

A **Student Journey** demonstrating the future success that I envision for California's
Cradle-to-Career Data System.

<p>Student: Meredith Curry Nuñez Profile: Black and Filipina, Piedmont Hills High School Graduate, single mother (East San Jose, CA) Post-Secondary Plan: Go to college and complete a four-year B.A. degree in English</p>	
Actual	<i>With Cradle-to-Career Data System</i>
<i>Cradle to High School</i>	
<p>In my freshman year of high school, I learned about college from close friends but still didn't know much about it. My mom grew up in the Philippines and didn't go to college, but she knew this was important so we started a club to bring other students and parents together. But even then, only I got the call about certain programs because I had "Black" checked off in my profile. I learned from my mom how to advocate more for programs for my peers and I.</p> <p>I worked about 10 hours a week through junior and senior year, and every summer and winter break after my sophomore year. I used some of that money to save for college. I was also able to get scholarships from winning essay and poetry contests because my teachers made sure to tell me about them. Also because I scheduled meetings every semester, I managed my own checklist.</p>	<p>All throughout elementary, middle, and high school I learned about college. It was brought up in classes, but also from friends, teachers, and mentors that visited us through local programs. I participated in different programs that supported all kinds of students, whether you were Filipino, Mexican, Black, Indigenous, multi-racial like me, or had other intersections that made it tougher to know what to do about college. They all helped me and my friends learn that we had lots of options and it was up to us to find the right one.</p> <p>I learned from my mom that I had a College Savings Account thanks to investments from the state of CA, and I already had a good chunk saved up. I worked during my summer breaks and took advantage of internships. I applied to many different scholarships and built up my college savings.</p>
<i>High School to College</i>	
<p>When it came time to apply for the FAFSA, we didn't know what to do. We were able to coax a local advisor to come and help us after school, my mom would cook him Filipino food to incentivize him, we learned a lot together.</p> <p>My mom's taxes happened at different times than other families so this complicated things. We had to set reminders to submit information late but it was a lot for me to remember and track while also completing AP classes, leading two clubs, and preparing to graduate. Thanks to my father, veterans' benefits were an option so we knew that might impact my choice since I can only use it for public colleges.</p>	<p>When it came time to apply for the FAFSA, my mom and I signed up through my school's Cash for College program. We knew what to bring before we got there, and it was easy because submitting her taxes helped to activate the information for my FAFSA. At the workshop we also learned about other programs we might qualify for and things to be aware of like basic needs, CalFRESH, insurance options, and more. We didn't realize how much other stuff was involved but we were glad to have the information early to plan.</p> <p>Veterans' benefits, my CSA fund, my scholarships, and my small savings from work were all helping us</p>

I submitted all of my college and financial aid apps, but didn't get over a 3.5 GPA. I did well on AP's but I found out late about my acceptance and financial aid to schools. I received one of my financial aid letters late and the others were hard to understand. We asked my advisor for help, and based on what we could understand went with UCLA. I got into my dream school Santa Clara University but didn't understand how to pay for it and the sticker price seemed way too impossible for us. We went with UCLA which was my 2nd choice, but I'm glad to get the reduced costs in my total bill for the first year. Not sure what we'll do after my freshman year.

I saved all of my notes in different spreadsheets and documents. I printed them and tracked them in a binder and brought them to all of my meetings. My counselor would make copies and if we didn't have what I needed, she'd help me figure out who to call. We were able to get me enrolled on time so I could get into Summer Bridge.

My college portal helped me track my financial aid. Still, I made plenty of mistakes and missed opportunities.

feel more confident that I could afford not just year 1 of college but all 4 years. Instead of clocking in more hours, my mom gave herself the time to come to after-school parent workshops designed especially to help immigrant parents support their students. Parents with complicated tax situations like my mom could get additional advising. Because information about my academics, scholarships, financial aid applications, and college applications were tracked in one data system, we could look at the information together, and come up with questions for my counselor. Even the financial aid award letters were easy to compare and I knew what the costs would be to pay my college and to plan and pay for on my own. If any of the information changed because my financial aid was repackaged, the prior award data is also tracked so I can be alerted to those changes and make a plan.

When I met with my counselor, even if my mom wasn't there, we all knew what was going on. My counselor had nudges in her dashboard to let her know what we had to check up on, and I had my own nudges through my student app that helped me share my notes with her. I was enrolled on time, in Summer Bridge, and ready.

College Enrollment & Persistence

I succeeded in getting through college on time, but struggled in getting by financially. It took four years and I stuck to English while I saw other friends change majors. I commuted for most of my time, found it cheaper in some ways than the dorms but also the dorms aren't guaranteed. Some commutes were over an hour each way. I took summer classes at community colleges to get ahead, but also to defer my loans, I couldn't afford all the extra payments. At the end, I graduated with a 2.8 GPA.

Veterans' benefits would help to cover much of my expenses, but not enough to live on my own without maximizing Federal loans, taking out PLUS loans, and working 40+ hours a week. I worked 2-3 jobs a year, sometimes on campus, and sometimes off campus.

I succeeded in getting through college on time, and I even graduated with low debt. It took four years. I stuck to English, but also took on the Education minor because I understood that changing majors or even adding more majors and minors could be a good thing.

I was able to access affordable housing all four years that adapted to my situation. I knew what I was getting into each year, my options for housing on and off campus, my meal options on and off campus, and how to maximize my transportation and other benefits, so I didn't worry about money but mainly worried about classes. I was able to keep up my classes and get a 3.0+ GPA, and because I participated in meaningful internships, I had job offers waiting, and my career advisor helped me through it all.

College to Career

I knew I wanted to study English because I liked to write and one teacher, Ms. Sorenson affirmed my talent. I loved math too and did well in the one math class I had to take at UCLA, but during high school I had really disruptive experiences where I felt like I didn't belong in math. When I took dual enrollment courses at my local community college, that helped me build back my confidence.

When I graduated, I went to the career center but for the most part, looked for work on my own. I used a staffing agency to help me get a job. I had over \$20,000 in loans so I had to work right away. I took a job as an Executive Assistant because all of my work experience applied.

When I decided to apply for graduate school, I did it all on my own. I reached out to UCLA for help but the most help I got was with transcripts. I was able to find a fellowship, AAUW's career development grant program, to help pay for my MBA at CSU Long Beach but only for the 2nd year. I worked 2 jobs while completing my grad program.

Now I have over \$45,000 in loans and after applying for the Public Service Loan Forgiveness program to qualify with all my years of nonprofit service, I was denied. I'm left to pay my full loan burden on my own, despite my service to my community and the promise I would be supported.

I knew I wanted to study English because I liked to write and multiple teachers, including my favorite Ms. Sorenson, affirmed my talent. I was exposed to internships and opportunities in middle and high school to learn more about all of my interests including English and math. I landed on English but took a few math classes at UCLA to keep my passion for it going.

When I graduated, I already knew where I was going to work, I had a loan repayment plan that was manageable, and I knew where to go if I wanted to go to grad school. I also knew that if I needed to make any changes, I could go back to my Career Center and use my portal for tips.

When I decided to apply for graduate school, my student profile that I had since I was in elementary still had all of my information to help me apply: 1) access to electronic transcripts and a way to easily send them directly; 2) recommendations based on graduate programs aligned with my interests that show clear outcome data for past graduates in academic and economic terms; 3) access to support with applications including test prep and advising; and 4) support understanding my options if I wanted to go specific career paths but not pursue graduate programs.

I don't have any loans from undergrad holding me back, I get fellowships and take on minimal loans, and get my MBA.