Jen Hatmaker: We've had a ton of conversations in my house about what life after high school might look like, and that is because I have five kids. And all but four of them are out of high school, so nobody knows more than me how hard making those decisions can be. And frankly, with so much changing in the world, even as we speak, it does make you wonder, is college still even worth it? So today my guest is going to help us answer that question. Okay, José Luis, you have one sentence to make me care about college.

José Luis Cruz Rivera: College is the best vehicle to allow a person to be a lifelong learner. And we know from the data that with a college degree, you are better off in the long term than if you only have a high school diploma, both in terms of economic returns as well as non-economic returns.

Jen Hatmaker: Not all of my kids chose a traditional four-year path, so I am definitely interested as a mom to hear more, and I'm also curious to ask some questions for folks who aren't parents or they're not yet engaged in a higher ed system already.

José Luis Cruz Rivera: Well, first, if you only have a high school diploma. The likelihood that you're going to be able to earn enough with one job to sustain a family is nearly zero. Second, there are certain colleges and universities that have a track record of propelling large numbers of low-income students to the middle class and beyond. And third, we know that a college education, because of the potential returns of investment, is one of the most consequential decisions that a family must make, and so they should care about what it could potentially mean for them and their communities.

Jen Hatmaker: Let's start here. You are obviously invested in a university space. I got a four-year degree too, but I'm thinking about the people listening whose kids picked a different path, frankly, me being one of them. Of my five kids, four of them are post-high school. One of them didn't pick college. He chose a different path, and some kids do, or some kids frankly just can't access a four-year degree for a lot of reasons, for a lot of factors, and it's certainly financially prohibitive in a lot of cases. And so there's trade schools and there's certificates and apprenticeships and associates degrees. It feels like there's a lot of slivers to the pie chart here, and I'm curious your response to some of those alternative paths.

José Luis Cruz Rivera: A lot of times, we throw around the word college to mean several things, right? I mean, there's of course four-year institutions, there's community colleges with two-year degrees, there's an increasing tendency for credentials, for short term certificates and credentials that could give you a leg into a good high-paying job right out of high school. But the reality is that each individual must look at their particular interests, their particular constraints. Some of us are place-bound and have to
choose among the opportunities that are available to us near to us. Some are time-bound, so in-person versus online versus hybrid. And so each individual has to make a decision of what is the best way to pursue what we call "college," knowing that there's a lot under that word. Regardless of where you start, if it's with a certificate or an Associate's, that we build stackable pathways so that the work that you're doing getting that certificate will then allow you to accelerate your progress towards an Associate's, and an Associate's towards a Bachelor's degree.

Jen Hatmaker: Okay, so this is a big term. We say college, but there's a lot of slivers in the pie chart. What about this? Is it worth going to college if you're going to accrue student loans? This is a big question a lot of young people and their families are asking.

José Luis Cruz Rivera: I think generally speaking, yes. It's an investment in your future. We know from myriad studies that you will over a lifetime be more likely to earn significantly more economic and non-economic returns from a college degree than just from a high school degree. So that is true on average. Now, for that to work for individuals, going away from the average into actual individuals that we need to recognize that it is important, as with any major investment in life, buying a house or a new car or even a cell phone, that you do your research. And so it is important for students and their families to understand what the opportunities available to them are, how they connect to the local workforce, how they connect to their long-term aspirations, evaluate what the expected debt levels are, but not just the expected debt levels, also the expected earnings.

Jen Hatmaker: So you guys, obviously as a mom to a whole mess of teenagers and young adults, this conversation is super interesting and relevant to me and I am totally paying attention, but I'll tell you what I am still wondering about that I'm going to ask José Luis next, and it's this. Obviously, the data suggests that a four-year degree is the strongest path toward upward mobility, but historically this has just been a privileged conversation because a four-year degree is so cost prohibitive for so many kids and families. And so what I want to know next is what's happening currently to eliminate some of the barriers to this possibility for kids? Because if this is only a conversation for privileged families who can simply afford college, then it's not a good conversation. So what's going on to make this on-ramp way more accessible? So that's my next question and we're going to get to that after the break. This is Make Me Care About, you guys. I'm Jen Hatmaker and we'll be back to learn more about college in a moment.

This is Make Me Care About. I'm Jean Hatmaker, and with me is José Luis Cruz Rivera, President of Northern Arizona University. And today, José Luis is talking to us about the importance of college. Okay. So from your perspective, what can colleges and universities that are absolutely committed to transformation do to improve their students' outcomes and also eliminate race or ethnicity or income as predictors of student success or lack thereof?

José Luis Cruz Rivera: I think committed institutions must really engage earlier with future students, and that may mean working closely with their community colleges and their K-12 schools to ensure that the students are developing the aspirations, first of all, to go to college, then that they are getting the preparation they need to be successful, and the support as they go through the admissions process and the onboarding at the university. So that's for the traditional students. We also need to see more universities be thoughtful about those that have opted to go down the certificate route or the community college route, or in the workforce and want to come back. How do we similarly structure seamless pathways so that they can see that it's not only a fairly straightforward process to come back to school, but that what they have already learned through those various experiences they've had will
gain them credit, academic credit so that they can accelerate their progress towards their next degree, so that's an important piece of it.

Another is, once you have these students is first do no harm. You have to recognize that your students come from diverse backgrounds and have diverse needs and differing aspirations, and so how do you develop as a university or a college differentiated services will meet students where they are? And that requires a lot of thoughtfulness and intentionality and purposefulness. And yes, the willingness to reallocate funding or advocate for additional public or private funding in order to be able to serve the full needs of your students. And I'm talking here about things academic for sure, but you have to deal with the financial pressures that students face, housing insecurity, food insecurity, mental health issues. If you don't address those, then really focusing in on the academic and co-curricular piece, it's a lot harder.

Jen Hatmaker: That's right. How about this question? Are there specific measures colleges can take to help their students navigate the post-secondary educational system in such a way that they finish their degrees? What kind of support helps students cross the finish line most?

José Luis Cruz Rivera: So there are a variety of things that universities can and are doing to address those basic needs. Then of course, it's creating an inclusive environment where students, regardless of what their backgrounds are, that they feel they can affirm their identity, that they can build community, and that in doing so, they can then contribute their diverse lived experiences towards strengthening the educational process. Once you have that, once you have the basic needs met and you have the inclusive environment that creates the conditions for learning, the optimal conditions for learning, then it's about the academic and co-curricular support that universities can give to students. Everything from supplemental instruction to peer mentoring, to tutoring to experiential learning opportunities, undergraduate research, exposure to the arts and the humanities in a way that will allow them to really expand their worldview. Those are issues that are so important for universities to do well, to make sure that their students are not only prepared for the workforce, they're also prepared for life.

And finally, I think, and this is an increasing focus in higher ed now, what are the internship opportunities available, clinical placements available? What are the things that they will have in addition to the degree that will give them a leg up as they enter the workforce or pursue higher levels of education in graduate work?

Jen Hatmaker: I love to hear that. You mentioned to me before we started recording that not only is this the largest incoming freshman class in Northern Arizona history, but also the most diverse, so congratulations on that. And I think that's so wonderful because to the same degree that we don't want race or ethnicity or income to be a predictor of a lack of success, all those factors can certainly be an enriched environment. That makes for an incredible campus. That makes for a really wonderful student body, and so those factors are an absolute advantage when cared for and harnessed well. How much of a barrier to entry are, for example, student aid, complicated loan forms for Black or Latino, Indigenous students or students from low-income backgrounds who are applying to college?

José Luis Cruz Rivera: It is a barrier, but I would hope that the idea of it being a barrier would not dissuade people from considering their options and acting on them given all of the benefits of post-secondary education that we have been discussing. The reality is that lots of work has happened in recent years to simplify those processes. Perhaps somebody who was trying to help a child or a nephew or a family friend navigate the process 10 years ago if they were to do it again today would find that it's
much simpler. Many colleges and universities and even high schools and nonprofits are there when the time comes to fill out, for example, your FAFSA for financial aid, we have the Accounting Students Association going to high schools and helping parents fill out the forms. So seek out help, and more likely than not, you will find it.

The other thing I will say is that it's a one-time process. So yes, there's a little bit of pain up front in filling out all of these forms, and it may take a few days, but the rewards are measured in a lifetime. From the perspective of universities, messaging is important. So I'll just share one specific thing we've done here at NAU. To make it clear that we're not only accessible but affordable, we worked with our financial aid packaging so that we could just come out and say publicly that if you are admitted to NAU and come from a household with under $65,000 in annual income, which is more than one out of every two households in Arizona, that you will come to NAU tuition-free.

Jen Hatmaker: Wow, that's amazing.

José Luis Cruz Rivera: So that's a way in which universities can really help counter this friction in people thinking it’s going to be hard to apply, it’s going to be hard to get financial aid, we don't really understand how the process works, and that's more of the type of messaging that we hope will come out of higher ed in the future.

Jen Hatmaker: Well done. That's amazing. I wonder if you could tell us maybe just a favorite story of a kid who maybe on paper was going to be an unlikely student or going to have to overcome some hurdles to get there and then just their star just rose right on up?

José Luis Cruz Rivera: Yeah. I'll share one of my favorite ones, which is of a student that did go through the process of getting admitted to one of the universities where I taught several years ago. And he did get into the university, but he did not have the strongest credentials. And so when he was trying to access certain services and opportunities at the university, some of which were driven by "merit" as measured very specifically by a GPA or a particular data point, it was hard for him to get access to that. But yeah, he had big aspirations. And I remember one day he walked into my office as a faculty member. I had another colleague whom I shared the office with, and they walked in and he really wanted to do undergraduate research as a means to really learn and position himself better for his career, but his GPA was not where he needed to be because he had to work full-time jobs and whatnot.

We gave him a chance, and long story short, he not only graduated with a Bachelor's degree, he went on to get a PhD degree and now is in a Fortune 500 technology company with a title of Distinguished Engineer. So that just speaks to the potential being there and how it is important for people like him and institutions to come together and make sure that people's aspirations are met with the support they need to meet them.

Jen Hatmaker: You guys, I hope that that was as just helpful and useful to you as it was to me, and I'll tell you that I actually walked away from that conversation feeling encouraged because never has it been easier or more accessible for more kids to get a four-year degree. But I loved hearing José Luis talk about the success stories he has seen and how many resources are now wrapped around high school kids to allow them access to college. It's great. So if you'd like to learn more about José Luis's work, you can check out the show notes, and if you liked this episode, follow the show to hear more things to care about. Also, you guys, we'd be grateful if you'd share this episode with a friend. Make Me Care About is produced by Jesse Baker and Eric Nuzum of Magnificent Noise. Our production staff includes Sabrina
Farhi, Hiwote Getaneh, Julia Natt and Kristen Mueller. Our executive producer is Eric Nuzum, and I'm the host, Jen Hatmaker.