not I would be able to further my education; I have always had the understanding that college just simply follows high school . . . Although most of my schooling is paid for through scholarships, there are many other costs associated with going to college. One extra cost [that] I have the privilege of having is my sorority . . . Along with my sorority, I am involved in many other clubs, activities, and organizations in college. I have always been very involved with school and community activities; even when I was in middle school, I was always trying to get more involved. Having a busy schedule full of organized events is natural and expected for me.

#strappedforcash #dutycalls #distracted: I'm packing a bag and heading home for the weekend. Have to go help take care of my mom. Can I borrow someone's notes from biology class next Monday? I don't think I'll make it back by then.

Riberto explains that college life, including involvement in the types of activities Cooper and Regan mention, comes less easily for him, despite having grown up in a middle-class family:

My father is a lawyer and my mother was a teacher up until a couple of years ago. While my dad makes a decent amount of money, we never had as much as those around us. My little brother was born

with a rare syndrome that requires a lot of medicine and doctors, and recently, my mother fell ill putting her on a lot of medication that she will be on for the rest of her life. Because of the medical expenses that my family faces, we tend to have less money than most of the families in our private school community.

We have met in our offices with students like Riberto, and we know that situations like this can distract students from schoolwork, especially as family members become more ill. If Riberto is similar to the students we have talked with, he probably started his first semester excited about his schedule, and feeling he couldn't wait for a college social life. High school was fine, but he was eager to have more independence and meet like-minded people who shared his interests. A few short weeks into the term, he had already established friendships and was enjoying his classes, motivating him to study and learn. But right before midterms, he received some unsettling news. His mother was diagnosed with cancer and would begin treatment immediately. The prognosis was not good. Suddenly, Riberto found himself pulled apart, wanting to be with his family amid the pain they were experiencing, but also knowing that his mother would want him to complete the term. Weekend trips home gradually stretched into weekdays, and when he was on campus, he could not force himself to go to classes. Deep into the semester, Riberto has not attended class in weeks and has not spoken to his instructors or advisor about the personal problems associated with his absence and his lack of desire to focus on classes. He has not told his parents either, as he does not want to disappoint more people or add to their worries.

#needtowinthelottery #lemonstolemonade: Does anyone know how to fix a scooter? Mine broke, and it's the only way I can get to class. Plus I need to go get some groceries. I'm starving!

Gabby shares how college life is more challenging for her:

Transitioning to college life is particularly difficult if you are from a much lower social class than [the] majority of the people that you meet. In high school, I never felt like I was a part of a lower social class than my peers, but that changed once I came to college. When meeting new people, it was obvious that they were from a much higher social class than myself. They dressed in nicer clothes, and walked around with their noses in the air. I eventually made friends with a group of people that seemed very down to earth and a lot like myself, but once getting to know them, I could see that they too were from a higher class. My friends would often talk about all the expensive trips they have gone on for family vacations, or for spring breaks with their friends. They would also talk about all the nice things their family owned or how they can ask their parents for money whenever they needed it. I, on the other hand, have never asked my parents for money and have certainly never left the east coast before coming to this middle state.

#broke #workingtwojobs: Just catching up after working back-to-back killer shifts all weekend. I'm going to have to pull an all-nighter now to study for chem. Does anyone have a book I can borrow? I'm so screwed:/

Julius describes attending a university that is not his first choice because of money concerns:

Though I am not going to Harvard, I am receiving a higher education with students that are of higher social status. Some of these students do not have two jobs. Some of them have free time. Since I have two jobs to be able to support myself and pay for my tuition, I do not have much free time to focus on school. I cannot afford my own place, parking, or books. I have two jobs for which I am very grateful but they are a burden because I am not able to focus on school [as much as I would like].

#lifeisrough #deadbeatparents #wantabetterlife: Anyone want to trade lives? I'm ready to switch this one out, get some new parents, and you know, just start over.

Leolia says in her own words:

I was born . . . to my unmarried, fifteen-year-old mother . . . I was constantly reminded that I was not supposed to exist. My mother was abandoned on the doorstep of her aunt and uncle's house when she was a baby. Her biological parents are addicts who are now serving time in prison. A clear distinction was made from my mom and the children of her aunt and uncle. This distinction translated to me since I was being raised by my disappointed "grandparents." Their children were closer to my age, and so we were more like siblings . . . My older cousins, or siblings, would tell the younger siblings that if they were friends with me [then] they would get pregnant, or that I would give them drugs . . . I worked really hard to "be good" so that I would be accepted. Ironically, education was not valued. Besides a few Christian workbooks, I had no formal education until high school. I was only homeschooled for a few years; however my schooling was sporadic and became nonexistent throughout my childhood . . . I was so afraid of not being included and essentially becoming like my parents and my biological grandparents, that I initially followed all the rules out of panic . . . The amount of income that they brought in as minimum wage employees was not enough to meet the demands of a family. Debt was steadily building, as the family acquired more loans to keep up the facade. They were attempting to establish an air of similarity with the rest of our upper middle class family; however, we were lucky to be considered working class. Instead of paying bills, we would pawn gaming systems or tools to eat at *fancy* restaurants in an attempt to maintain a certain prestige. My family avoided the stigmas associated with being a low income, working class family by concealing that fact.

#pressuretosucceed #fearoffailure: Whose in for getting together tonight? Let's make it a study session, combined with drinks after. We're going for it all ☺

Bryce expresses issues on the opposite end of the socioeconomic spectrum from Leolia:

> With its picture-perfect setting that mirrors one of an ABC Family television series, Prairie Village, Kansas, is often referred to as "Perfect Village." The tree lined streets home to historic mansions, six country clubs located within a five-mile radius of my house, and nearly non-existent crime rate made my hometown seem too good to be true, and over time I was proven right. The seeming flawlessness, due to the high academic, social, and professional standards set by the community's elite, placed immense pressure on me to be perfect in order to prep myself for a successful future . . . Although I understand how extremely fortunate I am to have been raised in a safe community and attend a school that challenged me to reach my full potential, I felt that I never measured up to the greatness I was constantly surrounded by. Because of this, I am forever comparing myself to others and plagued by a fear of failure.

SCIENCE: WHAT WE KNOW

One theme that resonates through all these varied stories is how students' financial situations growing up and their social classes have shaped their college trajectories. Expectations for lifelong learning, including advanced degrees that are increasingly necessary to obtain even entry-level positions, drive up the costs of education. Though tuition and other costs at four-year public universities vary tremendously across states, the average cost is somewhere around $20,000 per year. This cost is often assumed to be paid off through hard work (either through the parents or by the

students themselves), but the rising costs of college are a particularly hard burden for those who do not enter with as many financial resources. This is part of why there is debate about whether college truly facilitates social mobility (i.e., enabling students from lower-income backgrounds to improve their financial circumstances). Summarizing decades of social science studies on higher education, Mitchell Stevens[1] reviews theories regarding whether college degrees mostly reproduce the existing social class structure, by passing on affluence across generations, or whether—as would be the case in a meritocracy—college equalizes the playing field by rewarding those who work hard and flunking out those who squander the opportunities provided by higher education.

Drawing upon the characterization of college offered by Randall Collins, Stevens explains: "The pursuit of college credentials is the widest and most dependable path to the good life that American society currently provides, and the terms of college admission have become the instructions families use when figuring out how to ensure their own children's future prosperity" (Stevens 2013: 570). Stevens then describes how compiling a strong admissions packet is crucial for demonstrating "measurable accomplishment," but highlights that the ability to compile such a packet, and the resources needed to actualize the credentials listed on applications, are not equally distributed. Some families can pay for every advantage and enroll their children in music lessons, pay for sports camps, and hire private tutors. Others cannot. For example, a student in chapter 7, **Desiree**, describes her parents' investment in her application packet by saying: "They [her parents] wanted me to apply to a number of prestigious colleges, so they '[did] everything in their power to make [me] into [an] ideal applicant' (Stevens 2013: 571)." In contrast, **Jacob** of chapter 6 relays how the parents of his classmates had an easier time investing in their children's college applications than did his:

> In schools like the ones I attended, parents of the children in them wanted to use education as a means to hand down their privilege to the next generation. Mostly everyone was in search of valuable undergraduate degrees, so college was an assumed track to be taken

by most students. This makes sense, because in the upper middle class schools I attended, parents' socioeconomic backgrounds are correlated with educational attainment of their children. College is such a dependable path to a stable future, and most everyone was taught to seek a good education. It was easier for kids in my schools to get this good education, since their parents had the means to develop them into an ideal applicant for college. What Stevens says, "affluent families fashion an entire way of life organized around the production of measurable virtue in children," lines up perfectly with the way of life in the place I was raised (Stevens 2013).

Certainly, the students whose stories begin this chapter each recognize how their own family's social class impacts their participation in different activities on campus, and, more broadly, the resources (time, money, experiences) they bring with them to college. For example, **Cooper** notes the following: "There were so many things I did that I thought would be determining factors later on in my life. Reading this article by Stevens makes me rethink everything I ever did. There is nothing I regret doing, but I understand now that more than anything, I lucked out." Likewise, **Regan** notes that "the fact that I am able to attend this university says something about my privilege." Just as Stevens summarizes, Regan's family's relative financial security allowed her to take part in extracurricular activities without having to juggle work and schoolwork. She recalls: "I am able to attend and focus solely on college because I have a mother who financially supports me. She was able to earn enough money through her 'privileged position in the hierarchy of stratification' to pay for my education (Davis, Moore, and Tumin 2013: 248)."

One way that young people experience the effects of social class prior to college is through the formation of cliques, in which privileged people associate with each other in high-status groups while excluding others. This can also occur through spending time in social media platforms that are based upon group membership. Sociologists refer to these processes as *in-group and out-group dynamics*.[2] **Emma**, a student from the next chapter, says: "Primary groups are these small, intimate groups of people

like friendship groups . . . Cliques have always been a part of growing up for me, whether in middle school, high school, or even college; having a friend group defined who you are and played a huge part in your social life." She also noted that cliques can involve moments of feeling close and being accepted by groups, as well as moments of exclusion, or what Patricia Adler and Peter Adler[3] refer to as "out-group subjugation." Likewise, **Kyndal** (also of chapter 4) says that "cliques are basically 'friendship circles, whose members tend to identify each other as mutually connected . . . [The popular kids] definitely had the 'most exciting social lives' and they had the 'most interest and attention from classmates' (Adler & Adler 2013: 179). High school was definitely a social hierarchy, unlike college."

Several students reflected on what it takes to be accepted in different social groups. For example, **Norah** of chapter 7 quotes and summarizes some research on joining a clique: "'Individuals gain initial membership into a clique through their actively seeking entry' for that group, also known as an application (Adler & Adler 2013: 181)." And some students recall being excluded. Leolia, whose story began earlier in this chapter, says, "I was excluded based on the stigmas associated with my mom . . . The other children used techniques of exclusion to make sure that I stayed in the outgroup." Similarly, **Phillip** of chapter 7 says, "These talks [about group belonging] serve both as a technique of inclusion and exclusion depending on where you fall on the group's radar. This would be best described as out-group subjugation; which serves to exclude certain people through mockery while also cementing what is acceptable behavior from people within the group." **Aaron**, a student in chapter 5, states, "I managed my identity because I had seen other deviants be stigmatized as a technique of exclusion from the upper-class." Finally, **Chen** from chapter 5 says, "Unlike most others who were excluded by those who were a part of school cliques, I excluded myself because I was uninterested in taking part in large social groups in which I would be scrutinized by others."

G. William Domhoff[4] continues this critical take on the role of schools, clubs, and volunteering in transmitting class structure, often through forming cliques. Indeed, one of our students, **Regan**, describes her own

feelings of being in a sorority as one in which "my [social] class gives me the privilege of having an exclusive in-group feeling within a social club." Likewise, **Desiree** of chapter 7 reflects on having participated in volunteering programs and relays: "These women [of the volunteering program] modeled the ideal woman of the upper class by being 'both powerful and subservient, playing decision-making roles in numerous cultural and civic organizations but also accepting traditional roles at home vis-à-vis their husbands and children' (Domhoff 2013: 261). They were intended to serve as role models." She continues: "My mother put me in these programs because being a 'community volunteer is a central preoccupation of upper-class women' (Domhoff 2013: 261). I was put in these programs early in order to instill a love of volunteering . . . another step in my socialization into the upper-class culture aiming to shape me to be a woman 'fulfill[ing] [my] obligation to the community' (Domhoff 2013: 261)."

Social stratification (inequalities in wealth, status, and power) exists in every society. Karl Marx and others[5] describe how inequalities bundle into *social classes*: groups of people who share economic and political interests. While scholars disagree over how to define social classes, or exactly how many there are, most agree that there is a group of people in the United States who are commonly referred to as *working-class*. Typically, members of the working class do not have much control over their schedule or work tasks, are paid hourly, and hold jobs that require a high degree of physical labor. In a famous experiment, reporter Barbara Ehrenreich attempted to live as a working-class laborer, living off only what she could make from typical working-class jobs. After trying to do so, she said, "All I know is that I couldn't hold two jobs and I couldn't make enough money to live on with one. And I had advantages unthinkable to many of the long-term poor—health, stamina, a working car, and no children to care for and support" (Ehrenreich 2013: 290).[6] Kathryn Edin and Maria Kefalas describe how social class (which is reproduced through education) can affect everything from wealth accumulation to marriage and family life. **Leolia** cited their work with regard to her own story: "My mother did not marry my father because they were both very poor. When choosing a

spouse, many impoverished women will not marry someone who is just as well-off as they are (Edin & Kefalas 2013)."[7]

These themes of stratification and social class emerged when several students documented their efforts to juggle the academic, extracurricular, and financial responsibilities of college, efforts that contrast with the experiences of **Cooper** and **Regan** mentioned earlier. For instance, **Julius's** reading of Ehrenreich's (2013) experiment leads him to state, "it [the college juggle] is [about] social stratification because in order to simply be able to go to school, I must risk not having enough time to complete homework assignments and be well studied . . . I am currently living the life described in *Nickeled and Dimed* by Barbara Ehrenreich (2013)." Similarly, **Riberto's** family deals with chronic medical issues that bring long-term financial strains that, in turn, limit his time and energy to pursue the different opportunities that campus life presents. **Leolia**, too, struggles to make ends meet, distracting her from college life.

Part of why we in the United States are enamored with college, then, is because it symbolizes the hopes of being able to pass on a better way of life, or a similar way of life, to one's children. Sociologists and other social scientists often criticize this understanding of college, since statistically the best way to predict whether a person will enroll in college, and whether they will graduate, is to examine the class and cultures of their parents. That may sound cynical, but it is true. However, it is also the case that every year people born with tremendous privilege flunk out of college after partying too hard, and every year there are students who graduate whose parents never went to college, who had to work multiple jobs to pay their way through, and who embody the merit-pay system that we hope college can be. How do we reconcile these seemingly conflictual facts? The answer lies in better understanding the complexities involved in students' choices: how their decision-making reflects their cultures.[8]

Most of our understanding of the complicated relationship between social class, culture, and individual choices stems from the theories of Pierre Bourdieu.[9] Bourdieu viewed social interactions as deeply patterned by inequalities, but—rather than stressing the domination of the affluent over everyone else—he saw people as partaking in recreating their own

unequal status through the choices they make. His term for this, *habitus*, refers to the habits of our daily life, the things that operate in the background, what we take for granted about why things are the way they are and what we want to do. Connecting these ideas to college and career aspirations, Johnson describes Bourdieu's relevant theories by stating the following:

> Bourdieu suggests that goals are formed and modified in an experiential fashion based on individuals' perceptions of the probability of achieving a given goal. Both consciously and unconsciously individuals draw conclusions from the world around them about the chances of reaching a goal, and their hopes tend to reflect those conclusions (Johnson 2002: 1312).

In this sense, what we desire and aspire to be and do reflects who we are as individuals while also, often unintentionally and without our conscious awareness, reproduces the lifestyles in which we were raised, the ways we were socialized, and our social class backgrounds.

Drawing on Bourdieu's insights, Annette Lareau[10] sheds light on how parenting strategies reflect and reinforce social class through the ways kids are taught to interact with organizations, such as colleges. She found that, while most parents want the best for their children, parents operate with different understandings of what their children need from them, and these understandings have lasting effects on young people's expectations of adults even into college. Lareau used a gardening metaphor to describe the two distinct styles of *parent socialization* techniques she observed. *Concerted cultivation* is the name she gave to the style of parenting most often employed by middle-class families. In this approach, children are viewed as needing continual investment; parents must pluck and prune them as they grow to help them flourish. Parents involve children in formal activities—such as after-school programs, sports teams, music classes—and most of the children's social interactions involve talking with adults, either parents or those in charge of their various activities (coaches, music teachers). **Regan** recognized this style of parenting in her own

background. She observed that her participation in activities and groups from early in her childhood "is actually a reflection of my family's social class. My parent's childrearing strategies could be characterized as 'concerted cultivation,' which includes enrolling children in activities deemed developmentally important due to their ability to 'transmit important life skills to children' (Lareau 2013: 607)."

On the other hand, *accomplishment of natural growth* is the style of parenting that Lareau found most often among the working-class families. By this way of thinking, children need to grow strong roots by learning to fight their way through adversities and figure things out mostly for themselves. Children spend most of their time interacting with peers—playing in the neighborhood with cousins or neighbors—within the bounds of strict guidelines for when to arrive back home. Parents are not discussion partners but authority figures to be obeyed and respected.

Most importantly for our purposes, Lareau found these two parenting styles affected how children later interacted with formal organizations, such as universities. She found that children from the middle-class families she observed often felt a sense of entitlement, so they were comfortable asking for attention and intervention from authority figures, such as professors. Children from the working-class families instead often felt a sense of constraint, finding formal institutions (such as universities) to be foreign and having confusing expectations regarding how students are to succeed. Children from these families were less inclined to seek help from professors and were often frustrated by college bureaucracy.

In another example of research on how social class background shapes young people's chances of enrolling and succeeding in college, Susan Auerbach[11] studied parents' roles in preparing their high-school students for college among working-class parents of color who did not attend college. She identified three styles of parental involvement: parents were moral supporters, ambivalent companions, or struggling advocates. *Moral supporters* mostly did not participate directly in their children's schooling, though they supported students from home by indirectly guiding them. *Ambivalent companions* were supportive of students, but had ambivalent feelings resulting from concern over losing their closeness with their

children as they entered college, which was an unfamiliar world to the parents. *Struggling advocates* attempted to be more directly involved in their children's schooling; however, they encountered setbacks due to the insensitivities of educational bureaucracy. In these ways, parents' form of involvement reflected their own educational experiences in an intersection of what Auerbach calls "a mediated system of structure, culture, and agency"—referring to parent roles in education as "(a) socially structured by class and race but also (b) culturally mediated by particular cultural schemas and scripts as well as (c) psychosocially enacted according to individual psychosocial resources and relationships within families" (Auerbach 2007: 254).

Bringing all this back to life as a college student, in a book called *Inside the College Gates: How Class and Culture Matter in Higher Education*, Jenny M. Stuber[12] finds that the cultural backgrounds and socialization of students at earlier stages affects their university experiences. Especially important, she says, is that class shapes the ways that students integrate themselves into the college setting. Even choices about who to be friends with, and which extracurricular activities to partake in, reflect their social backgrounds. This is not to say that class completely determines all these social interactions, but it tends to do so when we are not paying attention.

In a vivid example of how class affects social interactions at college, a student named **Gabby** recalls her initial experiences making friends in college while recognizing her social class background for the first time. She states the following:

> Being from a lower class may not seem like a big deal to some people, but when starting out in a new place, the last thing I wanted was to have this social stigma. Stigma can limit one's social opportunities; however, people with class stigmas can often conceal their identity to fit in with the higher class . . . To conceal my identity as a lower-class student, I had to quickly go through resocialization. Resocialization is the act of unlearning the culture you have been taught throughout a lifetime, and adopting a new culture . . . For me that meant not talking about my background, and simply keeping to myself as much

as I possibly could. Even though keeping to myself seems like an extreme act, it was a lot easier than listening to my friends say how they would never put their kid in a daycare because it was "too gross" or that they want an on-campus meal plan sophomore year so that their parents would pay for it. From my first year as a college student, I learned that I should not be embarrassed about coming from a lower-class family because it has taught me many valuable lessons in life. It has taught me the value of money and what it means to work hard for what you want. It has also taught me that class does not define a person, and instead it is what someone makes of their class.

Echoing this feeling, **Leolia** focuses on the stigma of her lower–social-class upbringing and how she works to overcome it in her daily (and often unconscious) interactions with her peers.

As a student at this university, I lack a reasonable income, and I have acquired a great deal of debt in student loans. My parents are not funding my education as many of my peer's parents are. However, I still dress like others of the middle class; wearing brands that maintain status. I have obtained cultural capital by pursuing a higher education in medicine, by quieting my southern accent while speaking more eloquently, and by enjoying activities that those of my desired class enjoy (volunteering, hiking, sporting events, theater, etc.). Cultural capital refers to the process of acquiring properties that assist in upward mobility in society . . . This is the process of identity management. Identity management is a technique to cover stigmas associated with a position in a society . . . Through my efforts, I have been mostly successful at concealing the stigmas associated with my working class past.

Now, we return to the question we posed earlier: How can it be that, during college, success mostly reflects students' backgrounds, and, at the same time, college also indicates that merit pays off? Taking insights from Stuber and others summarized in this section, students must understand

education as both a possession and a process. As a possession, a college diploma is a "piece of paper." It is something one owns upon graduating and a credential necessary for applying for many jobs. But importantly, college is also a process: a series of social interactions that change the ways people interact. To make the most out of college, then, regardless of their background, students need to allow college to happen to them, to shape who they are becoming, and to contextualize who they have been and where they are headed. Plus, students need to graduate to get the paper. In the end, college is about owning human capital, which opens doors, and about acquiring cultural capital, knowledge of how to interact with people on the other side of those doors once they are opened.

ADVICE: WHAT WE (CAN) PROVIDE

In this section, we now switch from the primary voices of faculty members, in the previous section, to the primary voices of student development and student support practitioners. What follows is the kind of advice that students would be most likely to receive if they visited with an academic advisor to discuss the student experiences described at the beginning of this chapter, or previous chapters.

    #adulting #20something #transition #onmyown Returning to the student stories in chapter 1, since they relate to the content of this chapter, **Devon** and **Brittany** may not yet realize or care that average student debt after college has been rising. College remains a great time in life to have fun, explore life choices, and construct adulthood identities. In the process, however, students should seek input from family, friends, and university support staff (especially helpful people in the office of financial aid). Those from financially supportive family backgrounds may not need to be too worried about their spending habits in college. But many college students come from modest family backgrounds and could benefit from guidance about how to enjoy college while also protecting their future financial well-being. There are many people on college campuses who can help students with this, especially if their own family and friends did not

attend college, had more affordable costs during college, or otherwise lack up-to-date financial information.

#wheretheparty #yolo Drawing from another story in chapter 1, a student like **Charlie** may feel like she is the only one who cannot handle the pace of college. The reality, however, is that everyone comes from a specific social and cultural background and, as Stuber (2011) points out, each will experience college in a distinct way. A great example of this is the possibility that some of Charlie's partying peers may be struggling as much as she is, but they were taught early on by family and friends about how much their outward perception matters, so they know to at least pretend that they can easily keep up with both the academic and the party scene. Or perhaps some of her friends were raised around large, public social gatherings and know how to "have a good time" without overdoing it.

Most importantly, odds are that many of Charlie's friends, behind the scenes, know who and how to ask for help because they have done so in the past. For Charlie, this experience may be a brand new one. She would probably benefit most from acknowledging that people are traversing different paths through college, and that being honest with herself about what she does and does not know is the first step to getting the support she needs. Focusing on that insight instead of comparing herself to others will help her turn things around.

#bornlucky #welleducated We encourage **Cooper** to stop by his sociology professor's office to express how the class was helping him make sense of his life. He described the exact kind of moment that professors get excited about: when the light bulb turns on and students have that "'aha' moment." A sociology professor would commend Cooper for beginning to recognize patterns of social reproduction, inequalities, and the ways that social forces structure experiences. In addition to commending Cooper for these skills, we would also want to make sure that they develop a balanced perspective: realizing that personal choices do make a difference, so that they do not feel like life is all just luck. There is also agency involved in the process. Students still have power to create their life stories.

In addition to thinking about specific objectives, such as getting a job, students have the opportunity in college to think about what success looks

like to them as they imagine where they see themselves in the longer term. One task right now, as an emerging adult college student, is to consider not only the hoops that have to be jumped through in order to attain that next goal, but also the meaning behind those goals and how those meanings combine with personal identity and ideas about the future. Being aware of parents' experiences in navigating college is important. Also important is to focus on how to balance academics and other activities. Parents who did not attend college sometimes do not know much about student debt or do not know how to discuss it adequately with their college students. To ensure students have access to adequate information and opportunities, we recommend students stop by the financial aid office to learn about scholarships for which they may be eligible. When things are going well on other fronts, students should take a moment to remember and address the financial element of college.

#livingthedream #flagshipU Similarly, we encourage students like **Regan** to stop by a professor's office hours, particularly to reflect on her social identity. We would be likely to commend students like her on their general energy and excitement, as it is contagious! At the same time, we caution such students to make sure they are not spreading themselves too thin. They need to reflect on how to focus their energy, especially when they desire to be part of so many different organizations. In addition, we would point out to Regan that she describes this sorority as an exclusive organization (which many would consider to be a negative thing), yet she also says that it plays a significant role in her social identity (which implies it has a positive impact on her). That tension in Regan's understanding of the pros and cons of her sorority participation presents an excellent opportunity to consider how both these aspects are reconciled and what this means for the kind of person she will be as she moves forward in college and life. Students in exclusive organizations should think about why they joined that organization, what the organization does, what its objectives are, and how students are part of fulfilling those objectives. By pondering these subjects and the in-group and out-group dynamics of their organization, students can take a reflective role that makes them more of an active participant within the larger structure. Our main advice for

Regan is to be mindful of becoming over-involved and to make deliberate choices about involvement.

#strappedforcash #dutycalls #distracted One of the aspects of sociology that we think is most helpful to understand at a time like this in **Riberto's** life is what C. Wright Mills calls the "sociological imagination."[13] This has to do with understanding one's own life experiences in the context of broader social and public issues. Riberto is confronting what we call a "structural pinch," meaning a personal pain or struggle that is related to a position within social and institutional structures. Despite being well-prepared for the academic and social aspects of college, Riberto lacks the social and cultural resources to help him successfully weather this difficult period. He grapples with how to talk to friends, professors, or other people who can support him, especially about such personal and emotional matters. It hurts to talk about his family's health struggles, and he doesn't really see how talking to anyone could help. After all, what can others do to make the situation better for his mom or their family? The grades on his transcript are black and white and do not tell the complete story. In situations like Riberto's, it is important for him to advocate for himself, to request that faculty and staff take a deeper look at his situation, and it will ultimately be crucial for him to have strong letters of support from people who can describe the aspects of Riberto's story that extend beyond the grades.

We advise students like Riberto to recognize that they need to talk to people and seek support groups and other options for helpful conversations. There is nothing wrong with asking for help, even when our gender and cultural identities may tell us we should go it alone. It is important not to let personal and academic issues compound until they are unmanageable; instead, students need to find help and address problems one step at a time. Being concerned about taking care of family brings an emotional and social burden. Thus, we advise students to think about what coping strategies they have and what else they need. They do not have to go it alone. Also, understand that all is not lost in the classroom, despite struggles to complete exams and assignments. Talking with professors can teach students about what options are available in the case of such

contingencies arising, and many available services, people, and resources can help students in difficult situations to cope and find ways to catch up.

#needtowinthelottery #lemonstolemonade Gabby sees this time in her life as one which is full of potential, a period when she can focus on herself and the person she wants to become. As discussed in the first two chapters, Arnett and other developmental scholars call emerging adulthood the self-focused age,[14] but Gabby did not really like that term when a professor mentioned it, since "self-focused" sounded too much like being selfish. While that's an understandable interpretation, that is not what Arnett and others mean. What Gabby needs is someone who is familiar with this research to help her sort it out in a different way. One of the many caring adults on campus, or Gabby's parents, could explain that, in devoting time to themselves, emerging adults develop skills for daily living and gain a better understanding of who they are and what they want from life, which allows them to build a foundation for their adult life.[15] Yet many emerging adults simultaneously begin to realize that what they can become is not unlimited. This life stage is often marked by "high hopes and great expectations" for the future, but emerging adults are also functioning "in between" the clearer life stages of earlier adolescence and later adulthood.

Most importantly, we advise students like Gabby to learn to accept responsibility for college and life goals and to practice making independent decisions, with the help of friends, family, and people on campus. Even if her path is not typical or as straightforward as that of her peers, it can still lead her to a successful and happy life. Perhaps once Gabby emerges into adulthood, she may feel greater ownership over her career path and life experiences than some of her more-resourced peers, considering success is something she has to work hard for.

The college experience extends beyond what happens in the classroom and includes outside activities and social interactions. As Stuber says, "because students spend only about fifteen hours each week within formal academic environments, most of this cultivation takes place outside of the classroom." Gabby is discovering that college does not furnish a level playing field, that she must work harder than some to obtain a college degree.

Though not necessarily working-class, she comes from a background that does not afford her the freedom or the money to participate in activities like Greek life and study abroad, or even trips to the mall. The lack of time and resources means that Gabby is not connecting with her peers as much through organizations on her campus, which inhibits her from establishing peer and friendship groups and thus acquiring a social network that could boost her social, marital, and employment status in the future.

We also advise Gabby to meet with a sociology professor, who can be sensitive to her social class background. Such a professor could encourage Gabby not to let her social class background define her, while also recognizing that not everybody in college is wealthy. There are more people with situations similar to Gabby's than she may recognize. We encourage students like Gabby to recognize that inequalities affect people differently. Trying hard is going to look different depending on people's socioeconomic circumstances. Also be sure to take advantage of the opportunity to learn how to get along with people who have different experiences, and be careful not to dismiss people who do not have the same success.

#broke #workingtwojobs During this time of identity exploration, **Julius** is at a crossroads. There is no one-size-fits-all approach to what he should do. Some on campus may advise Julius to stick it out and find ways to engage with his current university and student community. Others back home may advise him to come back to his home community while he decides what to do, or may recommend that he transfer universities. In fact, receiving mixed messages from people on campus and back home can intensify Julius's confusion and disconnection. Researchers describe emerging adults as transient, and that applies to Julius's feeling about making a decision that will shape his future. But there is an added element to Julius's story that is "off the beaten path" from the mainstream trends of emerging adulthood. What Julius is experiencing is best understood as an instance of what can be called the "come on back home" tendency for families of students who have less experience with college, or who are unfamiliar with a particular university.

Well-meaning adults faced with an unfamiliar situation may want to urge Julius to return to familiar territory (i.e., retracing your steps to get

home rather than finding a new route to your destination). That may be best for Julius, or it may not be, depending on how "best" is defined and to what extent that is based on Julius's financial prospects. Julius has had his eyes set on his dream school for years, but that plan was derailed. Like other emerging adults, he has the freedom to explore different options, namely reapplying to his top school. He is also likely to be self-focused, turning inward to search for the right answer as he sorts through his evolving identity. But at the same time, it is important to recognize that for some emerging adults, the messages across social groups do not all converge and thus he receives conflicting advice.

Julius is experiencing an added level of confusion, in the midst of his identity exploration, that has to do with the mismatch between his aspirations for himself and the reality of his current situation. He does not feel any obligation or desire to invest in his current institution. Sure, doing so may make his day-to-day experiences easier, but at this point he is still preparing for leaving to be easy, as the alternative is something he is not ready to accept. One of the markers of emerging adulthood is becoming independent of one's parents, including financially. Julius began that journey early on as he worked to earn money for his college education. Some researchers refer to this as "accelerated adulthood," describing how Julius did not have the luxury of slowly contemplating his next steps. He had to move rather quickly into adult roles. While he knows that college can put his eventual goals within reach, he can't help but think about what he is forfeiting because of his lack of funds. Julius is experiencing what emerging adults see as the age of possibility, considering the what-ifs and could-bes, but he also demonstrates how resources condition aspirations. Wondering what is possible is fairly constant across emerging adults, but believing that all is possible may not be.

We encourage Julius to find a professor or advisor on campus who can relate to his story. When he hears someone talk about holding two jobs when they were in college, he could ask them to say more about what they learned from this, and he might receive the following advice: Navigating college with just one job is hard enough. With two jobs, it is really difficult. Thinking practically about this challenge, we encourage students like

Julius to explore whether there is a way to get a job that is related more to school, such as a research assistant, tutor, or working in a resident hall. It is worth it to check whether there are opportunities on campus that would alleviate the financial burden, while also respecting one's obligations as a student.

We also encourage students to find out what loans, scholarships, and other financial options are open to them. Go to the appropriate people and offices to consider all the options, as it may be there is another way than working two jobs. There are scholarships for people who need books, and scholarships for people who are first-year college students, both locally and nationally. There are people on campus who can help connect students with these resources. While some economic circumstances may be unchangeable, more people on campus face precarious circumstances than Julius and many other students realize. College can be a stratifying agent as much as one of social mobility. This knowledge can empower students to investigate their circumstances and seek out campus resources. Ensuring that students are integrated and connected on campus can help them focus on college now so they can build the kind of life they want later.

#lifeisrough #deadbeatparents #wantabetterlife We encourage **Leolia**, too, to reach out to a professor, especially one who conveys that he or she came from or understands the kind of family experiences that she describes. Students like Leolia should recognize their strength in overcoming formidable obstacles. We also encourage students to see college not just as a means to achieving social mobility but as a valuable aid to thinking critically about the world around them. Leolia's story sounds incredibly difficult, but it is also a great story of perseverance and self-reflection.

While we would commend Leolia for persevering to this point, we also would draw her attention to some alarms that we hear in her story. One is about the debt that she is acquiring by herself. We want to make sure that she is aware of the dangers of debt. Although there is no way to prevent all the possible hazards of taking out loans, we encourage her to be aware of what debt means and the impact that it can have on her future. Of course, she should continue pursuing her education, but at this relatively early

point she may be able to find other options—such as scholarships or low-interest loans—to help keep the costs down.

A further piece of advice for students like Leolia is to ask themselves whether they are concealing too much in the effort to enter a new social class. Is Leolia putting on an act in college and not letting others see behind the scenes enough? She is such a powerful agent in her story, but we advise her to recognize that she is moving against the grain in significant ways. She may be carrying too much on her own shoulders and could stumble at some point as a result. We encourage her to reflect on how to integrate more of her past with her present. Instead of simply trying to change her cultural and social position, she should think about how her past can inform her present and future self. We would advise her to develop a more integrated, holistic identity that is rooted in her past but is also reshaped in a way that can help her thrive in her future. While it may be painful to think about the disadvantages of the past, moving forward entails recognizing that they are part of her experiences and influence the ways she interacts with others.

Taking this into account, we encourage students like Leolia to devote extra thought to finding the best path forward. For example, does Leolia truly feel a passion for studying medicine, or is she more interested in the social status that doctors enjoy? There are many career options that offer a way to prosper, and students need not fixate on only one option. We advise students to consider a number of paths in order to ensure they find a career that is interesting and fulfilling to them.

#pressuretosucceed #fearoffailure We have spent much of this chapter focusing on the difficulties of students at the lower end of the socioeconomic spectrum. **Bryce**, by contrast, talks about struggles that students from affluent backgrounds are more likely to confront. The fear of failure he describes is something that John Reynolds and Chardie Baird[16] and others address. They study the ways that high expectations can exert pressure and unrealistic expectations can result in disappointment. This kind of pressure can cause real struggles for college students, and its occurrence highlights that challenges in college (and life after college) arise for students from every background. Each group of students

faces a particular set of opportunities to learn during college, sometimes as a result of confronting frustrations. The threatening and sometimes saddening sense that "bad things could happen" can actually be greater for people who have more to lose. In fact, exposure to the fact that others are less well off, even homeless, can cause wealthier individuals to feel more fear and resistance than compassion or empathy.[17] Some struggle to gain. Others struggle not to lose, or not to disappoint. Both situations are challenging.

We encourage students like Bryce to visit with a professor during office hours. One major tip we would give to Bryce is to stop comparing himself to other people. As someone coming from a position of privilege, he needs to take care to avoid mindlessly doing what others expect him to do. Instead, he should think about college as an opportunity to consider what kind of life is meaningful for him as he decides what his major is, what his career goals are, and what he wants other aspects of his life to look like. When students use the word "should," such as "I should be . . ." or mention feeling that they are not meeting others' expectations, it makes us want to drill down and stir some critical reflection. Who holds these expectations, and how easy or hard are they to change? Does the pressure on Bryce come from parents, family, neighborhood, church, or community? Do they expect him to be a straight-A student with the "white picket fence"? How realistic is this? Adults with high expectations might mean well, but we encourage students like Bryce to question whether they truly know what a successful life will look like for them. Students may need to carve out something different to find fulfillment.

We advise students to think about what avenues their campus has to offer that can help them grow and experience new things during college. Experimenting with different career possibilities and identities are part of becoming an adult and taking responsibility for oneself. Though students like Bryce are lucky that they do not have to be concerned with finances, that does not mean they do not have any issues to face during college. Their challenges are just as real. These students need to figure out how they can be satisfied with their situation, with themselves, and with the choices they make. It is empowering to become conscious of implicitly

expected lifestyle choices, to question social pressures, and to chart out a personal path of one's own to build a life that brings meaning beyond filling others' expectations.

FURTHER READING ONLINE

- One of the most well-known facts about Americans is that, on the whole, we are not very financially literate—though we can be, if we focus for a little while on the uncomfortable topic of money: Farber, Madeline, July 12, 2016, "Nearly Two-Thirds of Americans Can't Pass a Basic Test of Financial Literacy," retrieved from http://fortune.com/2016/07/12/financial-literacy/ .
- We recommend that students peruse a loan debt clock, such as this one: "Student Loan Debt Clock," FinAid, retrieved from http://www.finaid.org/loans/studentloandebtclock.phtml.
- The figure is astronomical! And counting. Rather than let that cause a swell of anxiety, students should channel that energy into productive focus. For example, here is a friendly description of fixed versus variable costs in a budget: Pant, Paula, March 12, 2019, "What's the Difference between Fixed & Variable Expenses," The Balance, retrieved from https://www.thebalance.com/what-s-the-difference-between-fixed-and-variable-expenses-453774.
- We find these kinds of articles tremendously helpful for forming a budget that will support a desired lifestyle. The web features numerous tips for college students on how to think about budgets. Here is one example: "College Student Budget Mini-Lesson," 1996, Indiana Department of Financial Institutions Consumer Education, retrieved from http://www.in.gov/dfi/CollegeStudBudgetMini.ppt.
- Here is another example: "Quick Guide: College Costs," 2019, CollegeBoard Big Future, retrieved from: https://

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quick-guide-college-costs.

- Here is one that comes with a budget spreadsheet
  template: Hong, Naomi, "Budgeting Basics for College Students,
  Plus Example Spreadsheet," College Express, retrieved from
  http://www.collegexpress.com/articles-and-advice/student-life/
  articles/living-campus/budgeting-basics-college-students-plus-
  example-spreadsheet/.
- However students choose to explore the subject, we recommend
  spending some time getting on top of finances now in order to
  avoid paying the price later.

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