Undocumented Students' Uneven Access to Financial Aid Resources: How Existing Resources Reinforce Deservingness

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Abstract: Federal policy excludes undocumented students from federal aid for postsecondary education, creating tremendous barriers to their ability to cover tuition costs. Starting with fewer need-based funding options for college elevates the importance of accessing scholarships for undocumented students. The existing literature has established the crucial role of school-based institutional agents, or school agents, in assisting students to locate and apply for scholarships. School agents, accordingly, are knowledgeable about the trends and barriers in undocumented students' access to scholarships. Drawing on a case study in the Chicago metropolitan area, this paper examines the patterns in access to scholarships and the challenges school agents encounter in assisting undocumented students in locating scholarships. The paper draws on interviews with 50 school agents who work with undocumented high school students and a content analysis of 34 scholarships. The findings reveal that undocumented students must compete for resources in ways that reinforce dominant forms of cultural capital and are framed

by the "Dreamer" narrative, creating uneven patterns in access to scholarships and limiting school agents' ability to support some segments of students. The findings contribute to expanding and nuancing knowledge about the financial aid landscape undocumented students navigate in transitioning to college.
Keywords: undocumented immigrants; postsecondary education; student financial aid; high schools

Acceso desigual de los estudiantes indocumentados a los recursos de ayuda financiera: Cómo los recursos existentes refuerzan la percepción de merecimiento

Resumen: La política federal excluye a los estudiantes indocumentados de la ayuda federal para la educación postsecundaria, lo que genera enormes barreras para su capacidad de cubrir los costos de matrícula. Comenzar con menos opciones de financiamiento basado en la necesidad para la universidad eleva la importancia del acceso a becas para los estudiantes indocumentados. La literatura existente ha establecido el papel crucial de los agentes institucionales escolares, o agentes escolares, en ayudar a los estudiantes a identificar y solicitar becas. En consecuencia, los agentes escolares tienen conocimiento sobre las tendencias y barreras en el acceso de los estudiantes indocumentados a las becas. Basándose en un estudio de caso en el área metropolitana de Chicago, este artículo examina los patrones de acceso a becas y los desafíos que enfrentan los agentes escolares al ayudar a los estudiantes indocumentados a encontrarlas. El estudio se basa en entrevistas con 50 agentes escolares que trabajan con estudiantes indocumentados de secundaria y un análisis de contenido de 34 becas. Los hallazgos revelan que los estudiantes indocumentados deben competir por recursos de maneras que refuerzan formas dominantes de capital cultural y están enmarcadas por la narrativa del "Dreamer," lo que genera patrones desiguales en el acceso a becas y limita la capacidad de los agentes escolares para apoyar a ciertos segmentos de estudiantes. Los resultados contribuyen a expandir y matizar el conocimiento sobre el panorama de ayuda financiera que los estudiantes indocumentados deben navegar en su transición a la universidad.
Palabras-clave: inmigrantes indocumentados; educación postsecundaria; ayuda financiera estudiantil; escuelas secundarias

Acesso desigual de estudantes indocumentados aos recursos de auxílio financeiro: Como os recursos existentes reforçam a percepção de merecimento

Resumo: A política federal exclui estudantes indocumentados da assistência financeira federal para a educação superior, criando enormes barreiras para sua capacidade de cobrir os custos de matrícula. Começar com menos opções de financiamento baseado em necessidade para a universidade torna ainda mais importante o acesso a bolsas de estudo para estudantes indocumentados. A literatura existente estabelece o papel crucial dos agentes institucionais escolares, ou agentes escolares, na assistência aos estudantes na busca e solicitação de bolsas de estudo. Consequentemente, os agentes escolares possuem conhecimento sobre as tendências e barreiras no acesso dos estudantes indocumentados às bolsas. Com base em um estudo de caso na área metropolitana de Chicago, este artigo examina os padrões de acesso às bolsas de estudo e os desafios enfrentados pelos agentes escolares ao auxiliar estudantes indocumentados na busca por essas oportunidades. O estudo se baseia em entrevistas com 50 agentes escolares que trabalham com estudantes indocumentados do ensino médio e em uma análise de conteúdo de 34 bolsas de estudo. Os resultados revelam que os estudantes indocumentados precisam competir por recursos de maneiras que reforçam formas dominantes de capital cultural e estão moldadas pela narrativa dos "Dreamers," criando

padrões desiguais de acesso às bolsas e limitando a capacidade dos agentes escolares de apoiar certos segmentos de estudantes. Os achados contribuem para expandir e aprofundar o conhecimento sobre o cenário de auxílio financeiro que os estudantes indocumentados enfrentam ao ingressar na universidade.

Palavras-chave: imigrantes indocumentados; educação superior; auxílio financeiro estudantil; ensino médio

Undocumented Students' Uneven Access to Financial Aid Resources: How Existing Resources Reinforce Deservingness

Approximately 100,000 undocumented students graduate high school every year in the United States (Zong & Batalova, 2019). In transitioning to college, paying tuition presents a daunting obstacle for these graduates because federal policy bars them from federal forms of financial aid, including the Pell Grant and subsidized loans. Starting with fewer need-based resources for college than other low-income students, undocumented students cover tuition costs by gathering funding from various resources (Enriquez, 2011). Family financial support, working to pay for college, and scholarships are all common and overlapping ways that undocumented students use to finance their education (Gonzales et al., n.d.; Regan & McDaniel, 2019; Salazar, 2021). Unlike family support and work, however, scholarships are an essential funding source that school-based institutional agents—or school agents—assist students in accessing. Accordingly, school agents possess crucial insights into undocumented youth's access to scholarships, including the patterns in the availability of scholarships and the barriers to applying.

A significant body of literature has demonstrated that school agents, defined as individuals within institutions who occupy positions of power and have access to valuable resources (Stanton-Salazar, 2011; Stanton-Salazar et al., 2001), facilitate or hinder undocumented youths' college transition. Supportive school agents encourage undocumented students, provide them with relevant information about federal and state policies, and help students locate scholarships (Lauby, 2015; Murillo, 2017; Nienhusser, 2013; Nienhusser et al., 2016; Perez, 2009; Vega et al., 2022). Unsupportive school agents, conversely, provide misinformation, fail to connect undocumented students to resources, and even discourage them from pursuing college (Enriquez, 2011; Gonzales, 2016; Lauby, 2015; Nienhusser et al., 2016).

Despite the literature demonstrating the critical role of school agents, much of what we know about their role stems from the experiences of undocumented youth who managed to transition to college. To be sure, centering and elevating the experiences of undocumented students remains vital. The experiences of school agents, however, are also needed. At the high school level, school agents, including counselors, teachers, social workers, support staff, program managers, and administrators, work with undocumented students at the critical juncture of making decisions about college and through the college application process. They also support students across a range of academic profiles, racial/ethnic backgrounds, and college transition outcomes, providing them with valuable insights into the financial aid landscape encountered by undocumented students with varied characteristics.

Through a case study in Illinois, this paper examines the patterns in undocumented students' access to scholarships and the challenges school agents encounter in locating financial aid resources. The case study draws on two data sources. First, the paper examines the experiences of 50 school agents who work with undocumented high school students. Second, the experiences of school agents are considered alongside a content analysis of 34 scholarships available to undocumented

students. Combined, these data sources contribute to expanding knowledge about the financial aid landscape undocumented students navigate in transitioning to college.

The findings reveal the unevenness of undocumented students' access to financial aid. Accessing financial aid for undocumented students involves competing for resources that reinforce dominant views of deservingness and exclude many students. Drawing on the concept of cultural capital, the paper argues that the "Dreamer" narrative sets the rules for resource allocation and ultimately constrains school agents' ability to support the college transitions of all undocumented youth. Before describing the conceptual framework, an overview of the challenges undocumented youth encounter in accessing funding for college and the role of school agents in locating resources is provided.

Literature Review

Exclusion from Federal Aid

In 1972, the reauthorization of the Higher Education Act created the Pell Grant —providing financial aid for postsecondary education to low-income students. Equalizing access to higher education was central to the act (Wolanin & Gladieux, 1975). Before 1972, federal financial aid was distributed to institutions, leaving funding allocation decisions in the hands of institutional priorities and permeating the process with uncertainty (Wolanin & Gladieux, 1975). The Pell Grant sought to equalize access by shifting the aid from the institution to students, thereby expanding students' "market choices" and assurance of aid (Wolanin & Gladieux, 1975, p. 316). The Pell Grant supports the postsecondary enrollment of a meaningful segment of undergraduates. In 2019-2020, 40% of undergraduates nationwide benefited from the Pell Grant, receiving $4100 on average (the maximum amount available is $6195) (Cameron, 2023). Moreover, 34% of undergraduates drew on federal Direct Loans, receiving an average of $3800 in subsidized loans (Cameron, 2023).

Federal funding sources are unavailable to undocumented students due to the 1996 Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA), which barred undocumented immigrants from federal benefits (Olivas, 2012). Federal-level exclusion creates many barriers to undocumented students' transition to college. Access to K-12 public schooling is protected by the 1982 Supreme Court case *Plyler v. Doe* (Olivas, 2012). Included in K-12 school settings, undocumented youth often develop expectations for the future centered on college as a viable path after high school (Bjorklund, 2018; Gonzales, 2016; Perez, 2009). Far from this path, however, legal exclusion imposes tremendous barriers to their transition to college (for a review, see Bjorklund, 2018). In addition to exclusion from aid, they confront laws that exclude them from working legally and create the ever-present fear of deportation (Bjorklund, 2018; Gonzales, 2016). The barriers imbue their coming-of-age experiences and college transition process with frustration, feelings of rejection, hopelessness, and even shame (Gonzales, 2016; Vaquera et al., 2017; Vega et al., 2022). The challenges confronted also negatively impact their well-being, at times leading to anxiety, depression, and suicidal ideation (Gonzales, 2016; Vaquera et al., 2017).

Paying for College Amidst Federal Exclusion

Paying for college presents one of the most daunting barriers undocumented students encounter in transitioning to college (Bjorklund, 2018; 2011; Enriquez, 2011; Gonzales, 2016). A number of studies have illuminated how undocumented students cover tuition costs, showing that they pull together funding from various sources. Enriquez (2011) has described it as a patchworking process. In addition to scholarships, the patchworking process often involves combining family support and working to cover tuition costs (Gonzales et al., n.d.; Regan & McDaniel, 2019; Salazar,

2021). A survey conducted across various institutions found that 64.7% of students with DACA drew on parental income to pay for college, and 26.5% borrowed money from family members (Regan & McDaniel, 2019). Similarly, qualitative data from Illinois found that 70% of undocumented youth received family financial support (Gonzales et al., n.d.). Working to cover tuition costs serves as another key form of supporting their college goals. One study found that 65.9% of DACA recipients pay with money from a job (Regan & McDaniel, 2019), and another found that 68% work to cover tuition costs (Gonzales et al., n.d.).

Exclusion from need-based federal financial aid leaves undocumented youth more reliant on scholarships and institutional aid. Available data from surveys and qualitative studies show that undocumented college students often draw on scholarships to cover tuition costs. For instance, one survey found that 71% of students with DACA received institutional grants or scholarships (Regan & McDaniel, 2019). Data from a qualitative study in Illinois showed that 70% of undocumented students paid tuition with some type of scholarship; only 10%, however, received a full-tuition scholarship (Gonzales et al., n.d.). The number of undocumented students receiving scholarships may seem high at first glance. However, compared to their peers who are eligible for the Pell Grant, undocumented youth rely on scholarships to cover a larger portion of their unmet financial needs. Moreover, despite their reliance on scholarships, the amount received remains unknown, and the existing data relies on the experiences of college students, leaving the challenges of youth who were shut out of higher education unexplored.

Impact on College Pathways and State Financial Aid Policies

The barriers created by legal exclusion and limited options to pay for college predictably lower the college enrollment rates of undocumented youth. Compared to the college enrollment rate of 71% for U.S.-born young adult high school graduates, only 49% of undocumented young adults enroll in college (Passel & Cohn, 2009). Moreover, Mexican and Central American immigrants with legal documentation are four times more likely to enroll in college than undocumented immigrants (Greenman & Hall, 2013). It is also noteworthy that undocumented students enrolled in college are highly selected; they start off with higher high school GPAs (Kreisberg & Hsin, 2020) and earn higher GPAs during their first semester (Conger & Chellman, 2013). These findings suggest that those who manage to access financial aid and transition to college are among the highest achieving.

For those who manage to transition to college, patching together resources semester after semester creates stressful and bumpy college pathways. Family financial contributions come at a significant cost to families, creating anxiety for students who witness their parents stress about bills (Salazar, 2021). Financial constraints channel undocumented students into community colleges and non-traditional college pathways, composed of attending part-time, taking breaks between semesters, and commuting to campus (Conger & Chellman, 2013; Kreisberg & Hsin, 2020). Studies also show undocumented students are more likely to stop out of college, reporting inability to pay as the primary reason (Terriquez, 2015). They also are less likely to graduate on time with a bachelor's degree than their peers who have legal status or are U.S. citizens (Conger & Chellman, 2013). Lastly, despite initial outperformance, undocumented students' GPAs decrease over time, likely due to the stressors encountered (Kreisberg & Hsin, 2020).

Accommodating state policies have been found to positively impact undocumented students' college trajectories. Exclusion at the federal level has cemented the state context as crucial in structuring undocumented students' college pathways and ability to succeed (Golash-Boza & Valdez, 2018). Accommodating states have sought to increase access to college by alleviating the tuition burden. A common mechanism has been to create in-state tuition policies, allowing undocumented students to avoid paying out-of-state rates. A total of 25 states, as of November 2024, provide in-

state tuition to eligible students (President's Alliance, 2024). Another form of state support is access to need-based state aid; 19 states have enacted such laws (President's Alliance, 2024).

In-state tuition policies have been found to increase the likelihood of full-time enrollment among undocumented students (Grosz & Hines, 2020) as well as increase their college enrollment rates (Amuedo-Dorantes & Sparber, 2014; Dickson & Pender, 2013; Flores, 2009), and decrease those delaying entry into college (Darolia & Potochnick, 2015). Additionally, access to state aid in California community colleges increased the number of college credits attempted and completed by undocumented students (Ngo & Astudillo, 2019). Despite these improvements, undocumented students are still the least likely to graduate on time from a four-year program (Conger & Chellman, 2013), continue being channeled into community colleges (Darolia & Potochnick, 2015), and to experience financial hardship while attending college (Raza et al., 2019).

Role of School Agents

Transitioning to college requires undocumented youth to access information and resources on how to pay for college (Gonzales, 2016; Lauby, 2015; Murillo, 2017; Nienhusser, 2013; Perez, 2009). Institutional agents serve as crucial sources of social capital or the resources embedded in relationships (Lin, 2001; Stanton-Salazar, 2011). As individuals embedded within institutions, institutional agents occupy positions of status and authority and possess valuable information (Lin, 2001; Stanton-Salazar, 2011). In alignment with Stanton-Salazar (2001), we use the term school agents to highlight the embeddedness of teachers, counselors, social workers, administrators, program managers, and support staff within school settings. These school agents possess power and influence and have access to valuable information, resources, and networks that they can activate on behalf of students (Stanton-Salazar, 2011).

Transitioning to college requires the support of school agents who disseminate information and assist undocumented youth in accessing financial resources (Gonzales, 2016; Lauby, 2015; Murillo, 2017; Nienhusser, 2013; Perez, 2009). School agents provide both information needed by students regardless of immigration status, such as how to apply for college, and information specific to navigating the transition under legal exclusion. Receiving information, support, and encouragement from school agents helps students feel included within the school setting and facilitates the transition to college (Gonzales, 2016; Lauby, 2015; Perez, 2009). Lack of supportive school agents, conversely, results in uninformed or misinformed students, negatively impacting undocumented youth's college paths (Bjorklund, 2018; Gonzales, 2016; Lauby, 2015; Nienhusser et al., 2016).

High school presents an important juncture for undocumented students' college trajectories and for receiving support from school agents in locating financial aid. Supporting high school students requires school agents to be knowledgeable about federal and state policies and the practices that postsecondary institutions set relevant to undocumented students (Murillo, 2017; Nienhusser et al., 2016; Vega et al., 2022). They must also assist undocumented students in locating scholarships that do not require legal status (Lauby, 2015; Nienhusser, 2013; Perez, 2009). Examining how school agents support undocumented students within seven high schools, Nienhusser (2013) identified locating scholarships as one of the five activities that school agents engage in. This activity involved raising scholarship funds within the high school to support undocumented students or allocating existing scholarship funds to undocumented students (Nienhusser, 2013). High school staff also supported students by reaching out to postsecondary institutions to advocate for their students to receive scholarships (Nienhusser, 2013). Based on the experience of undocumented students, studies find that school agents also provide guidance on colleges that may offer better institutional aid or are more affordable (Lauby, 2015).

The literature shows that while some undocumented students benefit from supportive school agents, others report negative or mixed experiences. Negative experiences include school agents who inform undocumented students of their exclusion from federal aid without providing any additional resources (Lauby, 2015; Nienhusser et al., 2016). Moreover, some school agents provide incorrect information, lack knowledge about accommodating state tuition policies, and are overall unprepared to support undocumented youth (Enriquez, 2011; Gonzales, 2016; Lauby, 2015; Nienhusser et al., 2016). Undocumented youth also describe experiences of school agents who discouraged them from pursuing college by telling them college was out of reach or unaffordable (Gonzales, 2016; Lauby, 2015; Nienhusser et al., 2016; Perez, 2009). Showing more mixed experiences, one study found that while undocumented youth who immigrated as teenagers encountered supportive school agents who attempted to help them, these school agents were largely unable to locate financial aid resources (Diaz-Strong, 2021).

Despite the broad acceptance of the important role of school agents in structuring undocumented youth's college pathways by helping students locate financial aid resources (Bjorklund, 2018; Gonzales, 2016; Lauby, 2015; Nienhusser, 2013; Perez, 2009), school agents' experiences with the process remain underexplored. Via interviews with school agents and a content analysis of scholarship documents, this paper examines the patterns in the availability of financial aid resources, building on existing knowledge in two ways. First, the paper contributes to building a more comprehensive picture of the financial aid landscape undocumented students encounter. Second, the paper highlights the challenges school agents face in locating resources. Available forms of financial aid, the paper argues, reinforce dominant forms of cultural capital and ultimately constrain school agents' ability to support some segments of students. The following section describes the conceptual framework of cultural capital that frames the findings.

Conceptual Framework

Cultural Capital and the "Dreamer" Narrative

The concept of cultural capital provides a frame to understand undocumented students' uneven access to scholarships. Cultural capital consists of the "accumulation of specific forms of knowledge, skills and abilities that are *valued* by privileged groups in society" (Yosso, 2005, p. 76). Although all groups possess valuable forms of knowledge and skills, dominant and privileged segments of society maintain power by shaping who gets access to opportunities— limiting access to those who exhibit the cultural capital they deem valuable (Bourdieu, 1986; Yosso, 2005). In the educational system, students displaying behaviors, values, and attitudes that align with the dominant class are rewarded, ultimately reproducing inequality (Bourdieu, 1986; Stanton-Salazar, 2011).

Cultural capital undergirds the "Dreamer" narrative that has permeated the discourse about undocumented youth. The "Dreamer" narrative took shape in the early 2000s as immigrant advocacy organizations fought for the Development, Relief, and Education for Alien Minors Act, known as the DREAM Act. The strategy relied on public images of innocent, English-speaking, high-achieving youth with the potential to contribute to the United States through their excellence (Abrego & Negrón-Gonzales, 2020; Gildersleeve, 2017; López, 2020; Nicholls et al., 2021; Pérez Huber, 2015). A central theme in the "Dreamer" narrative was their ability to rise above their family's economic challenges to achieve academically (Abrego & Negrón-Gonzales, 2020; Gildersleeve, 2017). Moreover, embedded in the narrative and strategy was to present youth who appeared assimilated to the United States, including those who identified with American values and saw the United States as their home (Abrego & Negrón-Gonzales, 2020; Nicholls et al., 2021; Pérez Huber, 2015).

The "Dreamer" narrative ultimately relied on demonstrating that undocumented youth's knowledge, skills, and abilities fit within valued forms of cultural capital: they spoke English, were high-achieving, and assimilated. These attributes enabled some undocumented youth to distinguish themselves from the negative and stigmatized associations of the general undocumented population, "brightening the line between the deserving and the undeserving" (Nicholls et al., 2021, p. 3). Undocumented youth, however, are not a monolith; their goals, values, and connections to the United States vary. Nonetheless, in the public imagery and mainstream media, the picture of undocumented youth has been cemented as the "Dreamer" narrative (Abrego & Negrón-Gonzales, 2020; Nicholls et al., 2021). A content analysis of newspaper articles, for instance, found that Dreamers were often positioned as talented, young, innocent students who were bound to contribute to the economy (Pérez Huber, 2015). This framing differed from unaccompanied minors, who were positioned as a threat and burden to the economy (Pérez Huber, 2015).

Recognizing that the "Dreamer" narrative reinforces notions of the deserving and undeserving immigrant, many undocumented youths have since rejected this narrative and turned their attention to immigration reform that benefits all undocumented immigrants (Nicholls et al., 2016, 2021). Undocumented youth, after all, are embedded in immigrant families and communities, creating a sense of shared destiny and solidarity (Nicholls et al., 2021). Despite pushback on the "Dreamer" narrative, the use of the term has continued to grow in the mainstream media, and the idea persists in consequential ways (Nicholls et al., 2021). One consequence is the persistence of resource allocation to undocumented youth who fit the narrative. Borrowing the term "profit of distinction" from Bourdieu, Nicholls et al. (2021) examined how the "Dreamer" narrative converted into "profit," finding that "Dreamers were able to increase their status and legitimacy, attract funding, gain favorable media coverage, and enhance their access to elite politicians" (Nicholls et al., 2021, p. 2).

As cultural capital suggests, the depiction of high-achieving youth with college goals carries access to economic resources. Scholarships are a form of economic capital, as they provide tuition funds, but access relies on cultural capital; students are awarded scholarships based on criteria deemed valuable, including grades and other measures of merit. As Bourdieu (1986) stressed, cultural capital may be converted into economic capital, even as the process of exchange remains hidden. This paper frames the findings through the lens of cultural capital, as evidenced in the "Dreamer" narrative. The findings show that existing scholarships reinforce ideas of deservingness and limit school agents' ability to help some students.

Research Methods and Data

This paper stems from a project that examines what shapes school agents' ability to support undocumented students' college transitions. The project uses the qualitative method of case study. Examining a phenomenon within the context in which it occurs, case studies seek to unearth the factors shaping an issue (Merriam, 1998). Case studies may consist of an individual as well as focus on studying an issue within a bounded system and often draw on various data sources (Merriam, 1998). This paper examines the issue of financial aid access for undocumented students within the bounded system of the Chicago metropolitan area through interviews and scholarship documents. Specifically, we examine the patterns in undocumented students' access to scholarships and the challenges school agents encounter in locating financial aid resources.

The Chicago Metropolitan Area

Approximately 4,000 undocumented students graduate high school in Illinois; the state also ranks 6th in the size of the undocumented immigrant population (Zong & Batalova, 2019). Illinois

has enacted accommodating policies towards undocumented students, providing both in-state tuition and need-based state financial aid. The in-state tuition bill, the Public Act 093-007 (HB 0060), was passed in 2003. To qualify, students must have attended an Illinois high school for at least three years while living with a parent or guardian. They also must have either graduated from an Illinois high school or received a GED. Eligibility for need-based state aid was enacted in June of 2019 through the Retention of Illinois Students and Equity (RISE) Act. In addition to income requirements, eligibility mirrors the in-state tuition law.

The Chicago Metropolitan Area is home to many immigrants; 19.1% of the region's population is foreign-born, and immigrants make up half of the region's growth (Chicago Metropolitan Agency for Planning [CMAP], 2014). Chicago continues to serve as an immigrant gateway, with 21.2% of the population being foreign-born (CMAP, 2014). Likewise, among the 322,000 students in the Chicago Public School System (CPS), 22% are classified as English Language Learners and 46.6% are Latine (Chicago Public Schools, n.d.). The suburbs in the metro area, although historically less racially diverse, have seen a steady increase in the share of the foreign-born population; in 2010, between 14.9% to 42.6% of the population were foreign-born in the 25 suburban municipalities with the largest number of immigrants (CMAP, 2014). A significant proportion of the largest immigrant groups in the area, including Latine and Asian immigrants, are under the age of 18, with 7.2% being Latine and 20% being Asian. (CMAP, 2014).

Data and Analysis

The protocol for the study was approved by the Institutional Review Board where the authors are located. Two data sources were collected and analyzed. The first consists of interviews with 50 school agents who work with undocumented high school students in the Chicago Metropolitan Area. School agents were recruited via email and social media and drew on the personal and professional networks of the first author. All interviews were conducted virtually via Zoom by the first author, averaging 90 minutes, and were recorded using the platform's function. Interviews took place between September 2020 and July 2021.

Among the 50 participants, a majority (72%) identified as female, and a large segment were Latine. More than half of the participants were school counselors or postsecondary counselors, 62% possessed a master's degree, and the majority (54%) had more than five years of experience. Table 1 provides more details on their characteristics.

Table 1
Characteristics of School Agents

Characteristic	N (50)	%
Gender		
Female[a]	36	72
Male	14	28
Race/Ethnicity		
Latine[b]	33	66
White[c]	14	28
Black	2	4
South Asian	1	2
Role		
Postsecondary counselor	18	36
School/academic counselor	11	22
Program coordinator/manager	7	14
Administrator	5	10

Characteristic	N (50)	%
Teacher	4	8
Support staff	3	6
Social worker	2	4
Educational level		
Associates	2	4
Bachelors	15	30
Masters	31	62
Doctorate	2	4
Years of experience		
Less than 1	4	8
1 to 5	19	38
More than 5	27	54

Notes.

[a] One participant identified as female and questioning

[b] Among participants identifying as Latine, 1 identified as Afro-Latine, 1 as white, and 2 as mixed

[c] Among participants identifying as white, 1 identified as Middle Eastern

The interview instrument consisted of five discussion domains: 1) how school agents interact with undocumented students; 2) how they learn about the challenges students encounter; 3) how they learn about resources specific to undocumented students; 4) how they disseminate information to students; and 3) their knowledge of Illinois policies. Each section contained a broad opening question and several follow-up questions based on the study's interests. Following a semi-structured approach, follow-up questions emerged from listening closely to the participant, allowing space to pursue new lines of inquiry. Participants were asked demographic questions before starting the interview. All participants selected their pseudonyms and were provided with a $50 stipend. Post-interview memos were used to summarize the content of the interview and reflect on emerging insights, patterns, themes, and questions. The audio files of the interviews were professionally transcribed and uploaded to ATLAS.ti.

The interviews were coded through a deductive and inductive approach. The research question about the patterns in access to scholarships partially guided the preliminary codebook. We developed categories and codes to identify patterns, such as student profiles, the application process, and barriers. We also developed the preliminary codebook inductively by individually reading the post-interview memos and developing codes based on what emerged in the interviews. The theoretical framework of cultural capital and the "Dreamer" narrative did not directly guide the development of the codebook. Rather, the framework was used to understand the patterns emerging from the data. Although not directly guiding the codebook, many of the codes are inherently present in the framework, including capturing grade point average and leadership requirements.

After developing the preliminary codebook, we met several times to discuss and reach a consensus on the categories and codes. We each then applied the preliminary codebook to five randomly selected transcripts (10 total). Through this process, we modified the codebook. The second author applied the modified codebook to all remaining transcripts, noting categories and codes needing further discussion. The first author reviewed all the coding, marking areas of disagreement for discussion. We met weekly to review the areas marked for discussion and modified the codebook as needed. This paper draws on the categories of "Scholarship Access" and "Postsecondary Education Access," which capture the experiences of school agents in seeking to support undocumented students in accessing scholarships for postsecondary education.

　　　　The second data source consist of 34 scholarship documents open to undocumented students in the Chicago Metropolitan Area. In alignment with case study methods, documents are data, serving as "voices begging to be heard" (Merriam, 1998, p. 120). The list of scholarships was developed through several steps. First, during the interviews, school agents were asked to name the scholarships or websites they share with undocumented students. After the interview, the scholarships and websites mentioned were entered into an Excel spreadsheet. We also captured the scholarships and websites during the coding process. We then ran a code report and cross-referenced it with the Excel spreadsheet, adding any missed data. Next, the second author reviewed the websites provided by school agents, adding any additional scholarships found. Following a similar process, the websites of all Hispanic Serving Institutions (HSIs) in Illinois were reviewed to capture any additional scholarships. We then located the scholarship information on the internet and uploaded a PDF to ATLAS.ti. The 34 scholarship documents represent individual providers rather than the number of scholarships distributed.

　　　　The scholarship documents were coded via a content analysis, defined as "a systematic procedure for describing the content of communications" (Merriam, 1998, p. 123). Content analysis may be used not only to quantify the content but also to interpret the meaning (Merriam, 1998). To quantify the content, we developed a codebook based on the research question and what emerged from the interviews and the documents. For instance, we paid attention to the eligibility criteria, application requirements, and funding amount. Based on what school agents shared, we added codes to include the use of Spanish words in the scholarship titles and codes to capture the types of essay prompts. Table 2 provides the quantified results of the content analysis. We also discuss the results within the context of the findings. Like the interviews, the theoretical framework did not directly guide the content analysis but was used to understand and make meaning of the content analysis.

Table 2
Content Analysis of Scholarship Documents

Scholarship Criteria/Characteristic	Number (N=34)[1]	Percentage
Grade Point Average		
GPA 3.0+	11	32%
GPA 2.5+	6	18%
GPA 2.0+	1	3%
GPA high GPA stated but not specified	3	9%
GPA considered as one metric	3	9%
GPA not mentioned	10	29%
Essay Requirement		
Yes	28	82%
No	4	12%
Unable to determine[2]	2	6%
Essay Prompts (n=28)[3]		
Goals (education or career)	13	46%
Obstacles/challenges encountered	12	42%
Leadership/involvement	10	35%
Family background/history	7	20%
Unable to locate prompt	5	17%
Impact of receiving scholarship	5	17%
Culture/diversity	3	11%
Financial need/challenges	3	11%

Scholarship Criteria/Characteristic	Number (*N*=34)[1]	Percentage
Immigration story/impact of status	3	11%
Other	2	7%
Leadership/Involvement Requirement		
Yes	18	53%
No	16	47%
Letter(s) of Recommendation Requirement		
Yes	19	56%
No	14	41%
Not mentioned	1	3%
Amount Provided (*n*=39)[4]		
Less than $1000	17	44%
$1000 to $2500	8	21%
$2501 to $5000	3	8%
Full scholarship	6	15%
Amount not provided	2	5%
Location		
National	8	24%
Local/community based	16	47%
State based	10	10%
Ethnoracial Requirement		
Latinx	10	29%
Minority	1	3%
None	23	68%
Spanish Word in Title		
Yes	14	41%
No	20	59%

Notes.

[1]The number reflects the amount scholarship providers, not the total number of scholarships given out. Some scholarship providers offer more than one scholarship, and a few provide numerous scholarships. The number of scholarships offered, however, depends on the funds raised.

[2]The scholarship information accessed did not list the materials required to submit the application, and the application site was not active at the time of the analysis.

[3]Among the 28 scholarships requiring an essay, most contained several prompts. Thus, the total prompts equal to more than 28.

[4]A few scholarships providers offered scholarships of different amounts, making the total possible amounts equal to 39.

Positionality and Trustworthiness

We identify as formerly undocumented Latina immigrants. Professionally, the first author worked in postsecondary education, serving underrepresented students for a decade. The second author worked with an after-school program that served Latine high school students. Our personal experiences navigating the transition to college and professional experiences supporting students were important connections to the questions addressed in this paper. Although these experiences serve as a strength, providing us with intimate knowledge of the challenges undocumented youth encounter and reinforcing our commitment to improving their access to college, we practiced memoing and reflexivity to ensure the interpretations were grounded in the data.

The first author conducted the interviews and engaged in memoing after each interview to practice reflexivity. The memos captured moments reminiscent of their experiences navigating the transition to college without access to federal financial aid and fostered awareness of how their background shaped the interpretations. The first author also maintained a methodological memo throughout the study to document the steps taken and any modifications. Lastly, peer debriefing was incorporated during coding to practice reflexivity. During our weekly meetings, we made space to reflect on how our backgrounds informed the emerging findings. This process helped to ensure that our conclusions were both enriched by our lived experiences and firmly grounded in the data.

Findings

This section details school agents' experiences in supporting undocumented students in locating scholarships and supplements their comments with the content analysis of scholarship documents. The data reveal that undocumented students encounter uneven access to financial aid resources. Covering tuition costs for undocumented students requires them to compete based on dominant ideas of merit and who is deserving of support. This imposes a heavy burden of time and energy and ultimately leaves many students out. The findings are organized around the following themes: 1) profile of competitive candidates, 2) barriers to applying, and 3) exclusions from existing resources.

Profile of Competitive Candidates

School agents discussed the characteristics undocumented students needed to access scholarships. These included strong GPAs, vocal personalities, and evidence of leadership. The scholarship documents, to an extent, supported school agents' understandings of what makes a competitive candidate but were somewhat vague, seemingly leaving room for a range of academic profiles. Nonetheless, school agents' experiences and a close look at scholarship documents suggest a high bar is present for undocumented youth to access scholarships.

Grade Point Average

Annabelle, a postsecondary counselor, always advises freshman and sophomore undocumented students to "think about the GPA." She has spent much time considering the GPA's impact on students, calculating that "if you start your senior year with anything lower than the 2.7, mathematically, there's no way you're going to graduate with a higher than a 3.0 GPA." Annabelle lasers in on the 3.0 GPA—what she refers to as the "magic number"—because it opens financial aid resources for undocumented students. "A lot of scholarships start at a 3.0 or higher," she explained. The magic number of 3.0 consistently emerged among school agents as necessary for accessing scholarship money. Lucy, an administrator, stated: "At least a 3.0, that's a bare minimum for basically most scholarships."

The importance of the GPA was present across all school agents; however, Chicago school agents emphasized the 3.0 GPA because of the Star Scholarship, one of the scholarships included in the content analysis. The Star Scholarship covers all unmet tuition costs and provides a book voucher to attend a community college in Chicago. The scholarship is open to all students who graduate from a Chicago high school. While helpful for any student, as it closes the gap between the federal and state aid received, the scholarship provides a lifeline to undocumented youth. Moreover, the application for the Star Scholarship is straightforward and includes checking off a few boxes when completing the community college application. School agents in Chicago breathed a sigh of relief when their students had the "magic" number, ensuring at least a community college education

was within reach. Alternatively, Chicago school agents struggled when students' GPAs excluded them from the Star Scholarship. As a teacher, Marcela witnessed such a case.

> I knew this student… he just felt really defeated. He did not have the GPA to get the Star Scholarship. His grades started to drop. He just focused on working, but then eventually, his grades got really bad…. the big push for him was finishing high school.

The content analysis of scholarship documents supported the focus on the 3.0 GPA to an extent. Of the 34 scholarships reviewed, 11 (32%) required a 3.0 or above GPA. Three scholarships did not provide a GPA requirement but alluded to the importance of GPA through class ranking or stating that a "high GPA" was required. Combined, 14 (41%) scholarships prioritized a strong GPA.

Despite the high GPA criteria in some scholarships, most were seemingly less focused on GPA. Six scholarships required a 2.5 or above GPA, one a 2.0 or above, and three stated the GPA would be considered only as one metric. The remaining 10 scholarships did not mention GPA in their eligibility criteria. This suggests undocumented students with less than a 3.0 GPA possess some options. Indeed, in his role as program coordinator, Alex observed that a well-known national scholarship "does look at academic achievement" but was "not highly selective." In most other cases, however, school agents stressed students must perform better than the stated criteria. Lily, a postsecondary counselor, explained:

> Some of them are 2.5, 3.0, but I tell them [students] you have to do better than that. You have to be closer to the 4.0… It may say there 3.0, but if there's someone who's 4.0 and has all the qualifications, who's going to get that scholarship? You're not going to get it with your 3.0, doing the minimum. Yes, it sucks for us because we have to work so much harder, but that's the reality of it.

In her postsecondary counselor capacity, Mary also observed that students with higher GPAs "win" scholarships regardless of the criteria.

> I would say, a lot of times, it's more of those higher GPA students that are winning scholarships versus my lower GPA students. Even for scholarships that are open to 2.0 and above, I still find my higher academic students winning those, even though it was open to all of my students.

The limited scholarship options for students with lower GPAs frustrated school agents. Among undocumented students, "anyone below a 3.0," postsecondary counselor Amy explained, "just struggles." "They're capable of college-level work," Amy continued, "but if you have a 19 ACT and a 2.9 GPA, nobody's going to fund you." Some school agents noted that the merit-based approach also left little room to recover from mistakes. Alex, for instance, described the frustration encountered by students seeking to improve their standing.

> I have worked with the students who have been meaning to improve their standing. They realize that they haven't done well, but they still want to try something. They're looking for that chance. Just because of the system that we have in education, that their GPA will not improve just for one semester, then they feel stuck on that cycle.

Overall, school agents emphasized that a strong GPA, often a minimum of 3.0, was needed to compete for scholarships. The content analysis lent some support for the focus on GPA but, in some cases, was vague. The experiences of school agents, however, highlight that regardless of the stated GPA requirement, students with higher GPAs tend to secure scholarships.

Personality and Leadership

In addition to GPA, school agents stressed that students' personalities, including openness to sharing their stories and evidence of leadership, made a difference in accessing scholarships. Vocal students, Lucy explained, fare more favorably in securing scholarships.

> A lot of times, tons of favor is given to students who are loquacious. Who are willing to do an hour-and-a-half interview. Students who are a little bit more fiery. Those students are like, people they just love them. They're like, 'Sure, you can have my money,' but a student who is legit scared and not willing to talk about their situation. They don't get nothing, it's really frustrating."

In scholarship applications, the essay provides the main space for students to tell their stories. Among the scholarships reviewed, a majority (82%) required an essay, with only four scholarships not asking for an essay. In the case of two scholarships, we were unable to determine whether an essay was required because their application site was not active during the analysis. To determine the types of stories scholarship providers valued, we analyzed the essay prompts. The analysis revealed a set of overlapping prompts, as shown in Table 2. The top prompt asked students to discuss their goals and was followed by prompts focused on the challenges that students encountered. These were followed by prompts about students' leadership and involvement. Although a minority, some prompts asked students to discuss their family background, and three specifically asked about their immigration story or the impact of their legal status.

Overall, the prompts provided options for students to discuss their personal or family challenges while leaving room for students who prefer to elaborate on their goals or involvement. Yet, some school agents worried about students feeling compelled to recount their migration experiences to gain access to funding. Gloria, a postsecondary counselor, shared:

> The stories that they share with me is when they've crossed the border and having them relive that trauma because they want to share the story because it'd be a great essay... but that is retraumatizing them.

Melany, also a postsecondary counselor, shared similar concerns. "Unfortunately, I think in the essay," she stated, "they're really looking for students to be very vulnerable and share very painful experiences.

The prompts also demonstrate the emphasis on leadership via community engagement and extracurricular activities. Indeed, 53% of scholarships specifically mentioned leadership, community service, or extracurricular involvement in their eligibility requirements. This criterion raised the bar for students beyond GPA requirements. Some school agents, including Melany, found it "unrealistic" for most students.

> They're [scholarship] also looking for involvement. So they're looking for you to be in sports, clubs, et cetera, ideally with leadership experience, ideally with volunteer experience. Again, I don't know, when I sit back, and I look at it, I think this is unrealistic for a lot of kids, especially because high school is hard enough.

Besides good grades, evidence from school agents and the content analysis showed the importance of a vocal personality and willingness to share their story. Emphasis was also placed on the youth's ability to participate in activities and put in the time, resources, and effort to participate while also expected to maintain stellar grades. For many scholarships, students needed to excel in all these areas to access some amount of funding.

Barriers to Applying

Meeting the eligibility criteria, as discussed above, presents barriers for some students. Even when students meet the criteria, the time and effort required to apply creates additional barriers. "The scholarships that are out there," school counselor Mireya described, "require time, they require commitment." Before even applying, students must put effort into weeding through the decentralized scholarship options. Ted, a social worker, stressed that students felt overwhelmed by this process.

> I've had students tell me like, "I have looked at scholarships and I've gone onto the website, but it's overwhelming. I don't even know where to start." … I don't think you can blame the students too much on that one. It's an insane amount of information.

To increase their chances of securing funding, undocumented students must apply for numerous scholarships, each with different criteria and requirements. Some school agents noted that the process of applying for scholarship after scholarship reminds students of their exclusion from federal aid. Postsecondary counselor Veronica stated that students feel "a certain way about like having to do extra work for something that other people have for granted." The amount of emotional energy needed to maintain these efforts was hard for many students to maintain, as Mireya illustrated.

> They'll do a few and sometimes they get discouraged after not getting there, getting one or two, they're like, "Is this really worth it?" …. They need their essays to be revised. Who's going to do all that? Just different things like that, asking for letters of rec… The kid has to disclose why and for what. Sometimes they're embarrassed, they don't want to.

Applying for numerous scholarships, as Mireya described, requires not only time to write and revise essays but also vulnerability in asking for letters of recommendation. Among the scholarships, 56% required at least one letter of recommendation. For some students, the requirement creates emotional distress around disclosing their immigration status to secure a letter of recommendation and presents a barrier for youth who lack strong relationships with potential recommenders and feel uncomfortable revealing their status.

Many of the scholarships were also relatively small compared to the overall tuition costs, which average $23,000 for public four-year universities, $53,800 for private four-year non-profit universities, and $13,800 for two-year public institutions (National Center for Education Statistics, 2022). Some scholarship providers offered multiple scholarships of different amounts, making the total number of possible amounts equal to 39. Among the 39 options, 15% were full-ride scholarships, 8% offered more than $5,000, and 8% between $2,500 and $5,000. The most common option, 44% of scholarships, offered under $1,000, followed by 21% offering between $1,000 to $2,500. The amount of work put into receiving what may feel like a drop in the bucket prevented some from applying. "I think that sometimes when they see it's only a $300 scholarship, it's only a $500, they don't want to apply," Flor, a support staff member, observed.

The large scholarships tended to be few, highly competitive, and offered at the national level. Only 8% of the scholarships reviewed were nationwide, while 29% were state-wide, and 47% were offered at the local level. School agents either did not know of a student who received a full-ride national scholarship or could only name one student along the course of their career. The most common scholarships their students received were those at the state or local level. Miguel, a postsecondary counselor, described having "better success at the local level than at the national

level." Accordingly, unless a student was deemed high-achieving, school agents steered students toward local scholarships. As Joe, a program manager, explained: "The world of outside scholarships is inconsistent and confusing, and students are less likely to get those. Unless it's local, like in our community."

Across the board, school agents understood that applying for scholarships was a complicated process requiring vulnerability, tenacity, time, patience, and the willingness to put effort toward an uncertain end. Among the scholarship options reviewed, those at the national level were highly competitive, making local-level scholarships the most feasible option. Local-level scholarships, however, generally offered smaller funding amounts.

Exclusions from Existing Resources

Teenage Arrivals

As the findings show, access to scholarships is largely premised on students' academic achievement, extracurricular involvement, willingness to share their stories, and tenacity in applying. Students' ability to display these valued traits differed based on age-at-arrival, creating a pattern of exclusion among teenage arrivals. Undocumented youth who arrived as teenagers—also known as the 1.25 generation (Rumbaut, 2004)—faced systematic disadvantages that made it more difficult to access financial aid resources for college.

Studies have shown that teenage arrivals encounter disadvantages in course placement due to their emerging English skills and challenges integrating into the school culture (Callahan, 2005; Diaz-Strong, 2021) . They are often relegated to English as a Second Language (ESL) course placement and corresponding low-level coursework and struggle to develop peer relationships outside of ESL classes (Callahan, 2025; Diaz-Strong, 2021). These disadvantages carry significant consequences for their U.S. academic records and ability to compete for scholarships. School agents, as evidenced by Melany, reported that teenage arrivals struggled to attain the academic profile needed.

> If I'm an ESL student, I'm fairly new to this country, how am I supposed to have had all of these experiences, and done all these things, and gotten these grades that a scholarship like this might be looking for.

Likewise, Annabelle shared the story of a teenage arrival who, despite being academically strong, encountered systemic barriers in obtaining the "magic GPA."

> There's another student that was super great, I still remember her to this day. She took all AP classes, she transferred in her sophomore year and, of course, when she was in her country, they don't have honors, advanced, or whatever. Like her transcript was literally translated to just Cs, but she was getting straight As. It was so unfortunate because at the end of the year, her GPA was 2.98, and she needed a 3.0 for the Star Scholarship…. like, "You were one of our top students." … It's just because it's a language barrier. That definitely has negative impacts on them in terms of their senior year. Because not only are they undocumented, but now their academic is not up to par with the scholarships that they might be applying to, or financial aid that they might be seeking.

In the example above, the student did not meet the GPA cut-off for the Star Scholarship for reasons completely beyond their control. Layering unto these challenges, Illinois's need-based state aid policy excludes some teenage arrivals. The RISE ACT made some undocumented students eligible for Illinois' Monetary Award Program (MAP), meaningfully improving the financial aid

options for undocumented students. RISE, however, requires three years of high school attendance to qualify. A segment of undocumented students, however, arrive later in adolescence and do not meet the three-year requirement. Postsecondary counselor Andy shared an example of a teenage arrival who did not meet the criteria.

> I was working with a student this year, and I recommended the RISE
> Act/Alternative App to him, not thinking. I totally forgot that there was the
> residency year requirement… they found out that he's only lived here for two years.
> He wouldn't fall into that category. I remember, obviously, he was disappointed.

The exclusions imposed by the three-year requirement created frustration for school agents. School agents, such as Lily, lamented that "unfortunately not all my students qualify for that because some of them are recent immigrants. In Melany's case, the "stipulation around how long you've been a resident of Illinois" was "one of" her "biggest axes to grind."

Excluded from both federal and state aid, teenage arrivals are even more reliant on scholarships. At the same time, the school system imposes disadvantages in building the academic profile needed to compete for the limited scholarship options.

Non-Latine Undocumented students

When discussing gaps in access to financial aid resources, school agents also brought up difficulties locating scholarships for non-Latine undocumented students. In Illinois, 74% of undocumented immigrants are Latine, followed by 17% from Asia, 6% from Europe and Canada, and 2% from African countries (Migration Policy Institute, n.d.). Although more than one quarter of undocumented immigrants are non-Latine, students from non-Latine backgrounds navigate a scholarship landscape geared towards Latine youth, as Annabelle explained.

> Like I mentioned, [we have] a large population of students from India… It has been
> very, very frustrating trying to look for scholarships for them because I would say
> 90% of the scholarships that I get are always just Hispanic scholarships…. I think
> that has been like the biggest issue with students from different countries has just
> been financial aid wise.

Lily also expressed frustration about scholarships being geared toward Latine students.

> A lot of scholarships are for Latinos, which really pisses me off…. I see that there
> are more opportunities for Latino, Latinx students than for Nigerian, Asian students,
> which really upsets me because I look at these scholarships and it's like, "They don't
> qualify."

The scholarship documents provided some evidence to back up school agents' experiences. Although not rising to the 90% mentioned by Annabelle, we found that 29% of scholarships were only for Latine students. Moreover, 41% contained words in Spanish in the scholarship title. Those with Spanish words did not always exclude non-Latine students but may lead students, as postsecondary counselor Andrea pointed out, to believe they do not qualify.

> I had a student who was Chinese and undocumented. That was a struggle because in
> the journey, I realized a lot of these scholarships were geared toward Latino….
> Sometimes we make the wrong assumption that because the scholarship has a
> Spanish word in the name, that it's just for Latinos. It may not actually be just for
> Latinos. Oftentimes obviously it is, which is why people like, "Oh, gosh, it's an
> another one."

The deep roots of the Latine immigrant community in the Chicagoland area contribute to the focus on Latine students. This means, however, that non-Latine students navigate the college transition with fewer resources. "There are just many fewer resources," Joe stated when speaking of undocumented students from Asia and the Middle East he has worked with. Overall, Joe expressed, "These students are already invisible or incognito in a lot of different ways and this is just another layer of that, another veil to peel back."

Discussion

Excluded from federal financial aid, undocumented students start with fewer need-based funding options for college than their documented and U.S.-born peers, elevating the importance of accessing scholarships. The literature has established the crucial role of school agents in facilitating undocumented students' transition to college, in part by assisting students locate and apply for scholarships. Accordingly, school agents are knowledgeable about the trends and barriers in undocumented students' access to scholarships. This paper examined the patterns in access to scholarships and the challenges school agents encountered in assisting students through a case study in Illinois. The findings reveal that undocumented students must compete for resources in ways that reinforce dominant forms of cultural capital and create uneven patterns in access.

Overall, several patterns of exclusion are present. High-achieving students possess more options than other students. Along with the magic GPA of 3.0, students with vocal personalities, those involved within the school or community, and students willing to share their experiences in writing were deemed competitive. Emphasis on GPA excludes teenage arrivals—who contend with systemic barriers to attaining a competitive U.S. high school record—from many sources of financial aid. In addition to being less likely to possess the academic profiles for competitive scholarships, Illinois' need-based financial aid law excludes many teenage arrivals because of the three-year high school attendance requirement.

More reliant on scholarships and institutional aid, undocumented students also face a heavy lift to access available funding. Undocumented youth must be motivated to put significant time and effort into applying, even when the amounts are often small compared to their financial need. Local scholarships tend to be more accessible than the highly competitive national options but smaller in funding amounts. Moreover, the focus on Latine youth results in fewer private scholarship options for non-Latine undocumented students.

The uneven access to financial aid resources elucidates the presence of dominant forms of cultural capital in this process. Existing scholarships are largely channeled to students who exhibit dominant forms of cultural capital. The profile of a competitive candidate emerged as an undocumented student with strong grades, preferably involved in leadership or volunteering, and who is willing to share their story either via the essay or to request letters of recommendation. Barred from need-based federal aid, possessing these skills, knowledge, and abilities becomes vital to accessing the limited scholarships available.

Cultural capital, as framed by the "Dreamer" narrative, was also evident in the patterns found. The narrative portrays undocumented youth as innocent, high-achieving, English-speaking, and assimilated (Abrego & Negrón-Gonzales, 2020; Gildersleeve, 2017; Nicholls et al., 2021; Pérez Huber, 2015). The "Dreamer" narrative has been critiqued by immigration scholars and activists for emphasizing undocumented youths' deservingness at the expense of further marginalizing other immigrants (Abrego & Negrón-Gonzales, 2020; Gildersleeve, 2017; Nicholls et al., 2021). Yet, these ideas remain alive and well in the eligibility criteria for scholarships. Similar to Nicholls et al. (2021), who found some profit from the "Dreamer" narrative by increasing their status and attracting

funding, the paper shows available scholarships largely channel resources to undocumented youth who fit the "Dreamer" narrative of being high-achieving via the emphasis on GPA as well as leadership and involvement.

In a more subtle way, the exclusion of teenage arrivals falls back on the view of "Dreamers" as English-speaking and assimilated. Teenage arrivals go against the notion of "Americanized" youth present in the "Dreamer" narrative. They may feel more connected to their birth country, are in the process of learning English, and may experience cultural distance from their co-ethnic U.S. peers (Diaz-Strong, 2021). The tunnel vision resulting from the focus on "Dreamers," however, leads to exclusions even in progressive states. In Illinois, the state-aid law was a monumental improvement to undocumented students' options; however, this law relied on the false view of "Dreamers" as young childhood arrivals, unintentionally excluding teenage arrivals.

The paper finds that despite attempts to support access to college, existing scholarships rely on dominant forms of cultural capital and reinforce notions of deservingness present in the "Dreamer" narrative. The root of the issue ultimately stems from undocumented youths' exclusion from federal aid, forcing them to compete for most resources. While the Pell Grant sought to equalize access to postsecondary education by channeling aid to students rather than institutions, undocumented students must navigate a financial aid landscape mired in uncertainty. The Pell Grant, though increasingly insufficient due to the rising cost of college, provides aid to high school students regardless of "merit." Undocumented students, however, must put much time and effort into competing for limited merit-based options, creating an uneven financial aid landscape. In addition to valuing and financially supporting excellent and involved students, an equitable approach requires providing resources to all undocumented students desiring to pursue a postsecondary education.

The findings build on the existing literature by supporting and nuancing prior findings. Via the lens of school agents and review of scholarship documents, the paper widens current understandings of students' options for patchworking (Enriquez, 2011). Quantitative studies find that undocumented college students start off outperforming their peers (Conger & Chellman; Kreisberg & Hsin, 2020). Adding to these studies, we show that existing resources are skewed toward high-achieving students. Barriers to patchworking were also evident in the findings. Undocumented youth must invest significant time and energy, including emotional energy, to access scholarship resources. The toll present in patchworking also leads to uneven experiences and options in gathering resources to successfully transition to college. Combined, a complicated picture emerges of undocumented students' pathworking process. Options for pulling together resources are unevenly distributed among undocumented youth, with some provided more access to draw on scholarship resources.

Lastly, this paper contributes to nuancing how we understand school agents' ability to support undocumented students. Their ability to locate resources for college varies depending on the students' academic profile, age-at-migration, and race and ethnicity. Whether students experience school agents as supportive and informed or as unsupportive and uninformed may be shaped, in part, by how resources are targeted. School agents were often critical of the scholarship requirements and expressed frustration over the negative impact on youth excluded from consideration and the energy required to access even the smallest amount of funding. To unpack the potential connection between the availability of resources and students' experiences with school agents requires more research. However, this study suggests that school agents' capacity to assist students is unevenly distributed and constrained by resources targeted toward students who exhibit dominant forms of cultural capital. School agents' desire to support youth, while important, remains insufficient as they are pushed to work within existing exclusions and limitations.

Practice and Research Implications

The findings point to important policy implications at the federal level. The need for the U.S. Congress to pass a pathway to legalization for undocumented immigrants is urgent. Specifically, the U.S. Congress should pass the Dream Act which would allow undocumented childhood arrivals to become permanent residents and become eligible for federal financial aid. Undocumented students have navigated a broken pathway to college for decades. Until these young people—and their families—are provided with access to Legal Permanent Resident status and citizenship, they will confront uneven access to financial aid resources, where a few will find a narrow safety net, but many will not. The stopgaps available via scholarships and institutional aid will never suffice to meet the need broadly and equitably.

The stalemate at the federal level continues to position state and local-level laws toward undocumented students as crucial. State need-based financial aid laws hold much promise as these provide a more equitable baseline of support for students across academic profiles. More states should pursue need-based financial aid policies to support access to higher education for their undocumented youth. Moreover, to promote a more equitable approach, Illinois and other states with laws providing need-based financial aid must address the exclusion of teenage arrivals. This would require adjusting the current laws to remove the three-year high school attendance requirement or to provide alternative options to qualify, such as extending eligibility to any undocumented immigrant who graduates high school in the state or completes the General Educational Development (GED). Recognizing that undocumented students are shut out of federal student loans, states should also consider programs like the California DREAM Loan Program, which provides access to institutional loans for undocumented students. In addition to new policies, existing policies must be protected. The threat exists that the Trump administration will withhold access to federal financial aid to states that offer undocumented students in-state tuition and state financial aid (Presidents' Alliance, 2024), upending the gains made and further entrenching the reliance on the few competitive scholarships.

The findings also carry implications for scholarship providers and other efforts aimed at supporting undocumented students' college transitions. These providers face the unfortunate task of attempting to alleviate exclusions at the federal level and confront delicate calculations about where to channel resources. Asking scholarship providers to fix the inequity created by a federal issue is unfair and impossible. However, starting conversations on unintended exclusions from existing resources may promote the expansion of current resources toward a more inclusive approach. This might involve creating scholarships that target students with different academic profiles, discussing the intent of using Spanish words in the scholarship title, and easing the application process. Raising awareness of the racial and ethnic diversity of undocumented students may also support building resources with their needs in mind. To that end, scholarship providers and school agents might connect with organizations and community groups serving non-Latine immigrants to learn about potentially unpublicized resources and to create additional resources.

Finally, the paper raises the need for additional research. This study is limited to an accommodating state context and data mostly collected during the political and policy context of the Biden administration. A fuller picture of patterns in access to financial aid warrants research in states with restrictive policy contexts. The current Trump administration's attack on undocumented immigrant communities, particularly in sanctuary cities such as Chicago, also warrants more recent research on how this reality shapes the challenges in accessing financial aid and how school agents support students. While the paper draws on the perspective of school agents, providing a more comprehensive picture as they work with students across academic profiles, the student voice remains critical. Research on the experiences of diverse undocumented students as they navigate

locating funding will support a more complete understanding. Research is also needed on the role of institutional grants, including the criteria postsecondary institutions employ in making award decisions. Lastly, while this paper focused on accessing scholarships during high school, we need research on undocumented students' experience with locating funding throughout their college years and how this process impacts their college trajectories.

Conclusion

Federal policy excludes undocumented youth from federal aid for postsecondary education, making them more reliant on scholarships. Undocumented students must devote a significant amount of time and effort to vie for a small pool of merit-based scholarships. This situation leads to a disparate landscape of financial aid, which constrains school agents' ability to support some segments of undocumented youth in accessing scholarships. The "magic" behind a high GPA and other "objective" measures of merit rests in how it signals cultural capital that may be converted to money for college while also hiding the exclusion of students who do not fit the dominant forms of cultural capital. "Merit" becomes the magic by which a few are selected, and the rest are excluded.

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